



**your personal guide to consumer-directed healthcare**

**The  
*Power* of YOU!**  

# Overview

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Like other forms of insurance, health insurance is meant to protect the policyholder from catastrophic financial loss. Through the years, however, Louisianians have changed their expectations of health insurance. They expect their health insurance plans to cover major illnesses, as well as everyday medical expenses. Those include doctors' appointments, medication and countless tests and procedures.

The health insurance premiums Louisianians pay reflect what it costs to receive all of those types of medical services and to protect them from catastrophic loss. When insurers pay out more in claims than they receive in premiums and when future services are predicted to cost more, premiums go up. That is what Louisianians have been experiencing for several years.

Many consumers don't fully understand just how much their healthcare costs. For many years, health insurers insulated their members from the true cost of these services by paying doctors and hospitals directly. For example, few people realize that the brand-name drug for which they pay a \$15 or \$20 copayment actually costs an average of \$105.<sup>1</sup> Consumers are not aware that the few minutes they spend seeing the doctor for a sore throat could result in charges of as much as \$60 in doctor's fees, plus the cost of any lab work and prescriptions.<sup>2</sup> The true cost of surgical procedures is also an eye-opener – more than \$18,000 on average to have an appendix removed and nearly \$100,000 for heart bypass surgery!<sup>3</sup>

The good news is insurers, consumers and healthcare providers can work together to control the cost of healthcare.

<sup>1</sup> Internal data from Blue Cross and Blue Shield of Louisiana Pharmacy Management Department

<sup>2</sup> American Medical Association Physician Socioeconomic Statistics 2001

<sup>3</sup> Internal data from Blue Cross and Blue Shield of Louisiana Medical Economics Department



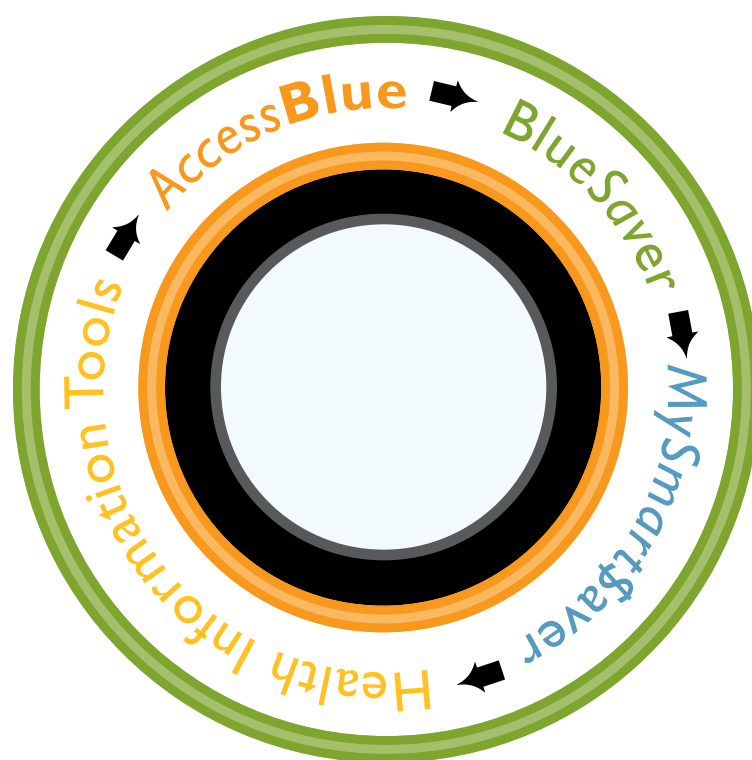
# Empowering YOU to take control.

Blue Cross and Blue Shield of Louisiana offers a consumer-directed health strategy that empowers you through cost-sharing, individual purchasing choices and educational tools to help you make better decisions concerning your healthcare.

**Consumer-driven strategies that don't just shift costs ... they change behaviors**

Today, consumers are changing the role they play in their healthcare coverage and in their care. Our goal is to empower and educate you about your healthcare and benefits. When you become more involved in your healthcare decisions, you can better manage your healthcare.

We start with BlueSaver, our high-deductible plan designed to be paired with a health savings account (HSA). You can manage your health plan and HSA online and access easy-to-use web-based information tools that help you plan for the cost of your care.



