

Blue Shield Medicare Advantage PPO Transition Update

Health Service Board Meeting • February 13, 2025

Presenters:

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Agenda

SFHSS Update	Blue Shield Update
January 2025 Update	BSC Call Metrics
Core Medical Services Comparison	Key Category Watch List
Supplemental Benefit Alignment	Looking Ahead
SFHSS Call Metrics	

Blue Shield MAPD PPO Transition January 2025 Update



- On January 1, 2025, Blue Shield MAPD PPO coverage became effective for 19,100 members.



- Between January 1-31st, SFHSS Member Services received 139 calls related to the Blue Shield MAPD PPO transition with the majority of issues being related to the issuance of ID Cards and address updates, and members calling for general transition questions.



- The primary concern to SFHSS was member calls from members describing differences in benefit coverage.

Core Medical MAPD PPO Medical Services

Services	UnitedHealthcare	Blue Shield of California	Match
Annual Out-of-Pocket Maximum (Medical Services)	\$3,750	\$3,750	✓
Annual Routine Physical Exam	\$0 Copay	\$0 Copay	✓
Emergency Care	\$65 Copay for each visit – Copay waived if patient is admitted to hospital	\$65 Copay for each visit – Copay waived if patient is admitted to hospital	✓
Urgent Care	\$20 Copay for each visit – Copay waived if patient is admitted to hospital	\$20 Copay for each visit – Copay waived if patient is admitted to hospital	✓
In-Patient Hospital	\$150 Copay, each Medicare-covered stay	\$150 Copay, each Medicare-covered stay	✓
Outpatient Surgery Services	\$100 Copay, each Medicare covered visit	\$100 Copay, each Medicare covered visit	✓
Doctors Office Visits (PCP/POC)	\$5 Copay	\$5 Copay	✓
Specialist Office Visits	\$15 Copay	\$15 Copay	✓
Basic Diagnostic Tests, X-ray Services, EKGs, Blood and Laboratory Services	\$0 Copay	\$0 Copay	✓
Four (4) Tier Outpatient Prescription Drug Benefit (Retail - 30 Day Supply)	Tier 1 - \$5 Copay Tier 2 - \$20 Copay Tier 3 - \$45 Copay Tier 4 - \$20 Copay	Tier 1 - \$5 Copay Tier 2 - \$20 Copay Tier 3 - \$45 Copay Tier 4 - \$20 Copay	✓

Blue Shield MAPD PPO Supplemental Benefit Alignment

Type of Care	Changes from UnitedHealthcare (UHC) to Blue Shield of California (BSC)	Comment
Routine Acupuncture and Chiropractic Services	With UHC, members could utilize in- and out-of-network providers. With BSC, members must use an ASH provider in California. Outside of California, members continue to have access to in- and out-of-network providers.	With BSC there is no cost difference or visit limitation difference. In California, members are limited to in-network ASH providers.
Cardiac Rehabilitation Services and Intensive Cardiac Rehabilitation Services MC	UHC's copay for these services is \$25 per visit, while BSC's is \$20.	BSC provides lower \$5 copay per visit.
Blood Glucose Monitors MC	UHC covered limited Accu-Chek and One-Touch models at \$0 copay, excluding other brands.	BSC added expanded types of covered devices and supplies compared to UHC. BSC covers all Accu-Chek and One-Touch models at \$0 copay, with other brands at a \$15 copay.
Continuous [Blood] Glucose Monitors (CGM) and Continuous [Blood] Glucose Monitors Supplies (CGM Supplies) MC	UHC covered CGM and CGM Supplies at \$0.	With BSC, CGM and CGM Supplies are a \$15 copay.
Home Delivered Meals	UHC offered 28 home-delivery meals, post-in-patient stay, and Skilled Nursing Facility (SNF) stays at \$0.	BSC provides more meals and snacks. BSC offers 30 home-delivered meals and 16 snacks, post-in-patient stays, and SNF stays at \$0.
Personal Care	UHC offered up to 6 hours of Personal Care (E.G. Bathing, House Cleaning, and Dressing.), post in-patient or SNF stay at \$0.	Personal Care is not offered through BSC. Medicare does not typically cover Personal Care services
Routine Transportation Post Discharge Transportation	UHC had one nationwide transportation vendor with a limit of 24 one-way trips per year. UHC provided an additional pool of transportation, which afforded an additional 12 one-way rides to medical appointments, post in-patient stays, or SNF stays at no cost.	BSC uses Call-The-Car in California and requires members outside the state to arrange transportation service by calling BSC member services. There is limit of 24 one-way trips per year. BSC does not provide an additional pool of transportation.

