



A “Helping Hand” Approach to Care Management

Managing Care While Preserving Choice

Why should you have to choose between a health care plan that offers maximum flexibility, and one that offers managed care? Power CareAdvocate PPOSM offers you both, combining the flexibility and choice of a PPO plan, with the best aspects of HMO care management.

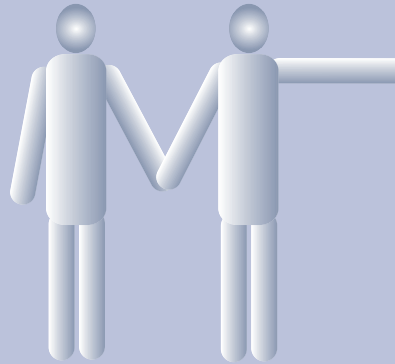
Our internal data indicates that eight percent of the insured population accounts for roughly 70 percent of medical costs. This statistic underscores the enormous personal and financial value in helping members with serious health concerns work with their doctors to facilitate appropriate care. Traditional care management solutions offer exactly this kind of support.

Power CareAdvocate PPO retains a similar care management component, but offers an even more comprehensive approach to support, without sacrificing personal freedom. Members receive the highest level of benefits when visiting a professional in the Blue Cross PPO network, and “pre-notifying” visits to specialists and hospitals. This pre-notification process involves calling a “Care Advocate” who is specially trained to guide the member to either care management or other supportive health resources should they need them.

Decisions about care and treatment are still the responsibility of the member and his or her doctor. Care is never denied or authorized during pre-notification. The pre-notification strategy is designed to offer a “helping hand” to members, so that they can take a more proactive role working with their doctors to manage their health, and better appreciate the value of the benefits their employers provide.

Member

Care Advocate



- Health Improvement Programs
- MedCall
- Baby Connection
- Utilization Management
- Case Management

Connecting to Support

Power CareAdvocate PPO members have an incentive to pre-notify a Care Advocate, because their out-of-pocket expenses will be lower if they do. Pre-notification calls are a prerequisite for receiving in-network benefits for covered services when visiting PPO hospitals and specialists. Otherwise, the out-of-network benefit levels will apply. To make it easy, the Care Advocate’s toll-free number is printed on the member ID card.

Power CareAdvocate PPO also connects members to supportive programs such as Case Management, Baby Connection and Health Improvement Programs through the use of Transitional Assessment forms. Employees are invited to complete Transitional Assessment forms after plan enrollment. These forms let us know about any ongoing courses of treatment, scheduled surgeries, pregnancies or other conditions that may benefit from additional support.

In addition, Power CareAdvocate PPO involves an ongoing review of medical and pharmacy claims, to help us identify and support members with special health care needs.

How Care Advocates Lend a Hand

Care Advocates are specially trained to handle a variety of concerns, and offer a wealth of support. When a member calls to pre-notify, the Care Advocate will:

- Handle general benefit and coverage questions
- Confirm network participation of chosen specialists and hospitals, or help find participating specialists or hospitals if requested
- Use clinician-developed tools to help identify and tell members about a range of supportive programs
- Access medical clinicians when necessary for additional guidance

Based upon what they know about the member's needs, Care Advocates may suggest the following:

- **Health Improvement Programs** – programs that help members work with doctors to actively manage chronic conditions such as congestive heart failure, diabetes and asthma
- **MedCall®** – a toll-free line to a Registered Nurse or audio library of health related information, open 24 hours a day, seven days a week
- **Baby Connection** – a program that promotes early and regular prenatal care
- **Utilization Management** – a prior review process for proposed surgeries and hospitalizations
- **Case Management** – a utilization management program that helps members develop a treatment plan for chronic conditions or complex surgeries

Innovative Solutions Backed by The Power of Blue

Power CareAdvocate PPO is a one-of-a-kind plan that offers the freedom of PPO coverage while integrating effective care management and supportive health resources. The result is an unsurpassed level of health plan satisfaction, backed by the financial strength and security of The Power of Blue.

Prudent Buyer and BlueCard versions of this plan are available for employer groups with more than 125 employees.

Power CareAdvocate PPO: A unique way to help members take greater control over their health care options and care management.

The Power of Blue.SM

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