# Strategies at Work



**A consumer-directed health plan has three key components:**



**BlueSaver**



**HSA  
(MySmartSaver)**



**AccessBlue**

## **The advantages of a consumer-directed plan...**

A consumer-directed health plan is designed to help contain rising healthcare costs while saving you money. Other advantages include:

- lower premiums
- more control over personal healthcare choices
- money in the HSA is not taxable if used for qualified medical expenses
- unused funds in the HSA can roll over into the next benefit period
- online access to track HSA balances, obtain quarterly claims details and manage benefits
- online health information and resources to help you live healthier and make smarter healthcare decisions

# BlueSaver



**BlueSaver: our affordable high-deductible policy with 100 percent wellness benefits**

**Blue Cross and Blue Shield of Louisiana combines BlueSaver, our most popular PPO plan, with a health savings account (HSA), which allows you to set aside money for qualified medical expenses. Your catastrophic care needs are covered while you build a financial cushion for medical needs.**

#### **BlueSaver benefits include:**

- qualified high-deductible health plan that meets IRS requirements for HSAs
- wide range of deductibles for individuals and families
- wellness and preventive care with no deductible
- prescription drug coverage for brand and generic drugs
- wide selection of doctors, hospitals and specialists
- lifetime protection of \$5 million for each covered member
- deductibles accrue to out-of-pocket maximums
- pregnancy coverage option
- rehabilitation services
- nationwide access to your health benefits





## MySmart\$aver HSA

### HSA advantages

#### ● Tax-deductible contributions and distributions

The money you deposit into your HSA will reduce your taxable income for the year, even if you don't itemize your taxes. If you make deposits to the account, the money can be 100-percent tax-deductible, up to the IRS maximum.

Withdrawals made for qualified medical expenses are tax-free. A complete list of qualified medical expenses is available through the Internal Revenue Service at [www.irs.gov](http://www.irs.gov).

#### ● Unused contributions roll over

Another advantage is that you don't have to use the money you contribute to your HSA each calendar year. The money can remain in the account and earn interest until you need it – whether that's next month, next year or in 10 years. When you reach 65, the account can be used as retirement savings or continue to be used for medical expenses. You decide.

A health savings account, or HSA, can be a valuable tool to help you save money for medical expenses. An HSA is a tax-free account established primarily to pay qualified medical expenses. Most people who are covered under an IRS-qualified high-deductible health plan like BlueSaver can open and contribute to an HSA. Money in the HSA can be used to pay for deductibles and qualified health services, such as doctor visits, hospital care and prescription drugs.

My Smart \$aver from the Bancorp Bank\* is our preferred health savings account designed to work seamlessly with BlueSaver.

The screenshot shows the MySmart\$aver Health Savings Account website. The header includes the logo and navigation links like 'Log In', 'Apply Now', and 'Contact Us'. The main content area features a 'Welcome to your Health Savings Account solution.' message, followed by a list of benefits: 'NO application or account set-up fees', 'You start earning interest with your first deposit', 'Free full online account access so you can monitor your savings and expenses', 'Free Visa debit card and checks to access your funds', 'Toll-free 24/7 customer service', and 'Online tools to help you manage your account and investment options'. A yellow box highlights 'Employers: View our FREE online funding tool'. Below this, there are sections for 'Start Contributing. Start Saving', 'Tax Deductible Contributions and Distributions', 'Unused Contribution Rollover', 'HSA Contribution Calculator', and 'Get Started Today'. A sidebar on the left contains links for 'HSA Tutorial', 'Investment Options', 'Employer HSA Funding Tool', 'Broker Tools', 'Employer Tools', 'Getting Online', and 'Funding My Account Online'. A 'Verified by Visa' logo is also present.

\*My Smart \$aver is owned by the Bancorp Bank, a wholly owned subsidiary of The Bancorp, Inc. (Nasdaq NM:TBBK) and an independent company that provides HSA options to Blue Cross and Blue Shield of Louisiana customers.



## Online access to MySmartSaver

Tools for managing your health savings account are only a click away. Visit [www.bcbsla.com](http://www.bcbsla.com) and click on Manage Your BlueSaver HSA. From there you can:

- view account balances
- use online bill pay for medical expenses
- view HSA fund investments

You can also learn more about My Smart Saver and HSAs at [www.mysmartsaver.com](http://www.mysmartsaver.com).



## MySmartSaver advantages

- Visa-branded HSA debit card
- interest-bearing account
- investment options
- enrollment applications may be mailed or completed online
- no application or set-up fees
- no monthly maintenance fees
- accounts are opened within 24 hours of receipt of application
- Welcome Kit sent to inform you about your new account
- customers receive annual year-end reporting on contributions and distributions
- FDIC insured
- outstanding interest rates
- call center support available 24 hours a day, seven days a week
- online account access to monitor savings and expenses
- more than 20,000 deposit locations nationwide

## iLinkBLUE – ensuring accurate payments

Our free online service portal for providers is **iLinkBlue**, and it securely connects more than 480 medical facilities and 12,300 medical professionals statewide with Blue Cross' subscriber and claims data. More than 88 percent of all claims received and 84 percent of all provider inquiries are electronic, allowing for fast and efficient claims processing and payment.

