WELCOME AND INTRODUCTIONS

• Thanks for joining today – we appreciate your business!

• Phone lines muted – use the chat feature

• Questions and comments will be answered during or after the call

• Not for public distribution pending regulatory approval

• Your facilitation team
YOUR SALES TEAM

Brad Larson, Sales Manager

Michelle Forkenbrock, Individual Sales Lead

Michael Kerns, Individual Sales Lead

Marc Maas, Individual Sales Lead
TODAY’S SESSION

At the completion of today’s session you will be able to:

• Describe the Blue Cross Individual & Family 2021 Product Portfolio

• Consider how your clients’ needs are addressed through our enhanced portfolio
NOT FOR PUBLIC DISTRIBUTION

• Intended for Blue Cross appointed agent use only – please do not distribute

• The information in this presentation is approved by regulators

• Information is proprietary and confidential and should not be shared

• Expect release to public in early October
MINNESOTA INDIVIDUAL MARKET

Minnesota market appears to be stabilizing

MINNESOTA INDIVIDUAL MARKET SIZE

<table>
<thead>
<tr>
<th>Year</th>
<th>Market Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>2014</td>
<td>294,009</td>
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<tr>
<td>2015</td>
<td>297,057</td>
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<tr>
<td>2016</td>
<td>237,462</td>
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<td>2017</td>
<td>149,599</td>
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<td>2018</td>
<td>141,329</td>
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<tr>
<td>2019</td>
<td>145,245</td>
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<tr>
<td>2020</td>
<td>155,000</td>
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</table>
RATE OUTLOOK

2021 products and rates have been approved

Average Rate Change

BLUE PLUS 4.2%

RATE DRIVERS

• Medical claim trend
• Market morbidity -5% to 3%
OUR COMMITMENTS TO YOU

We are committed to the individual market segment and are positioned for growth.

We have expanded our networks and product offerings to meet market needs.

We are here for you — reach out to your Blue Cross ISL for continued support.
INDIVIDUAL & FAMILY 2021 PRODUCT PORTFOLIO
2021 PRODUCT UPDATES

MAINTAINING THREE PRODUCTS

☐ Blue Plus Minnesota Value (Minnesota Value Network)
☐ Blue Plus Metro MN (Allina Health)
☐ Blue Plus Southeast MN (Mayo Clinic)

Sunsetting Three ACO Products
- Blue Plus Western MN (Sanford Health)
- Blue Plus Northeast MN (St. Luke’s)
- Blue Plus Strive - Metro Region (Fairview)
ACO SUNSET DETAILS

• Members enrolled in sunsetting plans will be cross walked into like Blue Plus Minnesota Value plans (e.g., bronze to bronze)

• The ACO care systems are all included in the Minnesota Value network so members can access in network care through those systems plus other providers not in current ACO networks

• Members will receive communication regarding this change by October 1, 2020

• These members will receive new ID cards for 2021
More than 11,000 primary care and 26,000 specialty care providers including 121 hospitals across the state

- Allina Health will be in-network as of 1/1/2021
- HealthPartners/Park Nicollet will be out-of-network as of 1/1/2021
- Reminder: Blue Plus Minnesota Value network is the same as the High Value Network used in Group Markets
- The network is statewide (includes in-network providers in southeastern Minnesota) but the product is only available for purchase to those who reside in the service area
ADDITIONAL PRODUCT UPDATES

- Annual cost sharing updates will be made to existing plan designs
- Copay added for specialty drugs for some plans
- Introducing three new plan designs with office visit copays for Blue Plus Minnesota Value – one bronze, one silver, and one gold
ADDITIONAL PRODUCT UPDATES

• Incorporating two changes based on new IRS rules
  
  • Certain services will be covered at first dollar for HSA plans; added services will be listed on bluecrossmn.com/preventivecare
  
  • All plans will include unlimited e-visits at no charge
ADDITIONAL PRODUCT UPDATES

• All plans will continue to be available both on and off exchange

• Out-of-state services will continue to be covered as out-of-network (few exceptions, including emergency services)

