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Standard RFP Responses

Describe your communications strategy.

Many of our communication programs use data to drive our messaging. Our data comes from our own primary research, book of business, and accounts. This is how we create campaigns to encourage adherence, change behavior, improve health insurance education, and increase utilization of certain services.

Our internal service centers use speech-analytics capabilities and capture top category questions from inbound calls, which inform our marketing and digital communications strategy. In addition, we have an ongoing member survey panel, quarterly Net Promoter Scores, and a brand health tracker to capture member pain points and future desired communications.

We adhere to HIPAA guidelines and are extremely cautious in our use of any personal information or personal health information.

Describe your general communications.

We've developed materials to support initiatives focusing on consumer needs and interests. Typically, these materials support the five pillars of consumer needs: understanding benefits, access to care, help managing conditions, tips for staying healthy, and maximizing plan value. We use consumer-driven insights to ensure that communications are rooted in best practices to guide and engage members.

We offer flexible, annual communication plans to support your needs. Our communication plan helps members understand and make the best use of their benefits. For example, we often communicate to members the benefits of emergency room alternatives such as urgent care centers, our 24/7 Nurse Line, and our telehealth offering. We can also work with accounts on a case-by-case basis to develop a customized plan, which you can use credits for if needed.

Please confirm that the account will be able to review and approve any member communication before it's distributed.

Yes, with some exceptions. We can send communications to an account to preview before they're sent, except for state-mandated and employee opt-in communications. Mandated materials are sent to all enrollees. Members can opt in to receive emails from us when they register for MyBlue or the MyBlue app. They can also opt in via the email request form on our website.

Information about newsletters/*Coverage* (can be combined with general communications)

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We were the first health plan in our market to launch a nonprofit health news service, *Coverage*. This innovative offering is free to members, accounts, and the public, and is available in English and Spanish. It's designed to address a key concern of many consumers: confusion about health care and health insurance. Drawing on the expertise of our in-house clinicians and insights into health trends from our three million members, we provide news stories that clarify complicated issues. We help consumers navigate health care with articles that address crucial topics, from the importance of vaccinations to substance use disorder to sustainability and social well-being. Written by experienced journalists, *Coverage* articles are straightforward and engaging, and feature real people.

Our articles can be easily distributed to employees via our free, weekly e-newsletter. They can also be republished in their entirety, free of charge, by any municipal, company, or union newsletter. In addition, our news service team can write articles addressing your specific concerns. For example, if you have employees who struggle with diabetes, lower back pain, or other issues, our team can provide clear, engaging articles with expert perspectives. Talk to your account executive if you're interested in having *Coverage* produce content that's relevant to your employees.

Are customized communications available?

Realizing the exponential options for plan design, we offer flexible, annual communication plans to support your needs. Our suite of communication materials allows logo, image, and call-to-action customization at no additional resource charge (printing and postage costs may apply if it's a mailing request). We can work with accounts on a case-by-case basis to develop a customized, member communication plan.

For other customized needs, 1,000+ accounts who have credits can be quoted on a case-by-case basis to include resource and printing costs (if applicable). A turnaround time estimate depends on request and receipt of an approved intake brief from the account executive and the account.

There are no additional charges for microsite customization. Although customization is not currently available on MyBlue, our strategic roadmap includes enhancements that will enable this in the future.

Describe your mental health communication strategy.

Finding mental health care can feel overwhelming, and we can help guide members to the right care for themselves and their families. MyBlue includes information about mental health care options and can be viewed at bluecrossma.org/mentalhealth. Personalized provider recommendations can also be accessed when a member logs in to MyBlue. Information is available about common mental health conditions (ADHD, anxiety, autism spectrum disorder, depression, and substance use disorder), including plan coverage information. If there's a

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particular concern among your population, we can work with you to develop a focused campaign.

Our program helps members with mental health issues. Information about the program is available online, and the team can be reached via the number on members' ID cards. We can provide additional communications that can be distributed to members or promoted on your own website. When speaking with a member, Team Blue Service Advocates or Care Managers discuss additional resources and vendor options, such as telehealth and Employee Assistance Programs.

