



Wespath

BENEFITS | INVESTMENTS

Wespath Care Coordinators: Nine-Month Update

HealthFlex Summit | October 2024





Why Care Coordinators?

- High level of member support
- Intercept complicated journeys early
- Foster efficient use of health care
- Commitment to caring for those who serve

Wespath Care Coordination: A Brief History

2022



Fall 2022

Introduced Care Coordination concept to plan sponsors in response to challenging member escalations and feedback from Church Benefit Association peers

2023



Fall/Early Winter 2023 (Annual Election and After)

Shared details about Care Coordination with members

2024



January 2024

Launched Communications:
"Have You Called Your Care Coordinator?"



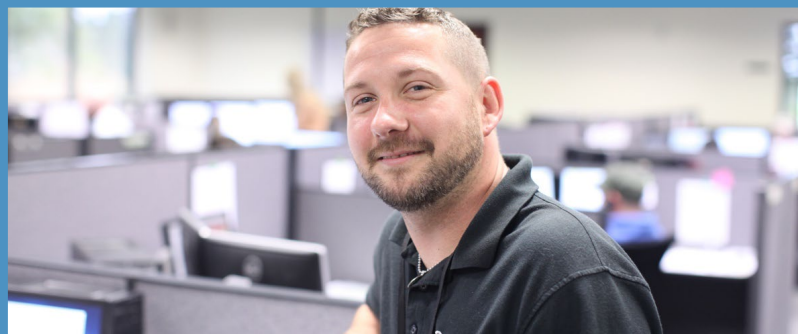
2024 YTD

Regular touchpoints between Wespath, BCBS, and Care Coordination pod leadership; tracking escalations, trends, opportunities

Regular meetings between Care Coordinators and **BCBS and OptumRx**

Wespath's Dedicated Team of Care Coordinators

Claims experts, customer experience professionals and nurses ensure HealthFlex members get the help they need every time they call



Why Connect With a Care Coordinator?

- Order a new ID card
- Receive answers to urgent questions while at a provider's office or pharmacy
- Avoid being caught in the middle between your provider and insurance
- Check benefits before a service
- Understand cost impact (deductible, out-of-pocket cost)
- Understand a bill or expense
- Find a provider

Encourage members to call a Care Coordinator **before** Wespeth or your office

Call, Chat or Message a Care Coordinator

BlueCross BlueShield of Illinois

Deductible Information
In-Network Individual \$5,000 Family \$10,000
Out-of-Network Individual \$10,000 Family \$20,000

Out-of-Pocket Maximum Information
In-Network Individual \$5,000 Family \$10,000
Out-of-Network Individual \$10,000 Family \$20,000

Pre-certification required for the following procedures:
MRI/MRA/PET Scans Outpatient Surgery
CME over \$15,000 Spinal
Home Health and Hospice Transplants
Oncology Services Genetic Testing
Hospitalizations to include acute care, skilled nursing, rehab, and behavioral health/substance abuse, partial hospitalization, and intensive outpatient for mental health substance abuse.

Providers: File claims with your local BCBS plan.

Quantum
HPATH

MyWespathHealth.com

Care Coordinators**	1.833.762.0876
RX Member Services**	1.833.762.0876
Provider Services**	1.866.358.0408
Pre-certification**	1.866.358.0408
RX Pharmacist Services**	1.855.239.8471
MDLIVE**	1.888.750.4991
EAP**	1.866.881.6800