Legend: MC = Medicare-Covered Service. PD = Part D Service.

Blue Shield MAPD PPO Supplemental Benefit Alignment

Type of Care	Changes from UnitedHealthcare (UHC) to Blue Shield of California (BSC)	Comment
Hearing Aids	UHC was limited in the manner in which they could administer the Hearing Aid Benefit, so this was available at \$5,000 for both ears.	BSC provides the SFHSS standard offering through all our plans at \$2,500 per aid/per ear.
Outpatient Rehabilitation MC	UHC provided outpatient rehabilitation through Comprehensive Outpatient Rehabilitation Facility (CORF) at \$25 per visit.	BSC provides a lower \$20 copay per visit.
Mental Health and Substance Abuse Services MC	With UHC, members could utilize in- and out-of-network providers.	With BSC, members must use a Magellan provider in California. Outside of California, members continue to have access to in- and out-of-network providers.
Podiatry Services MC	UHC covered these services for a \$15 copayment. These are not subject to a number of visits per year.	BSC covers these services for a \$15 copayment. These are not subject to a number of visits per year.
Routine Footcare	UHC covered these services at 6 visits per year with a \$15 copayment.	BSC covers these services at 6 visits per year. BSC pays up to a \$100 per visit and the members pays the difference.
Outpatient Prescription Drugs (Drugs Obtain through Mail Service) PD	UHC offered a maximum of a 90-day supply for mail orders.	BSC provides a 100-day supply.
Fitness Benefit	Since 2023, UHC offered standard gym memberships through Renew Active. The UHC renewal for plan year 2025 would have the same number of gyms included in BSC.	BSC offers standard gym memberships through Silver Sneakers.

Legend: MC = Medicare-Covered Service. PD = Part D Service.

Blue Shield MAPD PPO Supplemental Benefit Alignment

	Changes from UnitedHealthcare (UHC) to Blue Shield of California (BSC)					Comment
Pharmacy Network PD	UHC had no Preferred Pharmacy Network for maintenance medications. In order to get a discount on maintenance medications, the sole option for UHC members was to utilize the mail-order service.					BSC has a Preferred Pharmacy Network that expands member options for lower shares of cost. BSC provides members with up to a 100-day supply at mail-order pricing at select in-person retail pharmacies.
	UnitedHealthcare		Blue Shield of California			
	Standard Retail 30-Day Supply	Mail Service 90-Day Supply	Standard Retail 30-Day Supply	Preferred Retail 100-Day Supply	Mail Service 100-Day Supply	
Tier 1: Generic Drugs	\$5 copay	Not Covered	\$5 copay	\$10 copay	\$10 copay	
Tier 2: Preferred Brand Drugs	\$20 copay	Not Covered	\$20 copay	\$40 copay	\$40 copay	
Tier 3: Non-Preferred Drugs	\$45 copay	Not Covered	\$45 copay	\$90 copay	\$90 copay	
Tier 4: Specialty Tier Drugs	\$20 copay	\$40 copay	\$20 copay	\$40 copay*	\$40 copay*	

Legend: **MC** = Medicare-Covered Service. **PD** = Part D Service. * = 90 Day Supply.