To help with substance use disorder, we've developed an Opioid Resource Center available at bluecrossma.com/opioid. This site provides information about prevention, intervention, treatment, and recovery, and includes resources for getting care and support. We have a suite of materials available including postcards and wallet cards, so members know where to find care.

Our standard communications about our resources, like the Find a Doctor and Estimate Costs tool, also include mental health.

Electronic communications

We communicate with members regularly via email, SMS, social media channels, and our website and app. Members can ask direct questions for help with their specific needs, using our chat feature on our website and app. Members can opt in to receive emails from us when they register for MyBlue or the MyBlue app. They can also opt in via the email request form on our website.

Based on your strategic objectives, our teams work together to determine the best approach to personalizing electronic communications. We can personalize messaging while adhering to strict privacy policies.

Can your organization restrict the type of email address the member utilizes for direct communications?

We can suppress specific email domains. However, this is generally not recommended as it can result in a poor member experience. Requests to limit types of email addresses will be reviewed on a case-by-case basis.

Languages/translations

In keeping with our commitment to health equity, our website is available in five languages – Spanish, Portuguese, Russian, Chinese (simplified), and Vietnamese – to better serve our members. A wide variety of information about our programs is available to support members

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and answer their questions. The team continues to review data and assess members' needs to determine what additional languages can be added in the future. Additionally, we're working on offering the member-facing benefit website, MyBlue, in Spanish. It will be a culturally relevant experience for members.

Spanish language-speaking members are supported through our in-house Spanish-language call center. Approximately 80% of incoming calls requesting translation services are for the Spanish language. In addition, we use AT&T On Demand Interpreter by LanguageLine Solutions for translation services other than Spanish. LanguageLine is a global company that provides interpretation in 170 languages. Their certified medical interpreters are available 24 hours a day.

Most standard forms, such as SOBs and SBCs, will be translated at no additional cost. Spanish-language marketing and communication materials are created through our in-house Creative Services agency. We have a multicultural marketing unit, supported by strategists and communication managers who use a transcreation process. This means that materials are more than just translated; the words, meaning, and Hispanic culture are accurately represented. Additionally, our Member Service team can grant translation requests for members who receive a document that isn't in their preferred language.

Our free news service, *Coverage*, is available in both English and Spanish.

Confirm you will provide communications in special format for members with visual or hearing impairment (e.g., large print, audio, braille, etc.)

Yes. For members with visual or hearing impairment, communications are available in special formats. For the visually impaired, we can provide print materials in braille, upon request.

Are communications sent to all enrollees or only by request?

Both options are available with some exceptions. Mandated materials are sent to all enrollees. An annual communication calendar is available for review.

Electronic communications such as email and SMS are limited to members who have opted in to receive communications. Members can opt in to receive emails from Blue Cross when they register for MyBlue or the MyBlue app. They can also opt in via the email request form on our website. We communicate with members regularly via email, SMS, social media channels, and our website and app. Members can also ask direct questions via social media and web chat (AskB) for help with their specific needs.

Microsites

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Microsites include plan information such as SOBs and descriptions, links to additional tools and resources, and health and wellness information. The microsites also include links for members to sign in to MyBlue and get personalized information, check claims data and histories, and search for a provider. The microsites are customized to include account-specific information, such as a link to the account's open enrollment guide.

Microsites can be updated as needed to provide account- and plan-specific messaging for members. Sites can also be offered with language translations. There's no cost for implementing or updating your microsite.

Please describe the member communications that may be sent throughout the year. Please include the way in which these communications are sent (i.e., email, direct mail, etc).

We communicate with members as needed via mail and digital channels (email, SMS, social media, website, and app). Topics can be educational (like our welcome email), can encourage plan engagement (gap-in-care or immunization reminders), and can be based on member claims (follow-up to a hospital stay).

Electronic communications such as email and SMS are limited to members who opt in to receive our communications. Members can opt in to receive emails when they register for MyBlue or the MyBlue app. They can also opt in via the email request form on our website. Mandated communications are sent to all enrollees through direct mail.

We offer flexible, annual communication plans to support your needs. Our communication plan helps members understand and make the best use of their benefits. We can also work with accounts on a case-by-case basis to develop a customized plan, which you can use credits for if needed.

We adhere to HIPAA guidelines and are extremely cautious in our use of any personal information or personal health information.