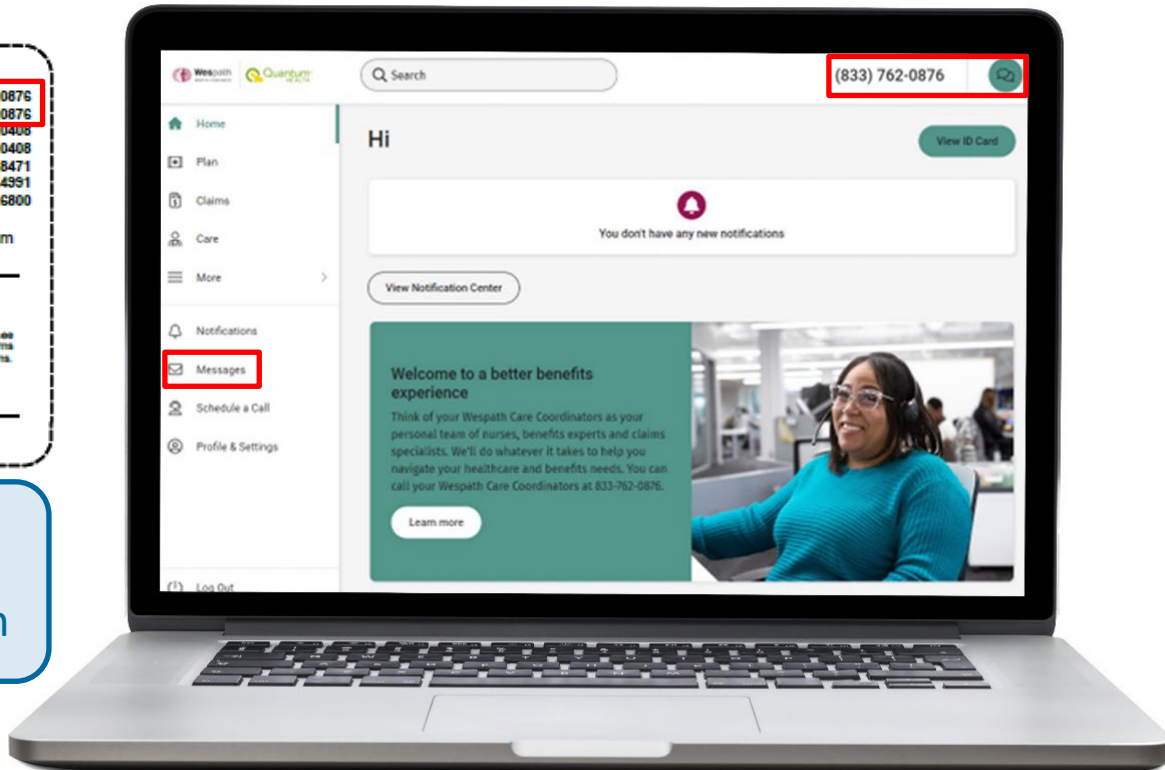
*Group contracts directly with Quantum
**Group contracts directly

BlueCross BlueShield of Illinois, an independent licensee of the BlueCross BlueShield Association, provides claims processing only and assumes no financial risk for claims.

*Health Advocate Group contracts directly

1-833-762-0876

8:30 a.m.–10:00 p.m., Eastern



When Members Encounter an Issue

1

Members should call their Care Coordinator

2

You or your members should inform Wespath if something isn't going as expected



Some Questions Come to Wespath

Our Active Benefits staff can help get members to the right place

- 2023 claims
- Dental
- Vision
- Health Equity
- Well-being programs

1-800-851-2201

8:00 a.m.–6:00 p.m., Central





What Is Going Well?

- Strong engagement
- Overall satisfaction
- Strong partnership:
Wespath, Care Coordinators,
Blue Cross Blue Shield, OptumRx
- Success stories

Who Is Engaging With Care Coordinators?

MEMBERS

- **45%** of all enrolled individuals have connected with a Care Coordinator
- **Average 5.1 touchpoints per engaged member**

HIGHER UTILIZERS

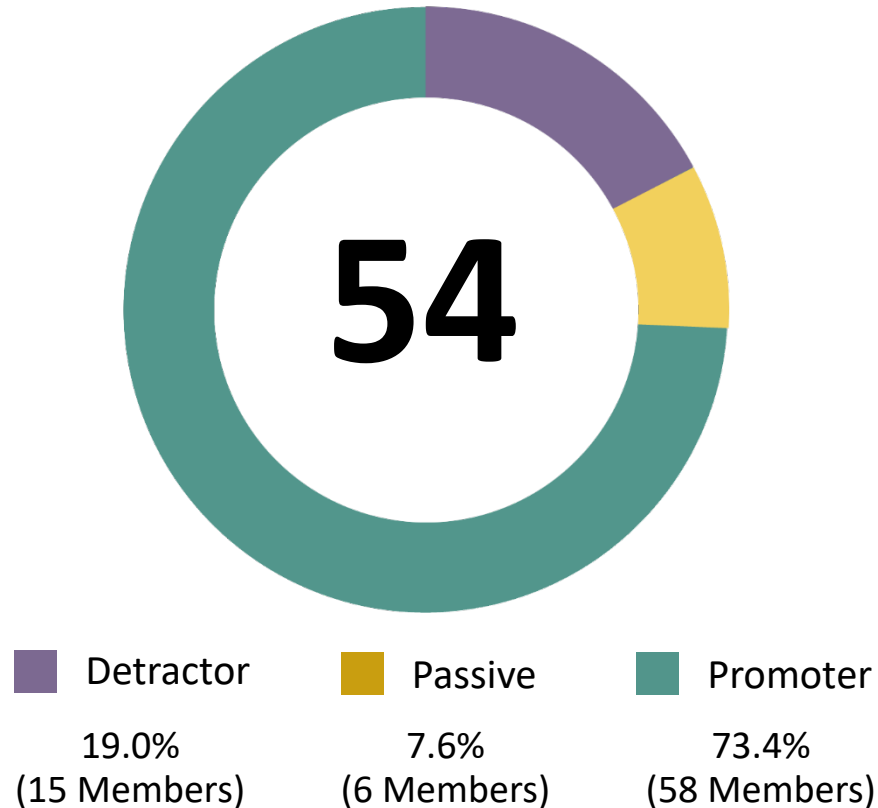
- **88%** of those with \$10K-\$100K in paid claims and **95%** of those with >\$100K in paid claims have engaged with a Care Coordinator

