



OREGON

Regence



SELF-FUNDED GROUPS

ASO core offerings 2025

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The right balance for your business

Running a business is a balancing act, knowing when to take risks and when to pull back. The same tension applies to managing health benefits for your employees. That's why Regence ASO lets you define the ideal ratio between risk and control.

When you partner with Regence, you can rely on professional eligibility and claims administration, high-quality clinical services and a solid provider network that offers savings through deep discounts.

Take a look at our ASO core offerings to see how we can support your business and your employees.

Network advantage

From the members we serve to the staff we employ, our commitment to your community runs deep. It's a bond backed by the national reach of the Blue Cross and Blue Shield Association and the regional power of more than two million Regence members. That means access to the top doctors and medical centers close to home and across all 50 states. Plus, the deepest network discounts in the market.

Preferred Network

Regence Preferred Network

Our broadest network, Regence Preferred gives employees discounted access to care almost anywhere—crucial for international companies and those with employees who travel or work in rural locations.



**97% of all
hospitals**



**83% of all
doctors**

Source: Consortium Health Plans, Q3 2022 Network Access Compare Data

BlueCard® Program

Regence BlueCard® Program

BlueCard gives your employees seamless access to physicians and hospitals that participate in Blue Plan networks across the country. That's 83% of all physicians and 97% of all hospitals nationwide. The program links these providers with all the independent Blue Cross and/or Blue Shield Plans through a single electronic network for claims processing and reimbursement. So no matter where they live, work or travel, your employees will be covered at your plan's benefit levels.

Blue Cross Blue Shield Global Core is a medical assistance program that connects employees traveling or living outside the United States, Puerto Rico and the U.S. Virgin Islands to a network of more than 9,000 hospitals and 21,000 health care professionals and outpatient care centers around the world. The program also provides:

Claims support

Referrals to providers

Translation services

Medical monitoring, 24/7/365

Medical evacuation coordination (depending on plan benefits and payment guarantee)



The service you deserve

Expert advice and compassionate guidance about benefits and care options. That's what you and your employees can count on from our designated Customer Service team—along with prompt resolution to any claims issues that may arise.



Customer Service is available toll free Monday through Friday, 5 a.m. to 8 p.m.; Saturday, 8 a.m. to 4:30 p.m. (PT).



Our local staff can relate to your employees where they live and work and respond to their needs quickly.



Use our **24/7 interactive voice response** to check claim status, request claim forms, order member ID cards and hear benefit information.



Benefit coordinators have direct phone and email access to dedicated team leads.



Our **Partners in Care (PIC) program** reinvents the way Regence serves and cares for members. It provides support to those with complex health issues by partnering across the health care system to deliver a high-touch experience, make a personal connection with members and recognize significant life events.

Escalation process

We use a first-class escalation process for cases that require special handling. A highly skilled escalations team is available when an issue requires extra attention. This team performs a comprehensive review, adheres to a 24-hour response time and is accountable for achieving resolution—including payment decisions.

Support at your fingertips



“I love the online chat tool. It’s perfect when you are commuting in public transportation and don’t want to talk on the phone.”

—Regence member

A simple digital experience

Your employees can make the most of their health benefits with convenient access to personalized tools and resources that help them make smart, budget-friendly decisions and spend less time managing their care. When they create an account for our website or app, they’ll find everything they need to understand their coverage, find care and medications at the best price, and stay on top of their health.

Everything in one place

Regence benefits are robust, and we’re bringing them together in a single place for easy access, including their digital ID card, which is available online.

Understanding benefits and coverage

Employees can quickly access and understand the specifics of their benefits and coverage.

Finding the right care option at the right time

We offer options for finding care, whether that’s through provider search or other modes of care, such as telehealth.

Managing health care finances

Your employees can proactively manage their health care finances by tracking how much they’ve paid toward deductibles and out-of-pocket maximums.

Personalized, in-app alerts

Personalized reminders and calls to action help improve your employees’ health and well-being, right on their home screen or app.

Seamless experience

Your team can quickly see and understand the tools, resources and programs available to them through their health plan.

Members-only discounts

With Regence Advantages, employees can save on fitness devices, gym memberships, allergy relief and more. Plus, they’ll get 20% off Walgreens brand over-the-counter health and wellness products.

Clinical services

Your team deserves care that's safe and effective, delivers the greatest value, and is supported by research.

Utilization management

Our Utilization Management services deliver improved health outcomes by aligning with the Quadruple Aim: the simultaneous pursuit of enhancing the patient experience, improving population health, reducing costs and improving the work life of health care providers across the continuum.

We are accredited by the National Committee for Quality Assurance (NCQA) and follow NCQA standards.

Medical policies & pre-authorization

Our pre-authorization list is based on our medical policies, which are adopted by many Blue Plans and the federal government, confirming the strong results our program delivers. Our auto-authorization tool can approve some services within minutes while employees wait at their doctor's office.

Clinical review & reimbursement

Our industry-leading, proprietary process for managing acute inpatient facility costs achieves significant savings. High-risk claims are reviewed by our team of experts, who perform up to 12 different clinical and non-clinical prepayment reviews for each claim.

Care management

Our care management model provides a care manager for employees who are undergoing evaluation for organ transplants, have high-cost claims or multiple readmissions, need palliative care support and/or have other unmet care needs to achieve the best outcomes possible.

Our integrated model recognizes that medical and behavioral health issues aren't separate. We connect members to a clinician best trained to support their primary concern, with a team of registered nurses and social work care managers available for further support.

Optional care management programs

We offer several optional utilization and care management programs in addition to our standard programs. Optional programs provide additional support to employees with specific care needs and ensure medical necessity of specific services known for being at high risk for quality problems or inappropriate utilization.

