

# Why Blue Shield of California?

Blue Shield of California is a California-based not-for-profit health plan that has provided Californians with coverage for more than 70 years. Its mission is to provide affordable access to high-quality care at an affordable price.

## Here are the top reasons why more and more Californians are choosing Blue Shield:



**California based** – With 70+ years of local experience, Blue Shield's focus allows it to understand the regional challenges.



**Affordable** – As part of its mission to provide quality healthcare coverage at an affordable price, Blue Shield works with providers to limit rate increases, which helps to protect employers and their employees.



**Giving back** – It has given more than \$170 million since 2005 to the Blue Shield of California Foundation, which funds community organizations and clinics dedicated to making health care effective, safe, and accessible.



**Part of the solution** – In June 2011, we became the first health plan in the nation to limit our annual net income to 2% of revenue and pledge to return the difference we collected to our customers and the community with approval by the board of directors. Since 2011, we returned over \$525 million. Our pledge demonstrates that we are motivated by our mission, not by profits.



**Wellvolution<sup>SM</sup>** – A well-being solution for real people with real lives, Wellvolution is the next generation in wellness programs. Starting with [mywellvolution.com](http://mywellvolution.com), all Wellvolution members get access to the Well-Being Tracker platform including the Well-Being Assessment and the Daily Challenge<sup>®</sup> program. These two components are a great start for helping members to improve their health one small step at a time.



**Focus on quality** – Blue Shield earned a "Commendable" accreditation status for its commercial HMO/POS plans from The National Committee for Quality Assurance (NCQA). We were also proud to remain at a 4-star quality ranking from the Centers for Medicare & Medicaid Services (CMS).



**Leaders in change** – Blue Shield's trailblazing accountable care organization (ACO) efforts continue to receive national attention for its results from working with providers toward better-coordinated, higher-quality, and more cost-effective care.



**Wellness resources** – Blue Shield gives members a variety of tools and resources to take a more active role in their health through risk prevention and sustainable healthy lifestyle choices – all at no additional charge.



**Comprehensive coverage** – Employers can offer a more comprehensive benefits package with dental, vision, and life insurance\* coverage from a trusted source – with or without Blue Shield medical coverage.



**Wellness discount programs** – Blue Shield offers a variety of member discounts on massage sessions, gym memberships, Lasik eye surgery, and even a popular weight management program. Online discounts of up to 40% off retail (many with free shipping) include vitamins and supplements, yoga and fitness equipment, and much more. Visit [blueshieldca.com/hw](http://blueshieldca.com/hw) to learn more.

\* Life insurance and some specialty and medical plans are underwritten by Blue Shield of California Life & Health Insurance Company.



**High-quality provider network** – Blue Shield's provider networks include many of the state's top doctors and hospitals to ensure that small businesses have access to care where and when employees need it most. Contracted providers meet credentialing standards and include some of the most prestigious hospitals in the state. Blue Shield was the first health plan in California to integrate and publicly distinguish high-performing physicians and continues to do so with its Performance Improvement Rewards Program.\* Now, with more information and comparative ratings at their fingertips, members are better prepared to make informed choices when choosing a doctor.



**Mobile app and website** – Blue Shield Mobile delivers anytime, anywhere access to key health plan and healthcare services information, including finding urgent care centers, viewing plan summaries, viewing claims, and viewing Blue Shield member ID cards.



**Cost Estimator Tool** – Blue Shield's Treatment Cost Estimator Tool is available for all PPO plan members. The tool helps PPO members make informed treatment decisions by providing information that lets them compare costs received in different settings, compare costs from various providers and facilities, and plan for high-cost services.



**NurseHelp 24/7<sup>SM</sup>** – Members have access to speak with a registered nurse anytime, day or night, and get answers to their health-related questions. They can also go online to have a one-on-one personal chat with a registered nurse anytime, day or night.



**Employer connection** – Employers can securely log in 24/7 to conveniently view their group's benefits. They can view details of their Blue Shield medical plan(s) including copays and deductibles; search, sort, or filter member rosters; add or terminate employees to their medical plan; update subscriber information; and pay their Blue Shield invoice.

**Blue Shield of California is the right choice.**

\* Blue Shield's Performance Improvement Rewards Program recognizes and rewards medical groups and IPAs for effectively managing emergency room visits, outpatient surgeries, inpatient bed days, and generic drug utilization.

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