



Blue Cross and Blue Shield of Alabama

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October 2024


We are the Caring Company

CUSTOMER FIRST
We provide employers, families and individuals access to quality, affordable healthcare because we care about our members' health, financial security, and peace of mind.

RESPECT OUR CUSTOMERS | ACHIEVE EXCELLENCE | RETAIN FINANCIAL STRENGTH
REALIZE FULL POTENTIAL | PURSUE KNOWLEDGE | ACT WITH INTEGRITY | GIVE BACK TO THE COMMUNITY

STRATEGIC GROWTH	SUPERIOR CUSTOMER EXPERIENCE	MANAGE COSTS
Pursue economically sound strategies that maximize membership, increase product penetration and grow revenue sources.	Anticipate our customers' needs and make it easy to do business with us.	Strategically price products and services, aggressively manage healthcare costs and administrative costs, maximize investment income and revenue sources.

Maintain our capital position as measured by Risk-Based Capital (RBC)


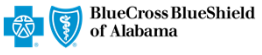


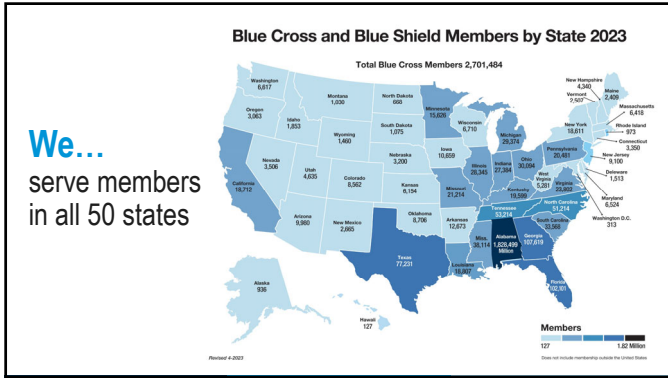
We...

Serve more than **2.9M** customers including nearly **2M** Alabamians.

Administer health and dental plans for over **19K** employer groups.

Are the **11th** largest Blue Cross Plan in terms of core members.



We... manage multiple brands

CREDESCENCE
BLUE CROSS AND BLUE SHIELD

Blue Partner

Patrius Health

190 DEGREE BENEFITS
A Turn For The Better

BlueCross BlueShield of Alabama

We... are a not-for-profit corporation, but

We...
pay taxes

\$152.9M
Local, state and federal taxes paid

\$304M
Alabama premium tax paid over the past 5 years

We... are part of the “Blue” system

TRUSTED SERVICE
TRUSTED LEADERSHIP

1 in 3
AMERICANS
INSURED

AVAILABLE IN ALL
50
STATES
(DC AND Puerto Rico)

33
INDEPENDENT
COMPANIES

CONTRACTS WITH
MORE THAN **2M**
PROVIDERS

BlueCross
BlueShield
Association

We... are focused on affordability

Average Annual Total Family Premium		
1	Oklahoma	\$19,003
2	Kansas	\$19,461
3	Arkansas	\$19,513
4	Alabama	\$19,575
5	Utah	\$19,888
6	Virginia	\$19,904
7	North Carolina	\$19,945
8	Michigan	\$20,175
9	Tennessee	\$20,227
10	Louisiana	\$20,345

Looking Beyond the Averages...

CATEGORY:	2018	2022
% of Members with No Claims	21.7%	20.1%
% of Members with Claims over \$100K	0.4%	0.5%
% of Paid Claims for Members over \$100K	22.5%	26.7%
Paid Claims PMPM for Members over \$100K	\$17,806	\$19,131

Pharmacy Allowed Cost Per Script

Drug Type	2018	2022
Generic	\$24	\$23
Brand	\$410	\$496
Specialty	\$6,141	\$7,594
Average	\$111	\$145

Provider Reimbursement

Fee Schedules are evaluated annually

- Medicare
- Commercial benchmarks
- BlueCard claims

Drug Pricing

- Quarterly updates
 - Most priced at ASP + 6% or WAC



Investments in Our Network in 2023

- Increased advanced practice provider fee schedule to 73% of PMD
- Increased the evaluation and management codes on the PMD fee schedule with an estimated \$5.2M
- Coverage added for advanced care planning codes (99497-99498) for Blue Cross members
- Coverage for prolonged services (99415-99418) for Blue Cross and Blue Advantage[®] members

Investments in Our Network in 2024

- Effective November 1, 2024, Blue Cross increased the evaluation and management codes on the PMD fee schedule with an estimated increase of \$5.5M.





Provider Engagement Consultants

If you have questions, contact your Provider Engagement Consultant or email the Provider Solutions Center at Ask-PSC@bcbsal.org.

To view the territory map on *ProviderAccess*, click "Contact Us" at the bottom of the webpage then click the applicable territory map under Provider Engagement Consultants.

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Questions?




BlueCross BlueShield of Alabama

An Independent Licensee of the Blue Cross and Blue Shield Association

Blue Advantage® PPO is provided by Blue Cross and Blue Shield of Alabama, an independent licensee of the Blue Cross and Blue Shield Association.