PROVIDERS

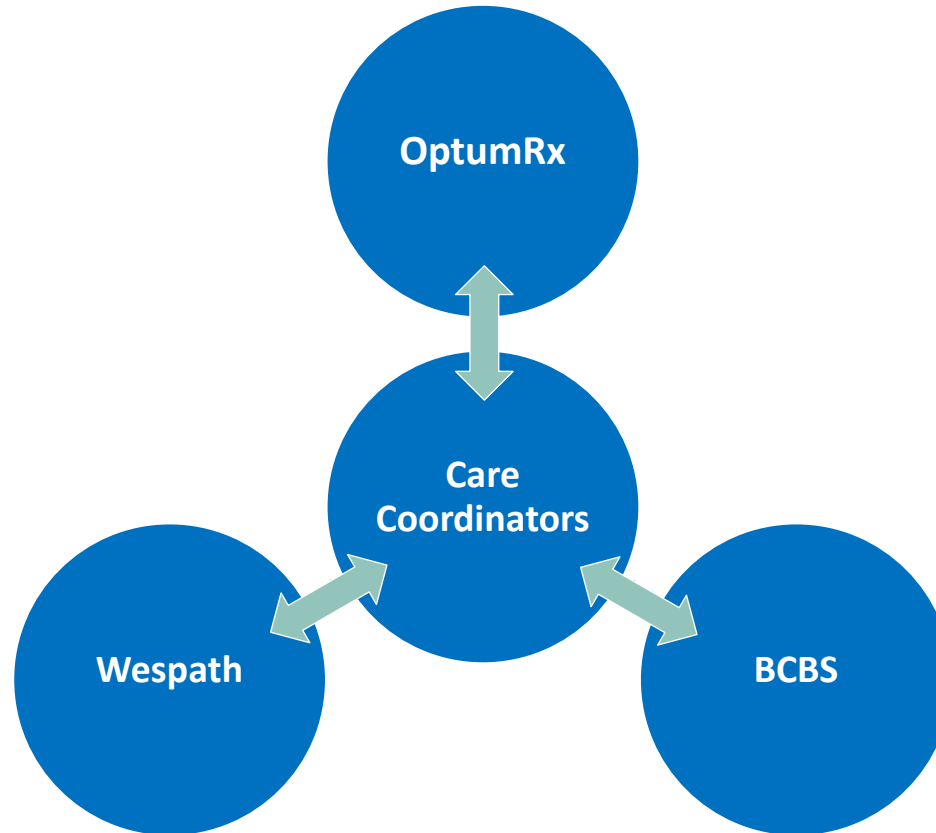
- Of members whose provider has connected with a Care Coordinator, there have been an **average of 5.4 touchpoints per member**

Overall Satisfaction—Net Promoter Score

- NPS is percent of promoters minus percent of detractors
- **Above 50 is excellent** (industry average is 30)



Partnership for Continued Improvement





Wespath Successes!

“I am thankful for the Care Coordinators. I got a new maintenance inhaler to try yesterday but must wait until the first Saturday in August for the new rescue inhaler because I had gotten the one that doesn't work a couple of days ago. I'm so thankful they are there to help! **So much easier having someone be the go-between!**”



Wespath Successes!

“I just wanted to take a minute to thank you and tell you how great Natori did helping me. **She really went above and beyond.** She called the MRI center, my kid’s physician, and others. She just did it all and made sure I was set to take my son for his MRI. She just thought about everything I would not have even known to think about to ensure corrections were made with all parties and ensure everything went smoothly. **I just wanted to brag on her for her great customer service and ensure she gets the kudos she deserves.**”



Wespath Successes!