• No material changes to pharmacy network or formulary
  – Insulin will continue to be covered with $0 cost sharing
## 2021 Individual Market – Blue Plus Product Portfolio (marketed plans)

<table>
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<th>Network Cost Sharing</th>
<th>Bronze HSA</th>
<th>Silver HSA</th>
<th>Gold HSA</th>
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<tr>
<td><strong>Networks:</strong></td>
<td></td>
<td></td>
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<tr>
<td>Blue Plus Minnesota Value Network</td>
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<td></td>
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<tr>
<td>Blue Plus Metro MN Network</td>
<td></td>
<td></td>
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<tr>
<td>Blue Plus Southeast MN Network</td>
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<tr>
<td>Blue Plus Minnesota Value Plan 200/400</td>
<td>$7,000 single/$14,000 family deductible</td>
<td>$9,400 single/$18,800 family deductible</td>
<td>$11,600 single/$23,200 family deductible</td>
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<td>Tier 4: 8% copay</td>
<td>Tier 4: 9% copay</td>
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### Out-of-pocket benefits are the same for each plan design:
- $12,000 single/$24,000 family deductible
- 20% coinsurance
- Unlimited out-of-pocket maximum
- No out-of-network drug coverage

### Individual Market – Blue Plus Product Portfolio

- All plans offered off and on MNEs.
- Plan numbers beginning with a 2 are offered off exchange; plan numbers beginning with a 4 are offered on MNEs.
- Most care accessed outside of Minnesota is covered as out-of-network.
- All plans have embeddedeductibles and out-of-pocket maximums.
- BaseRx is the covered drug list; plans use the Essential pharmacy network.

Each health care provider is an independent contractor and is not our agent. HMOs/MANOS, ACA Blue Plus, an affiliate of Blue Cross and Blue Shield of Minnesota.

This is only a summary. The contract and benefit booklet include complete details of what is and isn’t covered.

Network name is the same as the product name.

**Disclaimer:** **Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are independent licensees of the Blue Cross and Blue Shield Association.**
HEALTH & WELLBEING
HEALTH & WELLBEING

Comprehensive well-being solutions are included
BLUE CROSS DENTAL AND VISION

• New Freedom dental plan with an increased $2000 annual maximum
• No changes in the vision portfolio: Network expansion includes Target Optical, Pearle Vision and online providers: 1800Contacts, Glasses.com, and Befitting
• The ancillary overview brochure contains the complete dental and vision product portfolios
BLUE CROSS DENTAL AND VISION

Dental
• Standalone plans
• Multiple plan options, all covering preventive 100%
• Waiting periods waived with proof of previous coverage
• Most popular plan: Freedom Standard $1500

Vision
• Standalone plans
• No waiting periods on benefits
• Plans with eye exam & materials or materials-only plans
• Most popular plan: Value Plan, with exam
Give your clients peace of mind with GeoBlue international travel health plans

• Comprehensive health coverage that includes hospitalization, doctor visits, and prescriptions

• Cashless, paperless service: GeoBlue direct bills for care

• Emergency medical evacuation for urgent, unexpected care

• An elite network of 1.3 million “best in class” English-speaking, western-trained providers in 180 countries

• Online tools, a free app and 24/7/365 concierge support to help schedule appointments, manage care, and fill prescriptions

GeoBlue® GeoBlue is the trade name of Worldwide Insurance Services, LLC (Worldwide Services Insurance Agency, LLC in California and New York), an independent licensee of the Blue Cross and Blue Shield Association; made available in cooperation with Blue Cross and Blue Shield companies in select service areas. Coverage is provided under insurance policies underwritten by 4 Ever Life Insurance Company, Oakbrook Terrace, Illinois.
• Further
  • Many bronze & silver plans are HSA compatible
  • Members who open a Further HSA have access to single sign on feature on the Blue Cross member portal
REBATES

Doing the right thing for our members

Amounts determined by premiums paid by member

Rebate check mailed in batches — completed by end of July

Reference Agent Central or contact your sales rep for more details
MARKETING MATERIALS

Marketing Materials for 2021:

• Combined Individual product guide

• Product-specific welcome brochures
RESOURCES AND UPDATES
PRODUCER PORTAL CHANGES

Improved user experience for Agents just released!

