



# Selecting health insurance for your employees from the perspective of benefit design, drug list and provider network?

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BlueCross BlueShield of Puerto Rico

# Why Health Insurance?

*Without question, the most sought-after employee benefit is health, including medical, dental and vision.*

Health insurance remains the most frequently offered benefit by employers.



Source: Harvard Business Review. The Most Desirable Employee Benefits. Accessed March 12, 2019.  
<https://hbr.org/2017/02/the-most-desirable-employee-benefits>.

# What do you need to know and why?

What



## 1. Industry Knowledge

Complex market  
(authorized  
representative,  
producer, benefit  
consultant)

Most of our clients are  
represented by a health  
insurance producer or  
authorized representative

Why



## 2. Know your health and your employee's health needs

### Variety of Products

Individual: 5 plan designs  
Small: 14 plans; 4 new, 1  
same benefits for large  
groups)

Enhanced Drug list for 2020

## 3. Business size

### Small or Individual Market

Small 2-50 employees  
Individual alternatives if  
your business is not aligned  
to minimum requirements.



# What do you need to know and why?

What

## 4. Business location vs Employee residence

Access to providers,  
preferred networks,  
Point of Service (POS)  
models

PPO and POS plans for  
individuals and small groups.  
Both models have access to  
13,000+ health professionals  
and 1,000 pharmacies

Why

## 5. Employee age and dependents participation

Health needs and  
prevention guidelines  
vary according to age  
group and other  
demographics

Population with health conditions  
need to be sure their physicians  
are in the network, cost share is  
reasonable, and drugs are  
covered; a group with families  
with children need low cost  
share for pediatricians

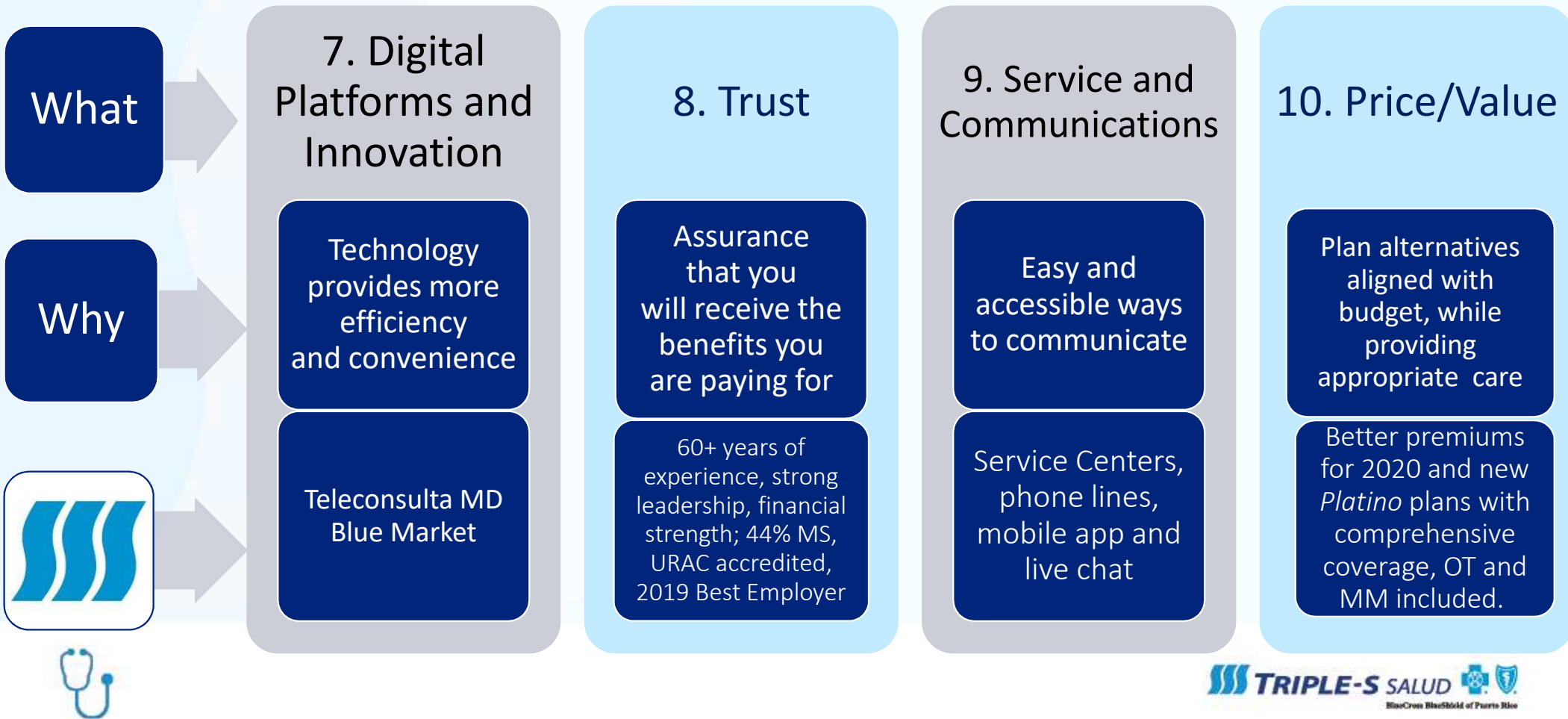
## 6. Clinical and Wellness Programs

The goal is to maintain a  
healthier population by being  
able to care throughout the full  
spectrum of conditions, from  
prevention to chronic.

New platform to enable  
population management, a  
secure care team mobile  
communication providing  
patients with ongoing support  
and personalize attention  
during hospital admission.



# What do you need to know and why?



# Innovation in Clinical Platforms and working on 20+ clinical and operational initiatives



## Mobile Health TeleConsultaMD



A doctor is just click away! Avoid long waits and **connect virtually with a doctor** for a consultation

## Triple-S Contigo

**Personalize attention during hospital admission,** welcome package, assistance with pre-Authorizations, post discharge appointment coordination, ongoing post discharge monitoring thru transition unit, increase medication adherence and preventable readmissions reduction.



A new platform to enable **population management** **Automated outpatient pre-authorizations** and place **critical clinical data** in the hands of clinical staff at Triple-S



**Member engagement** mobile application that optimizes value from enrolling **targeted member populations into interactive mobile care programs.** (Wellness, CKD & DM)



# HEALTHY EMPLOYEE = HEALTHY BUSINESS



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