



Blue Balance FundedSM from Blue Cross and Blue Shield of Illinois

Blue Balance Funded offers Illinois groups a suite of services with predictable monthly payments* that includes claims administration and stop loss coverage. Plan designs are similar to those offered under a traditional, fully insured policy and are designed to be a solution for employers who require financial predictability and protection against high-cost claims.

Advantages of Blue Balance Funded vs. Fully Insured Plans

	Blue Balance Funded	Fully Insured
Cost Savings	X	
Predictable monthly payments	X	X
Transparency and reporting	X	



Why Choose Blue Balance Funded?

Blue Balance Funded offers employers the best opportunity to manage benefits with Blue InsightSM, with pre-built reporting which allows employers to identify claims costs and utilization trends using a wide variety of standard reports and profiles. This is in addition to a long list of features that employers and employees already enjoy with Blue Balance Funded:

- Claims adjudication
- Customer service for members
- Pharmacy benefit management
- Virtual Visits by MDLIVE[®] and other telehealth options
- BlueCard[®] access to a nationwide network of providers
- Well onTarget[®] wellness tools (including health assessments, self-directed courses and rewards program)
- Employee Assistance Program (including access to clinical therapy sessions; family, legal and financial counseling; and online guidance)
- Cancer support and services
- Behavioral health enhancements, including Mental Health Hub and Crisis Support
- Twin Health metabolic health management

Are Deductible Credits Allowed for New Blue Balance Funded Groups?

- Prior carrier credit: Deductible credit is allowed when new group accounts move from another carrier.
- Migration: Deductible and out-of-pocket expenses are allowed when BCBSIL group accounts move from Fully Insured to Blue Balance Funded.

Eligibility and Qualifications

- ERISA eligible
- 5-150 enrolled employees (max. of 10% eligible employees can be on COBRA; valid waivers accepted)**
- Good financial history, no delinquencies
- Available to employers in both the ACA-defined small group and mid-market segments
- The minimum participation rate is 70% of employees eligible for coverage (valid waivers accepted)



Contact your agent to learn more about how Blue Balance Funded may be a savings opportunity for your organization.

*The amount of the monthly payment may vary based on the number of enrolled employees. It is recalculated each year and is subject to change. Employers are responsible for taxes, fees and their own accounting and legal services.

**An ACA-defined small group is an employer who employed 50 or fewer total employees on business days in the prior calendar year, including all eligible and ineligible employee types.

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans.

MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Illinois. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission.

Twin Health, Inc. is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide care and disease management for members with coverage through BCBSIL.

The Mental Health Hub is administered by NovaWell. NovaWell is an independent company that has contracted with Blue Cross and Blue Shield of Illinois to provide member health platform and tools, mental health administration network and health information content for members with coverage through BCBSIL.

BCBSIL makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.