



Changing Healthcare Landscape

- Healthcare spending growth will reach its highest level in 13 years.
- Medical trend is projected to reach 8% in 2025.
- Inflation is catching up to medical as it relates to provider contracts & reimbursement rates from the carrier. Providers are asking for much more significant increases in reimbursement rates.
- Pharmacy is the fastest growing expense in most healthcare plans
- Specialty drug cost are projected to increase 13.3% in 2025.
- Pharmacy costs are increasing 10%+ per year and constitutes up to 30% of total plan cost.
- 5-10% of this expense is associated with excessive or inappropriate drug utilization.
- Physicians are influenced in their prescribing patterns by pharmaceutical advertising without knowledge of cost-effective alternatives.



Changing Healthcare Landscape












- Advances in technology are changing the way we access care.
- Focus on consumerism, prevention, and wellness.
- Shift towards value-based care reimbursement models.
- Pennsylvania is experiencing a rapidly evolving healthcare landscape.
- Statewide consolidation of Hospitals has resulted in higher prices.
- Traditional health insurance plans focus on fixed premiums to control cost which is unsustainable.
- The way we purchase and consume healthcare is changing!
- Employer premiums and deductibles have risen much faster than wages since 2010. The average premium for family coverage has increased 22% over the last five years and over 55% over the previous 10 years.

LAFAYETTE COLLEGE

Changing Healthcare Landscape

The U.S. Has the Lowest Life Expectancy Among Large, Wealthy Countries While Far Outspending Them on Health Care

Life expectancy (2021) and per capita healthcare spending (2021 or nearest year)

Country	Life expectancy	Health spending, per capita
 United States	76.1	\$12,318
 United Kingdom	80.8	\$5,387
 Germany	80.9	\$7,383
 Austria	81.3	\$6,693
 Netherlands	81.5	\$6,190
 Belgium	81.9	\$5,274
Comparable Country Average	82.4	\$6,003
 France	82.5	\$5,468
 Sweden	83.2	\$6,262
 Australia	83.4	\$5,627
 Switzerland	84.0	\$7,179
 Japan	84.5	\$4,666

Peterson KFF
Health System Tracker



The Benefits of Self-Funding your healthcare?

- Larger groups 500+ have a 97% likelihood of savings over a 5-year period compared to fully-insured plans
- Self-funding provides greater transparency of plan data
- Self-funded plans provide more flexibility over plan decisions and vendor selection
- A self-funded plan provides access to the clinical data needed to identify chronic disease and other health indicators among your population.
- Self-funding provides the ability to shop the individual components of the plan (stop-loss, pharmacy, administration, claims management).
- Self-funding is a long-term solution typically yielding results after 2-3 years.



LAFAYETTE COLLEGE

How to be better consumers of healthcare?

- Utilize Independent Labs over Facility owned Labs.
- Select Ambulatory Surgical Centers over a Hospital setting
- Save on generic drugs using Mark Cuban Cost Plus Drug Company.
- Avoiding the ER for non-emergency visits - \$1,800 average cost.
- Urgent Care is a better option when doctor office is closed - \$200 average cost.
- PCP Office Visit for sickness & injury - \$134 average cost.
- Virtual Care Visit for common illness - \$67 average cost.
- Compare the cost of upcoming procedures with MyCare Finder

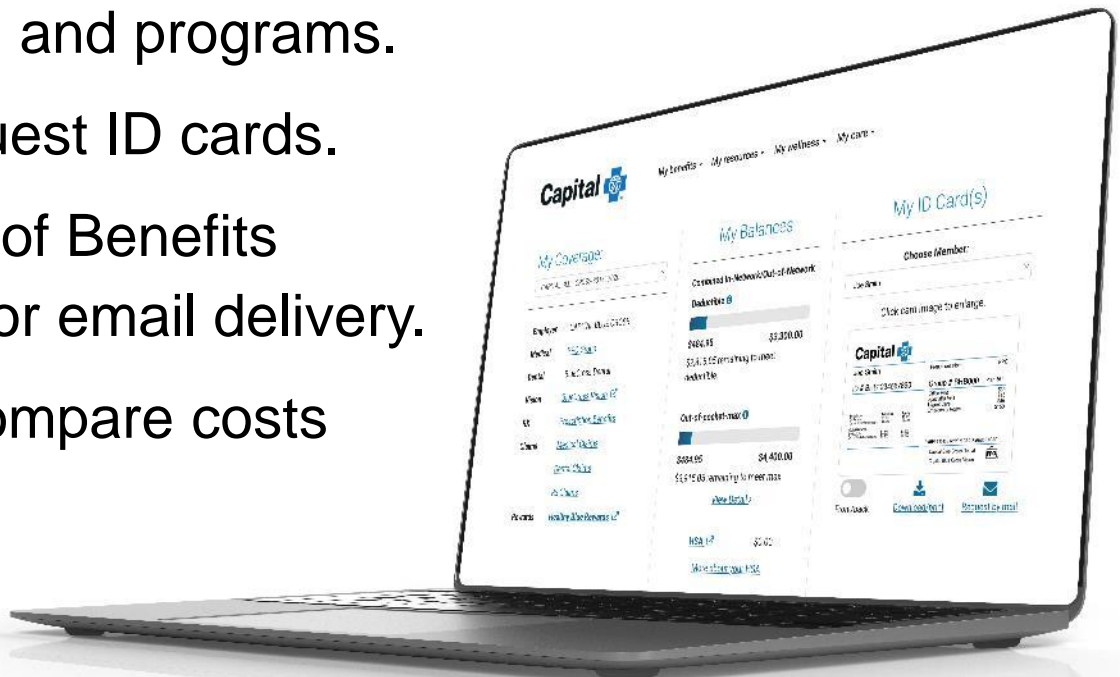
Let's get you registered for a secure account