• Fewer tabs, fewer clicks to get to desired page
• Access Individual & Family, Medicare, Benefits Manager, and log in as an employer right from the home page
INDIVIDUAL ENROLLMENT PORTAL

• Coverage for a January 1, 2021 effective date is available from November 1 – December 22, 2020

• No significant changes for 2021 Open Enrollment
  • Federal Tobacco Use change to age 21 will be reflected

• Strongly encourage all agents and consumers to use the portal
  • Ease of use – captures all required information needed for an enrollment
  • Ability to email an application to your customers for them to log-in and complete
REPORTING TOOLS

Book of Business (BOB)
• Agency and Agent level reporting
• Reporting for effective members only (i.e. new enrollments, or changes in enrollment for 1/1/21 will not show on report prior to 1/1/21)

Producer Activity Report (PAR)
• Agent level only
• Reflects changes made (including new members) within a 93-day rotating timeframe

Rate Guides
Both on and off Exchange
Report that displays available plans and rates by age and rating area
LOCATING REPORTING TOOLS

To locate these tools, log in to Producer Portal and select the “Tools” tab. For reporting, select market and then “Sales Reports”. For Rate Guides, select market and then Rate Guides.

Note: Showing individual producer access
WHY BLUE CROSS
PRIDE IN OUR BLUE CROSS HISTORY

• Started in 1933 as Minnesota’s first health plan
• Proudly serving 4 generations of members
• Comprehensive product portfolio statewide
• Located in Minnesota
• Local service centers (Eagan and Virginia)
KEY ENROLLMENT DATES

OFF EXCHANGE
NOVEMBER 1 – DECEMBER 22
Consumers must enroll by December 22 for a January 1 effective date

MNsure
NOVEMBER 1 – DECEMBER 22
Consumers must enroll by December 22 for a January 1 effective date
ENROLLMENT TIMELINE

EARLY SEPTEMBER
TRUSTED ADVISOR WEBINAR SERIES BEGINS

OCTOBER 1
PUBLIC WEBSITE LAUNCH

NOVEMBER 1 – DECEMBER 22
2021 OPEN ENROLLMENT

OCTOBER 1
CROSSWALK (DISCONTINUATION NOTICES) FOR SUNSETTING ACOs

OCTOBER 2
REGULATORS RELEASE 2021 PRODUCT AND RATES

EARLY OCTOBER
2021 QUOTING TOOL AVAILABLE

NOVEMBER 1
RENEWAL LETTERS

PUBLIC WEBSITE
TRUSTED LAUNCH
2021 QUOTING TOOL AVAILABLE
ENROLLMENT WEBINAR SERIES BEGINS
CROSSWALK (DISCONTINUATION NOTICES) FOR SUNSETTING ACOs
REGULATORS RELEASE 2021 PRODUCT AND RATES
RENEWAL LETTERS
2021 OPEN ENROLLMENT
2022 AND BEYOND

Our Commitment

- Statewide presence
- Competitive products
- Strong network

WE’RE FOCUSED ON:

- Becoming the market share leader in the individual and family markets
- Offering multiple plans for all Minnesotans in all 87 counties
- Having competitive pricing and with plans offered on and off exchange
- Offering competitive network choices including our Blue Plus Minnesota Value Network alongside our ACO products
- Considering enhancing benefits like travel, fitness, and more
- Driving member retention through an enhanced member experience
YOUR SALES TEAM

Brad Larson, Sales Manager
(651) 662- 4944

Michelle Forkenbrock, Individual Sales Lead
(651) 662- 0908

Michael Kerns, Individual Sales Lead
(651) 662- 4471

Marc Maas, Individual Sales Lead
(651) 662- 0588
THANK YOU