“She was very helpful. I felt like I was talking to a friend who wanted to help!”

“I really appreciate you being there for me. It is nice to know you are there if I need you.”

Go to Menti.com

On your mobile device:

- Go to **Menti.com** or scan the **QR code**
- Passcode: **2517 3129**



What is going well?

inspiration
leader focus
creative
fast bold
transpiration



What Challenges Remain?

- Fine-tuning with BCBS
- Self-submitted claims, including out of network behavioral health
- Spreading awareness to new enrollees



Self-Submitted Claims: Process

BlueCross BlueShield of Illinois
HCO, Box 660003 • Dallas, TX 75266-0003

Claim Form to Pay Insured/Subscriber

Each item on this form needs to be completed. Instructions for completion are listed on the reverse side.

Please print or type.

1. Insured/Subscriber Name (Last, First, Middle Initial)
Mailing Address
City and State ZIP Code
Insured/Subscriber Date of Birth Month Day Year
Insured/Subscriber Sex Male Female
Insured/Subscriber Relationship to Insured Self Spouse Child Other (specify)
Insured/Subscriber Date of Birth Month Day Year
Insured/Subscriber Sex Male Female
Insured/Subscriber Relationship to Insured Self Spouse Child Other (specify)
Insured/Subscriber Date of Birth Month Day Year
Insured/Subscriber Sex Male Female
Insured/Subscriber Relationship to Insured Self Spouse Child Other (specify)

2. Type of insurance received:
Check only one type and attach itemized statements. Please use separate claim forms for each different type of insurance.
Please note: Preventive care includes immunizations, routine well baby care, routine physical examinations, vision and hearing exams.
Injury – Date of accident
Illness – Date of first symptoms
Pregnancy – Date of conception
Preventive – Date of service

3. Describe diagnosis, symptoms or illness or injury or explain preventive or routine care received.

4. Was illness or injury work connected? Yes No
Name and address of employer

5. If injury, was a motor vehicle involved? Yes No
Is patient covered under any other health benefit plan (besides Medicaid, Medicare or CHAMPUS)? Yes No
Insurance Co. Effective date of coverage
Address Sex of Insured Male Female
Employer Date of birth of insured
Insured name Relationship to patient
Policy #
If the other coverage is primary, attach the other insurance company's Explanation of Benefits.

6. Medicare – Is the patient:
a) Entitled to benefits under Medicare Insurance (Part A)? Yes No Effective
b) Entitled to benefits under Medicare Insurance (Part B)? Yes No Effective
c) Entitled to benefits under Medicare due to a disability? Yes No Effective

7. Patient's Medicare Identification Number (from Medicare ID card)

8. I certify the above is complete and correct and that I am claiming benefits only for charges incurred by the patient named above. Authorization is hereby given to any Hospital, Physician, Dentist, Provider, Insurance Carrier or other entity to give Blue Cross and Blue Shield of Illinois, upon request, any medical information. Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.
Signature of Insured Date Daytime telephone number

9. Total amount for ALL covered services and supplies received.
Itemized Bill(s) for covered services and supplies must be attached. (See instructions on reverse side.)

10. Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

Wespath
HEALTH INSURANCE

Quantum HEALTH

MemberSubmittedClaims@bcbsil.com
Coordinator at (833)762-0876.

the following information to be processed in a timely manner. If this information is missing from your submission, claim (all boxes must be completed/answered)

(itemization is the breakdown of the billed amount of service for each procedure, not a date span with code 99213 billed for \$50 and procedure code 99213 and E0601) on one line with \$70 billed, as an itemized submission

atory) and/or descriptions

receipt, cancelled check, or bank statement.

g.

requested information is complete, please call 833.762.0876 (8:30 am-10 pm EST) or log on to secured message feature.

- Submit claim form, itemized bill, and paid receipt
- ADMMemberSubmittedClaims@bcbsil.com
- Secure message to Care Coordinator
- Can take 30-45 business days to process



Future Communications Efforts

- New hire education
- Encourage preventive focus
- It's okay to call for little and big things
- Continue to promote awareness

What challenges remain?

leader focus bold
creative
fast inspiration transpiration



How Care Coordinators Can Help During Annual Election

- Review historical claims with members
- Explain plan differences
- Encourage use of ALEX, OptumRx pricing tool, updated formulary
- **Please Note:** Care Coordinators can't help make elections online or see premium/premium credit information



Now and Looking Forward

- Overall positive!
- Continue to monitor and adjust



Questions





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