



New Urgent Care Center PPO Network

Emergency Rooms: The Overuse Crisis

Overuse of emergency rooms (ERs) is one of the top cost drivers in health care today.

In December 2005, the California Hospital Association estimated: "Every three-and-one-half seconds in California, someone is brought to an emergency room. That's over 30,000 people every day seeking emergency care at community hospitals."

The problem is that many ER visits aren't actual emergencies. In a 2002 survey, the Centers for Disease Control and Prevention (CDC) noted that almost half of all visits to the ER are neither emergencies nor urgent in nature. Recent studies suggest that number is rising dramatically.

In addition, patients spent 3.2 hours on average in the ER, including the actual doctor consultation and any treatment.¹ And ER visits are about six times more expensive than comparable care in a physician's office.²

Our Solution

Blue Cross of California (Blue Cross) and BC Life & Health Insurance Company recognize there's a better, more affordable solution for our members and our industry. We are working hard to develop an Urgent Care Center PPO Network to fill in the gaps between the member's primary care physician and the ER.

Urgent care centers offer the following advantages:

- No appointment required
- Shorter wait times
- Lower costs

That means a lot less frustration for members, their families and the people in the ER truly facing life-threatening situations.

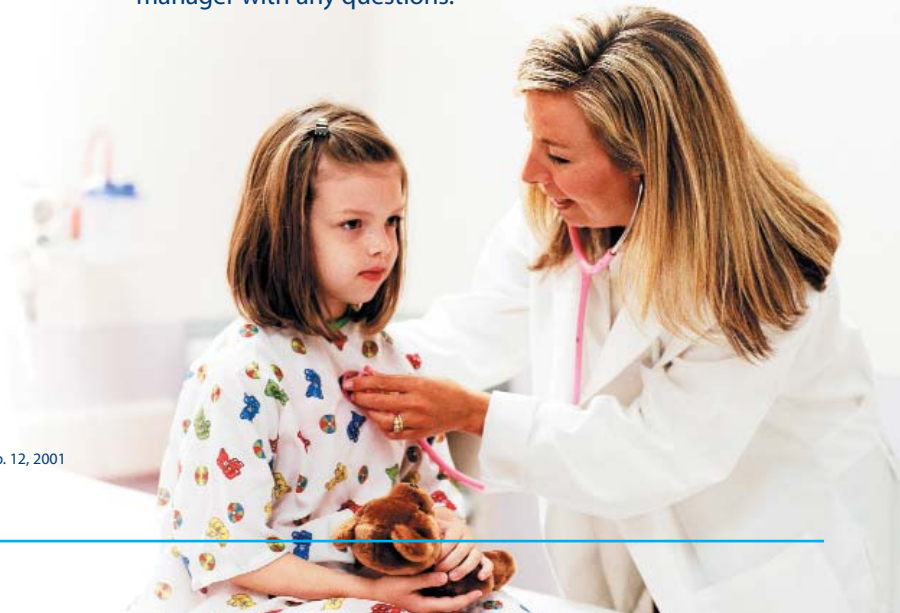
A Work in Progress: The Urgent Care Center PPO Network

Blue Cross' Urgent Care Center PPO Network is growing, and we continue to add facilities. As of May 2006, we have contracts with 154 sites across 29 counties in California. All participating network urgent care centers meet Blue Cross' health management criteria.

Beginning July 1, 2006, you can find more information about this exciting new network by visiting our Web site, at www.bluecrossca.com. From there, follow these simple directions:

1. Select *Find a Doctor* and complete the steps below (click on *Continue* after each step).
2. **Existing members** should enter their Blue Cross member identification (ID) number in the *Member Personalized Search* field. The member ID can be found on the member ID card (do not include the three-digit alpha prefix). If members **do not have a member ID**, they should click on the *Visitor Search* field.
3. Next, follow the appropriate prompts. *Urgent Care Center* information will be found under the *Type of Provider* section of *Find a Doctor*. There, you should select the "PDF File" link, which will take you to a downloadable directory of our current contracted urgent care center sites.

You may also contact your sales representative or account manager with any questions.



¹ "Visits to U.S. Emergency Departments at All-Time High; Number of Departments Shrinking," CDC, May 26, 2005

² Page, L., "Patients Bypassing Primary Doctors for Emergency Care," American Medical News, Feb. 12, 2001

The New MemberAccess – Making Your Online Visit Easier

The newly enhanced Blue Cross member Web site, MemberAccess (formerly Member Services), delivers just what your employees are looking for: faster and more reliable access to important health care information!

To make your employees' online experience more enjoyable, MemberAccess has a friendlier new look and feel. The site also provides more intuitive navigation for improved usability, making it even simpler for employees to find a provider, view benefits, change their password, and much more. Additional system upgrades further ensure site stability and quicker response times.

Your employees can also take advantage of increased functionality, such as online accessibility to their *Evidence of Coverage (EOC)/Certificate*. This new feature gives members the capability to view, save (electronically) and print a copy of their EOC/Certificate, all through Blue Cross' secure portal.

To start enjoying all the advantages of MemberAccess, log on to www.bluecrossca.com and click the *login* button. It's that simple!

For more information on MemberAccess, please contact your Blue Cross sales representative.

The screenshot shows the MemberAccess website interface. At the top, it says 'MemberAccess' and 'Welcome ROBERT BOLTAX'. There are navigation tabs for 'Overview', 'My Plans', 'My Claims', 'My Funds', 'Provider Finder', 'Prescriptions', and 'Healthy Living'. The member ID is 255A03629. The 'Things You Can Do' section includes links for finding a provider, requesting an ID card, printing a temporary card, viewing benefits, signing up for online claims notification, and downloading forms. The 'MemberAccess Overview' section shows in-network benefits for Robert Boltax, Jacob Boltax, and Zachary Boltax. The 'Medical Deductibles & Maximums' table shows a deductible of \$0.00, with individual and lifetime maximums also at \$0.00. The 'Claims Summary' table shows a recent claim for Robert Boltax on 01/05/2005, which was rejected for \$80.00. The 'Healthy Living' section features WebMD and Subimo health resources.

Formulary Update – HMO and PPO

Our Formulary identifies quality, affordable medications covered by Blue Cross. The table gives you an update of the most recent modifications to our Formulary list, as of May 31, 2006.

Your employees should refer to their *Evidence of Coverage (EOC)* to understand how changes to the Formulary may affect them. For additional information regarding their benefits, your employees can contact Customer Service at the phone number on their ID cards.

Current Blue Cross Formulary information can be accessed quickly and conveniently by visiting Blue Cross' Web site, www.bluecrossca.com, and clicking on "Pharmacy" under the *Learn More* heading.

Drug Name	Active Ingredient	Formulary Status	Generic Available
Abilify	aripiprazole	Add	No
Aerobid/M	flunisolide	Add	No
Aerospan HFA	flunisolide	Add	No
Asmanex	mometasone	Add	No
Eligard	leuprolide acetate	Self-Injectable Benefit*	Yes
Leukine	sargramostim	Self-Injectable Benefit*	No
Generic Lupron	leuprolide acetate	Self-Injectable Benefit*	Yes
Neulasta	pegfilgrastim	Self-Injectable Benefit*	No
Neupogen	filgrastim	Self-Injectable Benefit*	No
Synarel	narfarelin	Delete	No
Twinject	epinephrine	Add	No

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