How do you educate members about new or changing health plan benefits including account-based high-deductible designs? Do you have tools to help members with plan selection? What data do you use to support member selection?

Members receive multi-channel support, based on their preferred method of communication. We regularly provide members with the information they want and need to understand their plans, allowing them to make educated decisions on when and where to access the right care for themselves and their families. We accomplish this through simplification and ongoing, proactive education.

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MyBlue and the MyBlue app have the latest information about health care and coverage. Members can sign in to MyBlue to get their own personalized information, check claims data and histories, and see their health financial accounts.

When members understand their cost of care—as well as the resources at their disposal to help pay for that care—they're better able to plan for their health care needs. To that end, we provide a holistic view of health care costs, along with financial account balances. This helps to eliminate cost surprises, and improves plan and financial account understanding.

We've partnered with HealthEquity to deliver a simple, fully integrated CDH solution. Through this partnership we're able to provide a number of resources, tools, and calculators.

Members can access the HealthEquity website via SSO from the MyBlue member portal. They'll find a library of resources, including the HSA Optimization tool, which walks users through the process of creating their account profile, determining appropriate contribution amounts, and learning more about investment options. They'll also find the [HSA contribution calculator](#), which recognizes the IRS maximum contribution for the individual member, based on their level of coverage and age. The member can also see how much has been contributed to the account year-to-date via the [HealthEquity member portal](#). We recommend that accounts highlight this information in open enrollment communications and presentations as well.

We currently offer an array of educational material related specifically to high-deductible plan designs, including videos, factsheets, and FAQ documents. For other customized needs, 1,000+ accounts who have credits can be quoted on a case-by-case basis to include resource and printing costs (if applicable).

We'll support you with comprehensive and integrated communications, education, and implementation at each stage of the process: pre-enrollment, open enrollment, and post-enrollment.

Confirm you can provide communication strategies to promote a plan design that enhances domestic steerage.

Yes. To help meet steerage goals, we'll support you with comprehensive and integrated communications, education, and implementation at each stage of the process: pre-enrollment, open enrollment, and post-enrollment. We use consumer-driven insights rooted in best practices to guide and engage members.

Members receive multi-channel support, based on their preferred method of communication. We regularly provide members with the information they want and need to understand their plans, allowing them to make educated decisions on when and where to access the right care for themselves and their families. We accomplish this through simplification and ongoing, proactive education. For example, we let members know where they'll experience lower costs and how they can check coverage and costs for existing providers. This may require ongoing reminders that we send out to educate members about tiers and steerage.

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We use our extensive member data and knowledge, benefits, and innovative provider network to guide members to the right care, when and how they need it. We're the partner you can count on to take a member-first approach to care navigation, helping them find high-quality, lower-cost care that meets their needs.

Are you able to support communications that target areas of opportunity to promote higher-quality and/or lower-cost facilities?

Yes. When members understand their cost of care—as well as the resources at their disposal to help pay for that care—they're better able to plan for their health care needs. To that end, we provide a holistic view of health care costs, along with financial account balances. This helps to eliminate cost surprises, and improves understanding of plans and financial accounts.

Confirm you'll provide communications in special format for members with visual or hearing impairment (e.g., large-print, audio, braille). If you cannot provide materials in special format, please describe limitations.

We can provide special format communications upon request, including braille, large-print, and ASL interpreters.

Is there a resource available to guide members through infertility treatment options, benefits available, resources, etc.? Please describe and provide collateral, if available.

To help meet your specific goals, we'll support you with comprehensive and integrated communications, education, and implementation throughout the family-building journey. We have account- and member-facing collateral for pregnancy, fertility treatment options, assisted reproductive services, and additional benefits (the Ovia app, lactation counseling, and childbirth classes). Because we're inclusive of all members, we also provide information about gender-inclusive coverage and fertility preservation. Upon request, we can work with you to provide additional customized collateral.

On MyBlue, we have a section on family planning that includes fertility, pregnancy, and prenatal health. That page can be viewed at bluecrossma.org/myblue/your-health/health-and-wellness/family-planning.

