

Working to keep health care costs in check

For both employers and your employees



One of the biggest challenges for small businesses is providing health coverage that's affordable

Independence Blue Cross (Independence) is doing more to help you spend less. With a focus on controlling costs throughout the health care journey, we're looking to create better overall experiences for you and your employees.

Taking a Total Cost of Care approach

Along with our fellow Blue Cross Blue Shield companies, Independence is developing health plans that address the rising cost of health care. In other words, we're finding ways to help our customers save — and it starts with seeing the whole picture. That's the "Total Cost of Care" (TCOC).

All about affordable health care: a snapshot

Provider network and benefits

- Negotiate network discounts
- Maximize savings opportunities
- Offer benefits most relevant to our members

Personalized support

- Guide members to the right care at the right time with the right provider
- Help members take full advantage of their benefits
- Promote health and wellness programs
- Reward members for their achievements



Clinical programs

- Integrated medical and pharmacy benefits
- Combined physical and mental health care
- Care management of at-risk members

Cost protection

- Use data and analytics powered by Blue Cross Blue Shield companies to keep a close eye on costs
- Review all payments for accuracy
- Protect against fraud

Understanding how this approach works for your employees

Taking a Total Cost of Care approach sounds good, but what does it really mean for your employee? **Here's an example of how all the areas of TCOC come together to provide an overall better experience.**

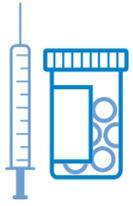
Kasey's health care journey

Meet Kasey. She has diabetes and is trying to keep her health on the right track.



Provider network and benefits

Kasey's care manager guides her to an in-network endocrinologist for diabetes management, where she receives high-quality, more affordable care.



Clinical programs

Because Kasey's Blue Solutions® health plan has integrated medical and prescription benefits, there's better care collaboration and data insights to help manage her diabetes.



Personalized support

Kasey has access to app-based diabetes management tools — as well as her care manager — throughout the journey.



Cost protection

Behind the scenes, Independence experts analyze Kasey's claims to ensure they are billed accurately.

The more we can do now to offset health care costs, the better we can set up small businesses up for future success. If you have questions about optimizing your health care plan, please contact your Independence account executive to learn more.