Access to fee schedules online helps providers minimize overpayments when refunding members and ensures that they have the most accurate, up-to-date information to reconcile their accounts. Online fee schedules also benefit patients, who can ask provider staff to look up the discounted rate for a particular treatment at the point of service rather than waiting to be billed or possibly overpaying.



# AccessBlue



## AccessBlue ... an online crossroads where all roads lead to service

Our customers want more ways to manage their health information. That's why we created AccessBlue – a password-protected online tool that allows you to review and manage your healthcare information 24 hours a day, seven days a week. It's quick, free and easy to register – visit [www.bcbsla.com](http://www.bcbsla.com) and select “Register” in the AccessBlue box at the top of any page.

Use AccessBlue as a handy tool for online member services. Manage your account from the convenience of your computer! AccessBlue features a variety of other functions:

- change an address
- order a replacement ID card or benefits booklet
- correct information on you or your dependents (such as birth date, Social Security number and gender)
- add or drop a dependent from coverage
- verify that a dependent still qualifies for coverage
- contact us if other coverage is in effect

One of the goals of AccessBlue is to empower and educate members about their healthcare. When consumers become more involved in their healthcare decisions, they take more personal responsibility in managing their own care. Through AccessBlue, you can perform many of the above functions and more.

### With AccessBlue, you receive these valuable tools:



# Health Information Tools



## Online health and wellness education tools

Blue Cross and Blue Shield of Louisiana provides online health management tools that members can use to view treatment options and cost estimates for a variety of health conditions. You can also research and compare hospitals in your area and compare our coverage plans.

These healthcare decision support tools go hand-in-hand with our mission of improving the lives of Louisianians by providing health guidance and affordable access to quality care. When you have more information, you can make more informed choices and use your healthcare benefits wisely.



## Healthcare Advisor<sup>SM</sup>\*

Healthcare Advisor is available to Blue Cross customers through AccessBlue:

- **Learn about your health** – view clear, accurate information about more than 150 health conditions and medical procedures.
- **Estimate the cost of services** – see cost estimates for services typically performed for many health conditions.
- **Choose a hospital** – find the hospital that fits what is most important to you, whether it's experience, reputation or results of care.
- **Find tools and resources** – use a wide range of tools to take an active role in your health, such as lists of questions to ask your doctor or insurance carrier.



## Coverage Advisor<sup>SM</sup>\*

Coverage Advisor makes it easy to plan ahead for healthcare costs and make smart coverage choices.

You can:

- **Create customized family health profiles.** A few simple steps allow you to enter the names, ages, sexes, locations and health status of your family members.
- **Estimate the services you'll need.** Once a profile is created, Coverage Advisor estimates your family's healthcare care needs for the coming year – doctor visits, prescriptions and more.
- **Estimate the costs.** Coverage Advisor offers a range of costs for each service, based on data from more than 50 million people nationwide.
- **Estimate out-of-pocket expenses.** You can compare your anticipated out-of-pocket expenses under different benefit plans and review the impact of funding a health savings account.



## Healthcare Facts: Comparison shopping for care

Healthcare Facts\* is an easy-to-use online tool that lets you shop for the best fit, best price and best value in hospital choices. Learn about a hospital's safety programs, accessibility and convenience of services, and the variety of healthcare services offered – all on a one-page summary.

### Read the label. Get the facts.

The Healthcare Facts label looks much like the widely used Nutrition Facts label that you've seen many times on cans of soup and cereal boxes. Using this familiar format helps healthcare information feel less intimidating, more understandable and easier to use. The design of Healthcare Facts was based on extensive consumer research, involving more than 60 consumer feedback groups.

### Get the facts – and feel better about your healthcare.

Healthcare Facts is useful in a variety of situations. Some consumers use it to help choose a hospital when they have a planned event for hospital services, such as childbirth or elective surgery. Other consumers use it to learn more about hospital options if they are new to a community or would simply like to know more about the hospitals in their area.