Recognizing the personal and at times confusing nature of navigating the reproductive health landscape, we've developed the Reproductive Health & Gender Affirming (RHGA) team. The RHGA team provides eligible members with personalized clinical navigation and advocacy to help them understand their reproductive health benefits, including infertility, maternity, and travel riders, so they get the care they need. This specialized team is led by our Clinical Director of Reproductive and Gender Affirming Health, who is a board-certified OB/GYN, and includes a Health Care Advocate and licensed clinicians.

Do you provide the following at no additional cost?

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Monthly HR eMailer

Yes, we can provide emails in HTML to your HR team that they can share with employees. Additionally, we publish a quarterly newsletter (*Important Administrative Information*) for our accounts to provide your leadership and HR teams with regular updates about benefits and coverage.

On to Better – Getting Employees “on to better” matters

We’ve developed a turnkey engagement program which includes communications that drive awareness and use of preventive benefits. This distributes our highest-performing preventive messaging across three million members. Our program encourages preventive measures, improved health and financial outcomes, and reduced absenteeism while increasing productivity.

Enrollment kits / eKits, posters, brochures

There is no additional cost in producing electronic enrollment kits. eKits are available to all our accounts. Collateral included in the enrollment kits can be downloaded as needed.

Do you use social security numbers on correspondence to identify members? Do you comply with all state laws that don’t allow you to use this form of identification?

No, we don’t use Social Security numbers as identifiers. Our member ID numbers are randomly generated. We comply with all state laws.

Help with open enrollment

We strive to ensure that members understand their coverage and make effective use of their health plans. We encourage them to make medical and lifestyle choices that improve their health while making them more informed health care consumers. We consider each accounts’ needs and make recommendations on how they can use our materials to best meet their goals.

We’ll support you with comprehensive and integrated communications, education, and implementation at each stage of the process: pre-enrollment, open enrollment, and post-enrollment. We use consumer-driven insights rooted in best practices to educate and engage members.

Your dedicated Account Service team will partner with you to create a service experience that best meets your needs. This will include year-round, on-site, and virtual options with a focus on open enrollment. We offer virtual options to provide the information your employees need, when and how they need it. These options include the following formats and can be customized as needed:

wallet

Do you state in your marketing material how many and which providers are closed to new patients? If no, why not?

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We don't state how many and which providers are accepting new patients because this information changes often and would quickly be outdated, particularly for printed materials. It's important to us that we always provide accurate information to our members.

However, we make it easy for members to find providers who are accepting new patients. Our Find a Doctor & Estimate Costs Tool and our Member Service team can help members identify the provider who's right for them. Additionally, we've expanded access to our virtual primary care providers who hold spaces specifically for Blue Cross members, so they can get care in a timely manner.

Do you provide member-facing communications on social determinants of health?

Approximately 80% of positive health outcomes are tied to nonclinical care, and are characterized by health-related behaviors, socioeconomic factors, and environmental factors. We're always thinking about how to improve health outcomes for our community members, regardless of their membership status. These community members may be our members in the future and our members may live in communities adjacent to those that are historically underserved.

Our communications about social determinants of health include those helping members better understand how to access care, and press releases and digital media about support within their communities.

We continue to investigate ways to address health disparities via marketing initiatives, which include cultural, sub-cultural, and demographic personalization or customization. To strengthen education and drive engagement throughout our communication channels, materials are available in multiple languages. We have an ongoing member survey panel, quarterly Net Promoter Scores, and a brand health tracker that capture insights on member pain points and future desired communications. We can also work with clients on a case-by-case basis to develop a customized member communication plan.

In a situation where an improvement is needed, we hold focus groups with members. Different populations have different barriers and views. Understanding this helps in the design of relevant and effective interventions and, if done inclusively, can gain buy-in from the population. Our goal is to help members achieve a healthy future. Many barriers can't be completely solved, but can be partially worked around, and some members have found ways to do so; we want to learn from them.

Describe employee communication regarding a change in administrators.

We strive to ensure that members understand their coverage and make effective use of their health plans. We encourage them to make medical and lifestyle choices that improve their health and make them more informed health care consumers. Our initial communications to members often focus on education, such as plan information and comparisons, or getting started with tools like MyBlue, where members can get provider information and track their claims and costs. We consider each account's needs and make recommendations on how we can best meet their goals.

