



Bringing Affordable Care Close to Home

Underserved Communities

The growing number of uninsured in California remains one of the state's greatest challenges today. According to U.S. Census Bureau figures, 6.4 million Californians, or 18.2 percent of the state's population, lacked coverage in 2002. With increasing health care and plan premium costs, there is even greater cause for concern, both in terms of the state's financial burden and in terms of public health.

Many small to mid-size employers find current coverage options unaffordable. And many individuals and families find themselves caught in the gap between qualifying for state sponsored coverage and being able to afford commercial HMO plans. This gap leaves many communities underserved, and many families with little or no access to affordable care.

Affordable Options, Close to Home

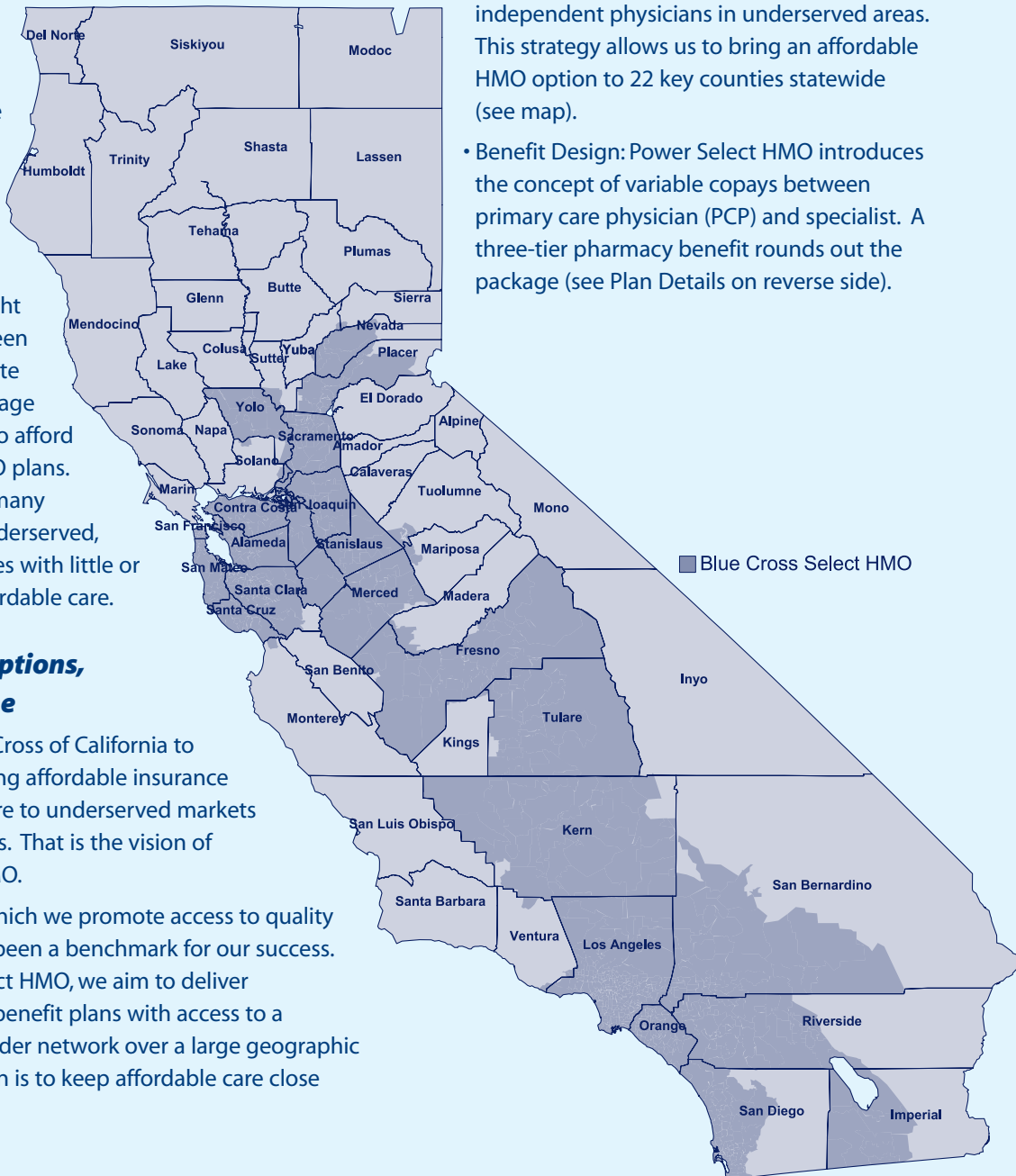
Leave it to Blue Cross of California to find a way to bring affordable insurance and access to care to underserved markets and communities. That is the vision of Power Select HMO.

The degree to which we promote access to quality care has always been a benchmark for our success. With Power Select HMO, we aim to deliver comprehensive benefit plans with access to a substantial provider network over a large geographic area. Our mission is to keep affordable care close to home.

Our Two-Step Approach

The cost savings in the Power Select HMO comes from a combination of a cost-efficient network and a dynamic new benefit design:

- **Network:** The Power Select HMO network is built around those medical groups demonstrating the most efficient practice patterns and hospital referrals. We have enriched the network by contracting with independent physicians in underserved areas. This strategy allows us to bring an affordable HMO option to 22 key counties statewide (see map).
- **Benefit Design:** Power Select HMO introduces the concept of variable copays between primary care physician (PCP) and specialist. A three-tier pharmacy benefit rounds out the package (see Plan Details on reverse side).



■ Blue Cross Select HMO

Plan Details

Comprehensive benefits and modest copayments with access to nearly 14,000 PCPs and specialists and over 400 hospitals in 22 counties statewide. Counties include:

Alameda	Orange	San Mateo
Contra Costa	Placer	Santa Clara
Fresno	Riverside	Santa Cruz
Imperial	Sacramento	Stanislaus
Kern	San Bernardino	Tulare
Los Angeles	San Diego	Yolo
Merced	San Francisco	
Nevada	San Joaquin	

Medical benefits:

- Option A – \$15/\$30 (PCP/specialist) copayments with 100% inpatient coverage
- Option B – \$20/\$30 (PCP/specialist) copayments with \$100/day inpatient coverage
- Option C – \$20/\$30 (PCP/specialist) copayments with 80% inpatient coverage

Pharmacy benefits:

- Copayments of \$10/\$25/\$40 (generic/brand formulary/brand non-formulary) or 50% of the negotiated drug rate, whichever is lower
- Mail service copayments of \$20/\$50/\$80 for a 90-day supply
- \$100 brand deductible (waived if no generic available)

Affordability with The Power of BlueSM

Now companies have another HMO option backed by the Power of Blue. Power Select HMO offers affordable coverage from a name that employers and employees know and trust.

In addition, Power Select HMO members can benefit from:

- Direct Access, which allows self-referral to participating allergists, dermatologists and ENTs (at participating medical groups and IPAs)
- Well Woman, a program that allows female members to self-refer to participating OB-GYNs
- Blue Cross Baby Connection, our free risk-assessment and pregnancy support program
- Online health resources, including HealthyExtensions discounts offered by independent health-related vendors and practitioners
- Seamless coverage for urgent and follow-up care outside of California through the BlueCard program
- Provider Performance Profile, allowing members to match the strengths of participating medical groups with their own personal needs and preferences

Power Select HMO. Because access to quality care should never be sacrificed in the name of affordability.

The Power of Blue.SM

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