 <b>BlueCross BlueShield of Louisiana</b> <small>An Independent Business of the Blue Cross and Blue Shield Association.</small>	
<b>Healthcare Facts™</b>	
<b>General Hospital</b>	
Bigtown, Louisiana	
Ownership: <b>Private</b>	
Teaching Status: <b>Non-teaching</b>	
% Uncompensated Care: <b>5</b>	
<b>Price – \$\$\$\$</b>	<b># of General Care Beds–300</b>
<b>Care and Procedures</b>	
Births, prior year	1,110
Heart attacks treated, prior year	225
Pain management programs	Yes
<b>Safety and Quality</b>	<b>Standard: Min./year* #/yr</b>
<b>Key Procedures</b>	
Coronary (heart) artery bypass	450 400
<b>Other Information</b>	
24-hour Doctor of Pharmacy (PharmD) present	Limited
# of hospital patients per RN	4.5
<b>Services and Technology</b>	
Systematic outpatient follow-up scheduling available	Yes
<b>Top five practice areas for this hospital:</b> Heart Care, Cancer Care, Orthopedics, Maternity, General Surgery	

[www.HealthcareFacts.org](http://www.HealthcareFacts.org)

1.888.217.2583 (BLUE)

\*Healthcare Facts, owned by ConsumerAware, provides healthcare information to Blue Cross and Blue Shield of Louisiana customers.

# Choose Blue.

## There's a lot to Blue Cross that you may not know...

### Who We Are

- We serve more than 1.1 million members.
- Our company is totally Louisiana-owned and -operated.
- We are a tax-paying company. Blue Cross and our subsidiaries paid \$9 million in taxes in 2006 and returned \$2.54 billion to the Louisiana economy by way of claims paid on both insured and self-insured business.

### Financially Strong and Stable

- Blue Cross and Blue Shield of Louisiana has been in business since 1934.
- We have received 11 consecutive "A" ratings for financial strength from noted national rating service Standard & Poor's.
- We also hold five accreditations from top national healthcare standards organizations, including accreditations for meeting privacy and quality standards.

### Customer Service Like No Other

- AccessBlue, our free online self-service tool at [www.bcbsla.com](http://www.bcbsla.com), allows individual and group customers and employers to handle many of their routine customer service needs 24 hours a day, seven days a week.
- We also offer personal service from our call center for customers wishing to speak to a representative by phone. Just call the number on your ID card.
- Our eight District Offices provide face-to-face customer service.

### Strongest Provider Networks

- Nearly 9 out of every 10 doctors in Louisiana belong to a Blue Cross network.
- Every full-service acute care hospital in Louisiana is part of our Member Hospital Network.
- Network discounts mean savings to you.



## Keeping Members Healthy

- Our website at [www.bcbsla.com](http://www.bcbsla.com) offers many resources to help your employees learn more about their health and stay healthy.
- Our in-house medical team of doctors, pharmacists and nurses works to make sure customers' healthcare needs are met effectively and affordably.
- We send reminder notices to customers due for preventive care, such as mammograms and cancer screenings.
- If an employee has a serious or chronic condition, such as asthma, diabetes or cardiovascular disease, our Care Management staff can help them manage their care.
- Members may visit our free, interactive web site, [www.Louisiana2Step.com](http://www.Louisiana2Step.com), for a wealth of knowledge on diet and exercise.
- Kids can learn about nutrition and exercise through fun games at [www.2Step4Kids.com](http://www.2Step4Kids.com).

## A Partner in the Community

- We have provided support to more than 200 charitable organizations throughout Louisiana.
- Team Blue, our employee volunteer group, participates in community projects across the state.
- We focus on helping Louisiana's youth through programs such as our Angel Award®, an annual honor for individuals who do outstanding volunteer work on behalf of children.
- The Blue Cross and Blue Shield of Louisiana Foundation\* is a non-profit organization focused on improving the wellness and wellbeing of Louisianians.
- The Foundation has partnered with the LSU Ag Center to fight childhood obesity with the school-based Smart Bodies program.

## The Power of the Cross and Shield

- Blue Cross and Blue Shield of Louisiana is a member of the Blue Cross and Blue Shield Association, a group of 39 plans that collectively cover more than 99 million people – more than one third of all Americans.
- Closer to home, we serve one out of every four Louisianians.
- Because we are a member of the national Blue Cross and Blue Shield Association, you can take your healthcare benefits with you when you travel – across the country and to more than 200 countries around the world.

## Our Home, Louisiana.

- The health insurance industry in Louisiana can sometimes seem like a revolving door, with companies moving in and out. We at Blue Cross are in Louisiana to stay. Our roots date back to 1934 in New Orleans, and we've never left. We're here today, and we will be here tomorrow and the next day serving the people of the state we call home.

This is an informational brochure and is not a contract nor intended to be construed as a contract. If there is any discrepancy between the language in this brochure and the contract language, the contract language will prevail.

BUSINESS CARD GOES HERE.

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