

Adolescent Health Initiatives

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Presentation Overview



❑ California's Uninsured Adolescents

❑ Blue Cross of California Initiatives

➤ Commercial Programs

- TONIK
- Lumenos

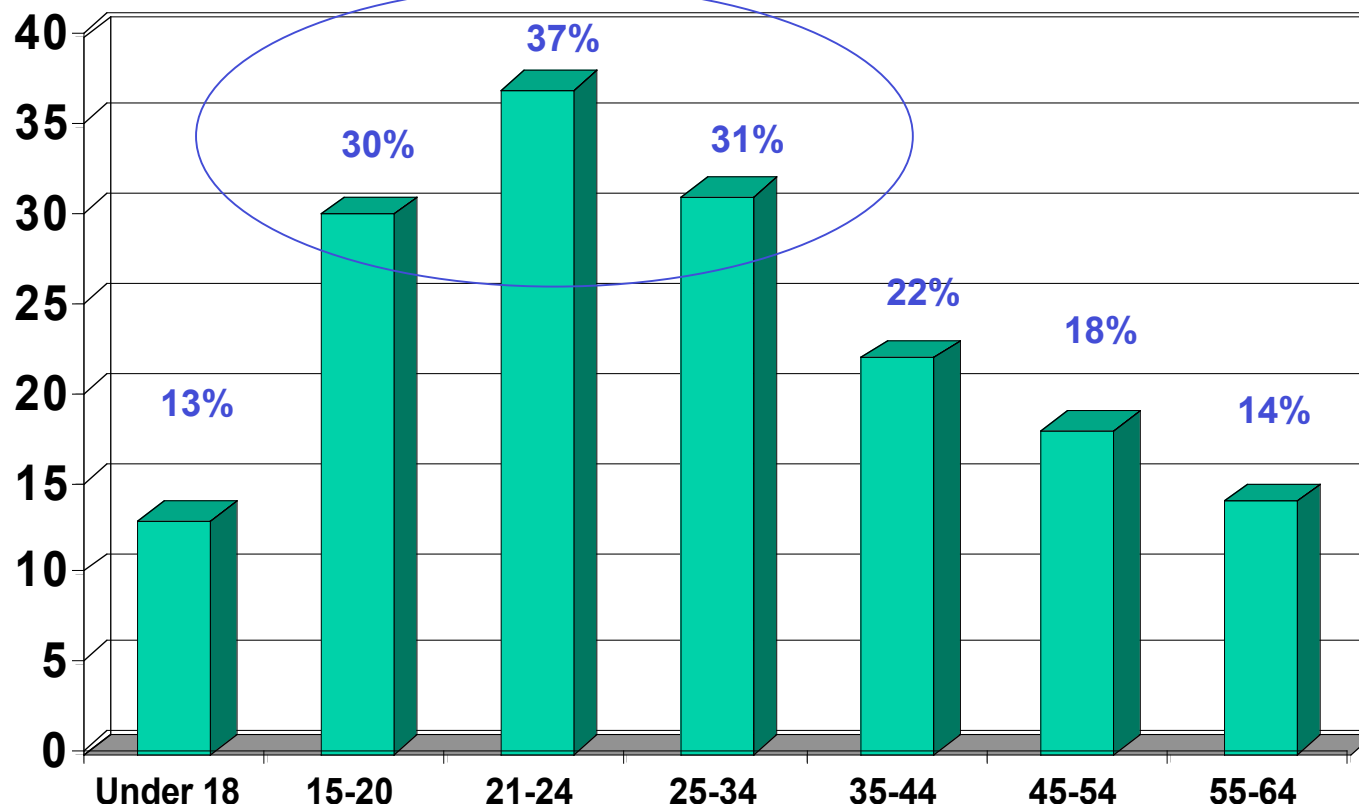
➤ State Sponsored Programs

- Statewide Adolescent Quality Improvement Program

California's Uninsured



CA Uninsured Rate by Age Group (2003)



1.6 Million uninsured between ages 19-29

Blue Cross *TONIK*



- **Three health plans designed for active young adults**
 - Thrill Seeker
 - Part-Time Daredevil
 - Calculated Risk Taker
- **Marketed to young adults 9-29 (open to anyone < 65 years)**
- **Dental and vision benefits – unlike most other low cost plans**