To help meet your specific goals, we'll support you with comprehensive and integrated communications, education, and implementation at each stage of the process: pre-enrollment, open enrollment, and post-enrollment. We use consumer-driven insights rooted in best practices to guide and engage members.

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Please describe steps your organization has/is taking to remove unnecessary references to gender on its website, medical/Rx policies, and claim forms.

We're committed to gender inclusivity and we believe it's crucial to providing quality, affordable, and equitable health care. We expanded the gender field in our enrollment systems and forms to include a non-binary gender identifier. In addition to "M" for male and "F" for female, the gender field offers the option of "NB" for non-binary. We've removed unnecessary references to gender or sexual orientation from our medical and pharmacy policies and throughout our website and materials. We updated our brand guidelines to ensure that we always use gender-neutral language in our communications. Internally, we have ongoing education for our associates on gender-affirming medicine and pronoun use, and we've removed all gender-binary pronouns from our own job descriptions, internal postings, and associate communications.

Describe your communication about the COVID-19 pandemic to members, accounts, and brokers.

In response to the COVID-19 pandemic, we created a dedicated resource center (www.bluecrossma.org/myblue/coronavirus-resource-center) where members, accounts, and brokers could access the most up-to-date information related to policies as well as federal health directives. We used a variety of methods to communicate with members, accounts, and brokers. We used email, website updates, and social media to communicate time-sensitive information related to the COVID-19 pandemic. Our Member Service team was trained on all COVID-19 related issues to help members with specific questions as the situation evolved. We also used our traditional system of our sales team to communicate with accounts and brokers, and used internal Sales Intelligence Bulletins and news alerts so all team members had the latest information.

Provide examples of a targeted communication campaign that has been carried out and how it was delivered to members (phone, email, etc.).

Our goals are to ensure members understand their coverage and make effective use of their health plan, while encouraging them to make medical and lifestyle choices that improve their health and make them more informed health care consumers. We consider the needs of each account and make recommendations on how we can use our offerings and services to best meet their needs. In the past, options have included:

- * MyBlue (online support) – Prospective and current members can view plans, programs, provider networks, and other valuable membership information at bluecrossma.org.
- * Prerecorded presentations with audio – Provide consistent messaging concerning the plans being offered, the added benefits of each, and any changes for the upcoming year. It's an on-demand option that employees can review anytime.
- * Open enrollment decision support – Employees can call Member Service during pre-enrollment to speak with a Service Advocate and discuss their plan options. This option allows for consistent messaging during open enrollment. It involves a 1:1 conversation, allowing for a more personalized analysis before making a final decision. Employees can call and review materials at their own pace.
- * Plan education meetings conducted through GotoWebinar – These webinars provide consistent messaging concerning the plans being offered, the added benefits of each, and any changes for the

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upcoming year. An added benefit is the opportunity for employees to ask questions. It also allows employees to join a meeting from anywhere.

* Account education line – Like a remote health fair, this 800 line is staffed by associates who specialize in employee benefit information and are prepared to answer your employees' plan-specific questions. This option is private and allows for discussion that might not be possible in a group setting. The account education line also includes estimated wait times, allowing employees to plan and save time.

How do you ensure that plan/program communications and services are culturally appropriate, understood, and effective? What is your strategy for understanding those you're not reaching?

We want to ensure that members understand their coverage and make effective use of their health plan, and to encourage them to make medical and lifestyle choices that improve their health and make them more informed health care consumers. We use our member data and health informatics insights to meet your employees' needs.

We continue to address health disparities through initiatives like cultural, sub-cultural, and demographic personalization or customization that strengthens education and drives engagement. We've added a multicultural marketing team and updated our brand guidelines to ensure cultural sensitivity.

In a situation where an improvement is needed, we hold focus groups with members. Different populations have different barriers and views. Understanding this helps in the design of relevant and effective interventions and, if done inclusively, can gain buy-in from the population. Our goal is to help members achieve a healthy future. Many barriers can't be completely solved, but can be partially worked around, and some members have found ways to do so, and we want to learn from them.

How are benefits communicated to those who are members of a diverse population, e.g., people of color, same-sex couples, people in wheelchairs, etc?

In partnership with our members, employer customers, business partners, community organizations, and the medical community, we're working to create a better health care system for everyone.