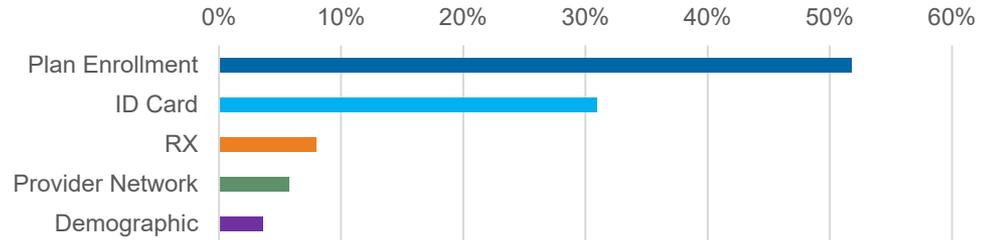
HSS Call Metrics – January 2024

Call Volume



139
BSC transition calls handled
 Jan 1st – Jan 31st

Support Drivers Metrics



Number of In-Person Interactions



22
BSC transition interactions handled
 Jan 1st – Jan 31st

HSS to BSC Calls



389
HSS -> BSC Calls
 Members connecting with BSC through the HSS phone system

Average Speed to Answer*

Goal: <3 mins



14 mins 51secs
 Jan 1st – Jan 31st

Average Handle Time*

Goal: <10 mins



16 mins
 Jan 1st – Jan 31st

First Contact Resolution

Goal: >75%



85%
 Jan 1st – Jan 31st

*Data reflects all retiree queue calls



Blue Shield Update

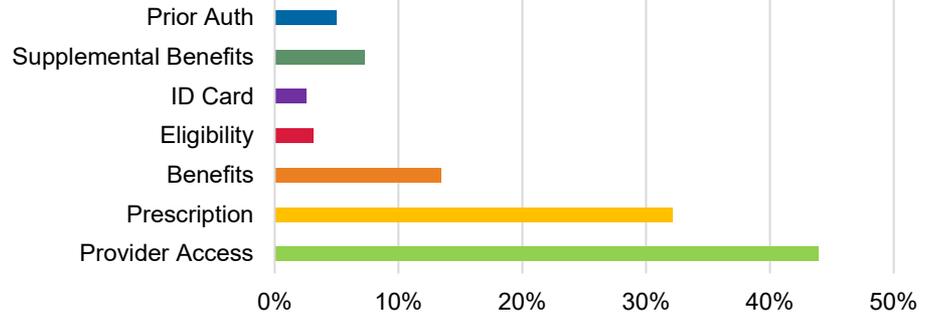
BSC Call Metrics – January 2025

Call Volume



9,333
BSC transition
calls handled
 Jan 1st – Jan 31st

Support Drivers Metrics



Provider Contact for Education



15
Provider Contact for
Education
 Jan 1st – Jan 31st

BSC to HSS Calls



295
BSC-> HSS Calls
 Members connecting with HSS through the BSC phone system

Average Speed to Answer

Goal: <3 mins



3 mins 47 secs
 Jan 1st – Jan 31st

Average Handle Time

Goal: As Long as Required



18 minutes
 Jan 1st – Jan 31st

Abandonment Rate

Goal: <3%



12%
 Jan 1st – Jan 15th
3%
 Jan 16th – Jan 31st

Blue Shield MAPD-PPO Key Category Watch List

Category	Description	Status
Audit Enrollment vs Eligibility File	Executing weekly HSS files vs BSC system file comparison to ensure consistency in enrollment records.	Ongoing
Written Authorization for honoring Prior Authorizations	Provide letter confirming Prior Auth approval upon request to providers.	Ongoing
Pharmacy Transition	Closely monitoring Rx access and immediately addressing any access issues. Proactively engaging with members and providers to ensure most appropriate prescription.	Ongoing
Denials & Appeals	Monitor monthly Denials and Appeals to ensure not exceeding anticipated levels.	Ongoing
Call Wait Times for Provider Services	Monitor call wait times and service levels for Provider Servicing.	Ongoing
Outreach for Case Management and Engagement	Share and co-brand various member engagement programs to maximize member utilization of preventative care.	Ongoing
Large Medical Group & Facility Access	Closely monitor access to key medical groups to ensure continued access.	Ongoing

Looking Ahead

Upcoming member engagement planned:

- **Health Risk Assessment Surveys** – HRA’s helps us to understand a patient’s health status by gathering details about their lifestyle habits, medical history, and family health background, allowing them to identify potential health concerns and develop targeted care plans.
- **In-Home Visits** – Opportunity to participate in a one-on-one wellness visit to provide an in-depth evaluation of overall health, identifies any areas of concern, and offer actionable steps to improve wellness.
- **Relay Program** – Will utilize our web-based, mobile-optimized member communications channel to provide bite-sized pieces of personalized, relevant health information that encourages healthy behavior.
- **Ongoing Member Communications** – Includes various mailings and emails that support members throughout their healthcare journey by providing plan education, health tips & reminders, and member support programs.

Questions?