The TONIK Approach



Why they aren't buying health insurance	TONIK Solutions
Costs too much	<ul style="list-style-type: none">■ Most plans cost under \$100; all include dental and vision■ First dollar coverage for key benefits■ Automated credit card payment option
Complicated	<ul style="list-style-type: none">■ Straightforward, conversational, communication style■ 3 plans, only 2 variables■ Tailored customer service■ Simplified online application, automatically adjudicated
Procrastination	<ul style="list-style-type: none">■ Instant, downloadable, ID cards

TONIK Benefits



Benefits	Thrill Seeker	Part Time Daredevil	Calculated Risk Taker
Annual Deductible	\$5,000	\$3,000	\$1,500
Doctor Visit Copay <i>Deductible waived</i>	\$20 4 visits/year	\$30 4 visits/year	\$40 unlimited visits
Inclusive of all services received in office, including x-ray, lab, etc.			
In/Outpatient Hospital	\$0 after deductible		
Prescription Generic Only	\$10		
Dental	\$25 Deductible \$0 Cleanings, Exams, X-rays 20% Fillings		
Vision	\$50 for Exam, Glasses, Contacts		

TONIK - Preliminary Findings



- **TONIK CA launched November 15th 2005**
 - Results to date: >40,000 applications
 - 50% 19-29 years old
 - 70% previously uninsured

- **TONIK CO launched October 17th 2005**
 - Results to date: >200 applications
 - 66% 19-29 years old
 - 66% previously uninsured

- **TONIK NV – target launch Q12006**

Blue Cross *Lumenos*



■ **Consumer-driven health plan**

- Control of personal health
- Control of the dollars spent on health care

■ **Health Reimbursement Account (HRA)**

- Annual allocation from WellPoint
- Routine care and prescription drugs (no deductibles)
- Choose your own doctor-no referrals needed before receiving care
- Unused dollars roll over from year to year
- Reduce out-of-pocket expenses for the future

■ **Traditional Health Coverage**

- Limited out of-pocket responsibility
- Similar to the coverage under other health plans

Lumenos Benefits



■ Preventive Care Coverage

- Covers 100% of nationally recommended preventive services
- No deduction from HRA; no out-of-pocket costs
- Well Child care and Adult Preventive Care

■ Personalized Services and Tools (free)

- Online health site
 - Compare costs for medical procedures or prescription drugs
 - Learn about various health conditions or prepare for surgical procedures
- Enroll in the Personal Health Coach program to receive one-on-one assistance from a registered nurse to manage a health condition

■ Health Rewards – extra health care dollars

- Completing “*My e-Checkup*” – online tool to identify potential health risks
- Using a Personal Health Coach

Blue Cross *Statewide Adolescent QIP*



- **Blue Cross of California *State Sponsored Business***
– **Community Resource Centers**
- **Participation in California Department of Health
Services Adolescent Initiative**

GOALS

- Enhance adolescent health
- Address behaviors that adversely affect teen health

STRATEGIES

- Increase the rate of annual adolescent preventive care visits
- Enhance the quality of each well-adolescent visit

Adolescent QIP Interventions



■ Member Interventions

- Well-visit reminders
- PAP reminders
- Prenatal outreach

■ Physician Interventions

- Site visits by CRC staff
- Fax blasts on well-adolescent care
- Adolescent care toolkit

Adolescent QIP Physician Training



■ Physician training

➤ Adolescent CME program - BCC

- California minor consent and confidentiality laws
- Local referral resources (e.g. Ob/Gyn, nutrition, mental health, alcohol/drug)
- Technical skills in providing behavioral risk assessments and counseling

➤ Train the Trainer Program – CA DHS

- Baseline Adolescent post-visit survey
- Train the trainer program
- Physician leaders and health plan office staff

Adolescent QIP Outcomes



■ On-going Tracking

- Baseline and re-measurement of annual HEDIS rates for Adolescent Well-Care Visits
- Follow-up adolescent survey

Looking into the Future



- **Unique Population**
- **Different Needs**
- **BCC innovative approaches**
 - Increase access
 - Improve quality
- **Ongoing efforts**