We continue to address health disparities through initiatives like cultural, sub-cultural, and demographic personalization or customization that strengthens education and drives engagement. We've added a multicultural marketing team and updated our brand guidelines to ensure cultural sensitivity.

Throughout our communication channels, education materials are available in multiple languages. Many of our account-customized digital assets are translated into five languages automatically. We can provide special-format communications upon request including braille, large-print, and ASL interpreters.

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To help meet your specific goals, we'll support you with comprehensive and integrated communications, education, and implementation. We strive to ensure that all people are represented in our images, collateral, websites, and other communications. Because we're inclusive to all members, we provide information for gender-inclusive coverage and fertility preservation. Upon request, we can work with you to provide additional customized collateral.

Confirm your willingness to provide a mental health "wallet card" or mental health ID card with the appropriate information for member services, provide information, and claims information? If so, indicate if there are any additional costs associated with providing this card.

There's a direct line to the Mental Health Member Service team. The number is on the back of the member ID card, on MyBlue, and in the detailed benefit documents we provide.

We can create a printed mental health "wallet card" with links to our Mental Health Resource Center and Member Service number. Printing costs may apply. We can also accommodate requests to customize an account's ID card to include a mental health crisis number.

Do we assist with any Affordable Care Act (ACA) notices?

Self-insured/ACS: No.

Fully insured: Members receive the ACA Nondiscrimination and Multilanguage inserts in the EOC mailings upon enrollment and/or renewal.

Do we issue required annual notices on behalf of employer/account?

Yes, the Women's Health and Cancer Rights Act (WHCRA) is typically mailed each June, and NCQA communications, including our Commitment to Confidentiality, are emailed and mailed annually.

What information is sent/available to employees, to help them select a dentist?

- Member services toll free phone number: available and sent
- Online access to a dentist search engine: available and sent
- Online access to a provider directory: available and sent
- Hard copy communications/brochure: available and sent
- Online transparency tool fee comparison: no
- Consumer ratings of providers: no

Confirm whether your organization has a specialty communications department and services for client communications.

Confirmed. We have a full service, internal department, which includes strategic marketing, internal creative (copy, design), communication managers, digital services, and more. We also have dedicated teams for account services.

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Confirm that you will provide a detailed administrative manual, unique to <ACCOUNT>'s plan requirements (fully-insured only).

We offer a standard non-customized Plan Sponsor Manual available online to all of our fully insured accounts.

Describe educational materials regarding healthcare treatments on your site:

MyBlue and the MyBlue app have the latest information about health care and coverage. Our site includes pages dedicated to clinical areas that are of most concern to members, such as a mental health resource center, maternity care, diabetes, asthma, and palliative care. When members understand their care, they're better able to plan for their health care needs.

Additionally, Blue Cross was the first health plan in our market to launch a nonprofit health news service, Coverage. This innovative offering is free to members, accounts, and the public and is available on our site. In Coverage, we provide news stories that clarify complicated issues, such as the importance of vaccinations to substance use disorder.

Provide an innovative idea that you would recommend (or have successfully implemented) for each of the following. Please include outcomes and plan/member savings.

- A communication campaign educating members on a particular topic (your choice of topic)

To promote the relaunch of our MyBlue mobile app, we developed and executed a comprehensive communication campaign targeting both accounts and members.

For accounts, we hosted a webinar that showcased the app's new features and benefits through a live demo. Additionally, we provided a detailed factsheet outlining the key enhancements and improvements. This approach allowed us to effectively educate and engage our account holders, ensuring they were well-equipped to support their members in utilizing the revamped app.

To reach our members directly, we employed a multi-channel strategy, leveraging in-app messaging, emails, and text messages to create awareness and excitement around the relaunch. We also made a factsheet available to members, providing them with a quick and easy reference guide to the app's new features and functionality.

The results of our communication campaign were impressive. Following the relaunch, we saw a significant increase in daily downloads of the app, with a 45% surge compared to pre-launch levels. Moreover, we observed a 30% increase in app logins versus the same period the previous year, indicating a substantial boost in member engagement and adoption. These

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metrics demonstrate the effectiveness of our communication campaign in driving awareness, interest, and ultimately, usage of the MyBlue mobile app.