Additional medical management and health and productivity services are available at additional costs. Please see "ASO optional program offerings" for an overview of optional programs.



Pharmacy

Our comprehensive support focuses on helping employees access the right care and the right medications at the right time. Integrating Regence medical and pharmacy benefits results in an average savings of \$148 per member per year (PMPY) in total medical costs. In addition, Regence can help with options that guide your employees to treatments in the appropriate settings while helping you manage your bottom line.*

* Based on the 2019 Pharmacy Benefit Integration Study performed by Regence and Prime Therapeutics using Regence medical and pharmacy claims data representing samples from Idaho, Oregon, Washington and Utah membership.

Underwriting & billing

We offer multiple billing formats with various details to meet your specific needs.

Services included

Stop-loss-integrated proposal

50% of specific stop-loss-level reports

Monthly aggregate report

Audit of claims that meet certain criteria

Available by request

Cost/benefit analysis of plan design

ERISA Form 5500—schedule A and C filing information

Pricing flexibility

We continue to expand the number of programs that offer flexible pricing options. Per-employee-per-month has been the standard pricing model for many years and has the advantage of spreading the cost across your entire population. But some programs only apply to a subset of your population. We offer a variety of pricing options for a growing number of programs and services to help you offer the care and support your employees need while ensuring flexibility.

Services included

Online administrative fee billing is available through our secure employer portal.

We create invoices in both PDF and Excel formats. You may elect to receive only the PDF, or both the PDF and Excel versions. You can choose to receive a hard copy in the mail or have that hard copy suppressed.

You and your producer may also elect to receive a .csv version of the raw data contained in the invoice. This version is provided only upon request.

Billing level details

We offer you a choice of five statement options with varying levels of detail.

| Information included | Option 1 short statement | Option 2 subgroup summary | Option 3 class summary | Option 4 subgroup detail (groups 100+) | Option 5 class detail (groups 100+) |
|-----------------------------|-----------------------------|------------------------------|---------------------------|--|---|
| Claims summary | Included | Included | Included | Included | Included |
| Claims summary by subgroup* | | Included | Included | Included | Included |
| Claims by employee class | | | Included | | Included |
| Claims by benefit plan | | Included | Included | Included | Included |
| Detailed claims by member | | | | Included | Included |

Weekly claims invoicing standard process

We can provide claims invoicing that aligns with your business needs. Weekly billing is standard; talk to your producer or account executive for more information.

Monthly claims invoicing (requires approval)

We offer you a choice of five statement options with varying levels of detail.

*Subgroups break out billing by location, division or employee status such as COBRA, Retiree and Active.

Reporting

Services included

Regence TrendSmart, our online employer-based reporting (EBR) system, provides reporting for claims, enrollment, income and utilization data.

Training is available for groups with 100 or more employees and producers.

Reporting and resources are available in Employer Center and Producer Center, which allow you to:

Access self-service tools that offer employers visibility into claims and eligibility summary data, online invoices, claim status, member benefit accumulators, and the ability order and print ID cards.

Additional reporting is available

Your population's participation in medical management programs

Quarterly operations

Annual Utilization and Cost Review (groups of 2,000+); review your year-over-year cost and utilization trends against normative data, then receive actionable insights and recommendations on solutions for your health plan

Custom reporting is available for an additional cost. Please ask your Regence sales executive for more information about what we offer.

Claims

Dedicated teams process claims in our ASO Service Center

Team structure

Each claims team is led by a supervisor and includes an operations lead and several claims production analysts. The claims analyst team has an average tenure of more than 10 years. Analysts and supervisors have been specifically trained to serve our self-funded accounts.

In addition to being on site at the ASO Service Center, team members are able to work from secured environments in their homes. This popular program increases productivity and enables teams to adjust work hours based on claims volume. Home-based workers' productivity isn't affected when inclement weather forces our offices to close.

Training and auditing

Our six-week new-hire training program provides claims trainees with the system and processing knowledge they need to process medical, hospital and vision claims. Trainers review all trainee claims before releasing the trainee to the Claims unit. The unit reviews claims for accuracy for the first two weeks; after that, the new employee goes through the Quality Assurance and Reporting area's monthly audit process.

Claims are audited regularly by our Quality Audit Department to ensure processing and financial accuracy. Quality improvement activities are ongoing.





Enrollment, simplified

We've made it easier to enroll in and administer your Regence benefits. We offer two solutions for enrollment and eligibility information updates, which make doing business with us faster and easier. You can choose the one that best meets your needs.

| What you're looking for | File-based enrollment (electronic eligibility) | Online enrollment (online eligibility) |
|--|---|---|
| No additional cost to your organization | ✓ | ✓ |
| Reporting | ✓ | ✓ |
| HSA integration with HealthEquity | ✓ | ✓ |
| Online access for employees | | ✓ |
| Decision support during benefit election | | ✓ |
| Online messaging tailored to employees | | ✓ |
| Suite of educational tools | | ✓ |
| More than one medical plan offered | ✓ | ✓ |
| Online customer technical support | | ✓ |

File-based enrollment

An offering for groups with electronic eligibility capabilities (including ANSI 834 and simple file format)

Online enrollment

A robust, web-based benefits management tool that allows members to update their own information for reduced HR burden

We're here to help you choose the programs
that are right for your employees' needs.
For more information, please contact your
producer or Regence Sales.

Regence receives an administrative fee for each HealthEquity Integrated HSA. The fee allows for a high level of support and integration between Regence's health plans and HealthEquity health savings accounts.
HealthEquity is a separate company that provides financial services.



Regence BlueCross BlueShield of Oregon
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