



BlueCross BlueShield
of Texas



Collective Health
Powering healthcare. Empowering you.™



Empower Employees to Live Healthier Lives

Making health care easier to navigate with technology and personalized guidance

Blue Cross and Blue Shield of Texas, in collaboration with Collective Health, brings together claims adjudication, administration, financial operations, member support and integrated analytics.

This collaboration offers an integrated platform that allows self-insured employers to curate their benefit program with vendors of their choice and combine them with BCBSTX medical, dental, vision and pharmacy networks. The result? Simplified administration for you, and easy access for your employees. They can connect to their benefits information in one place.

This collaboration offers:

Curated Programs

Select the programs that are right for your organization across medical, dental, vision and pharmacy benefit networks, as well as the latest solutions in digital health and alternative health care models.

Connected Administration

Simplify running your full health care strategy across claims adjudication, eligibility, billing and payments, complete with custom reporting and insights.

Smart Member Experience

Intelligently guide employees to the right care, and deliver support throughout their care journey with access to engaging digital tools, helpful Member Advocates and Care Navigation.

SOLUTIONS THAT DRIVE RESULTS*

- 80% of clients report a reduction in administrative lift
- Measurable financial savings with the Care Navigation care management program
- Net Promoter Score® of 70+
- Member satisfaction rates of nearly 90%

A Seamless, Intuitive Experience that Empowers Employers and Members

With Collective Compass™, employers can easily manage health plans and benefits, including claims adjudication, eligibility, billing and payments. They can access actionable insights and analytics to support both day-to-day management and long-term strategy.

For employees, whether they need to understand how their plans work, review claims, manage costs, find a provider or submit a claim, everything is brought together into one connected experience.

With the powerful technology of the My Collective™ app, employees gain insight into their health benefits. They can learn how to better use them to improve health. Plus, the app is now available in Spanish.

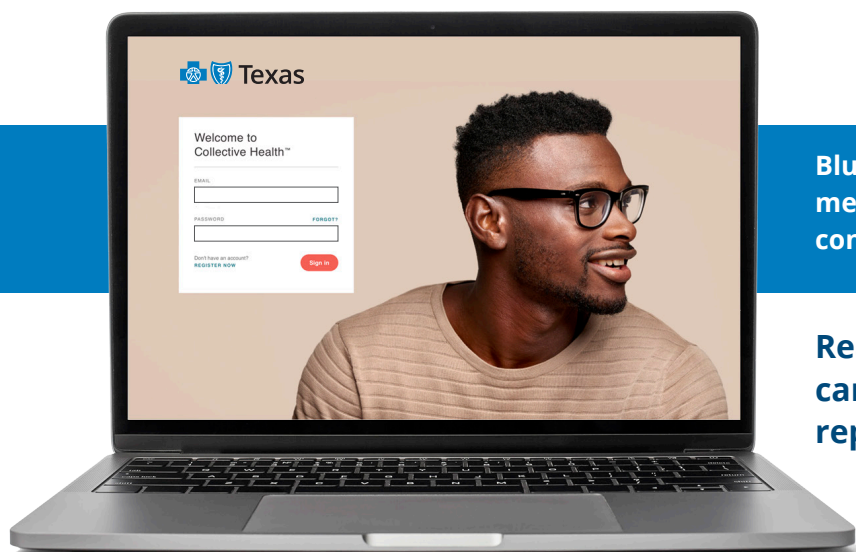
Data analytics and thoughtful digital outreach drive engagement, support members and guide them to care when and where they need it.

Care Navigation Drives Savings

The Care Navigation team of nurses, social workers, pharmacists and dietitians provides outreach to your employees. This is guided by high-cost claimant status, new high-risk diagnosis, pharmaceutical or procedure costs on claims, emergency room or hospital use, referral from a Member Advocate or direct member requests for assistance.

This intervention drives savings and leads to appropriate recommendations:

- Closing gaps in care
- Prescription drug information
- Site of care changes, including hospital to freestanding outpatient radiology facility, and urgent care referral for frequent emergency room utilizers
- Coverage optimization, including adjustment and resubmission of rejected prior authorizations
- Education on chronic conditions, correct drug usage and high-risk medication review



BlueCare DentalSM is integrated with BCBSTX medical, to better align dental care with medical conditions that can cause oral health problems.

Ready to get more from your health care dollars? Contact your account representative for more information.

*Source: 2023 annual NPS and CSAT scores.

My Collective is a member platform. Collective Compass is an administrative platform for employers. Both are owned and operated by Collective Health. Collective Health is solely responsible for the products and services they provide.

Collective Health is a separate company that has contracted with Blue Cross and Blue Shield of Texas to provide technology and customer service for members with coverage through BCBSTX. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.