Manage your benefits online

Log in to your secure account at CapitalBlueCross.com to:

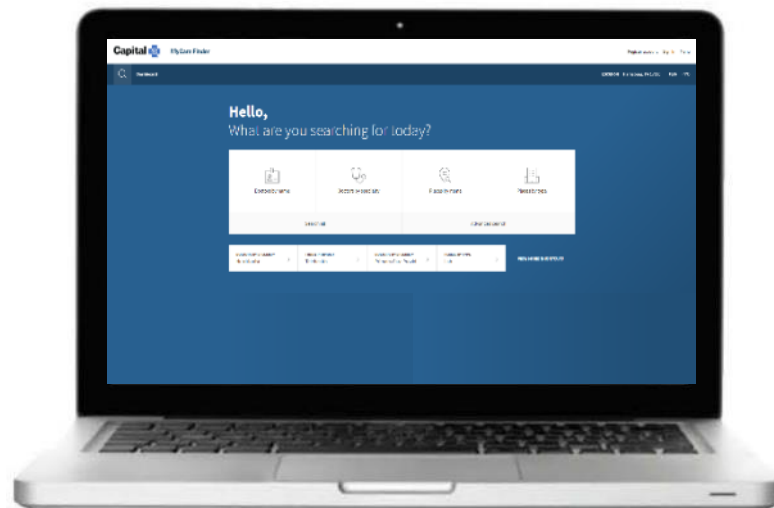
- View plan information and programs.
- View, share, and request ID cards.
- Access Explanations of Benefits (EOBs) and sign up for email delivery.
- Find providers and compare costs with MyCare Finder.
- Access VirtualCare.



MyCare Finder

Make smart, cost-effective healthcare decisions.

- Find providers across the U.S.
- See patient ratings and reviews.
- Compare costs of services.
- See cost estimates and savings opportunities.
- Log in from your secure account at CapitalBlueCross.com.



Cost comparisons are built from a historical range of amounts paid to providers. This is not a recommendation or endorsement of any particular healthcare provider or its services and should not be construed as medical advice. Capital Blue Cross does not guarantee that services will be available or will be any particular quality or cost.

Compare Costs

What are you searching for today?



Doctors by name



Doctors by specialty



Places by name



Places by type



Estimate your costs



Treatment timelines



Condition information

Search all

Advanced Search

DOCTORS BY SPECIALTY

Primary Care Providers

FIND A PROVIDER

Telehealth/Virtual Care

PLACES BY TYPE

Lab

FIND COST


Mammography

[VIEW MORE SHORTCUTS](#)

Search for several procedures

Search for a procedure

Negotiated rates ▾



Use a name ("Flu Shot") or code ("90673")

Search by negotiated rates or by historical rates

See average cost and compare providers

Magnetic Resonance Imaging (MRI) Study of Spinal Canal


CPT 72142 [Out of network and service details](#)

AVERAGE COST
\$403

COST RANGE
\$304 - \$437

All providers you see listed below are **in-network** for the plan selected.

572 search results Distance (Closest) ▾

**St Lukes Hospital-Easton Campus**
General Acute Care Hospital
250 S 21st St, Easton, PA 18042 (Northampton) • [1.9 miles](#)
In-network

[Location](#)

Specialties General Acute Care Hospital	Quality Quality details	NPI 1073047981
Office hours Call (610) 250-4000	Location services Wheelchair accessible	Areas of Expertise & Other Services None


☐ Compare

[More details](#)

\$437 / you pay

Call [\(610\) 250-4000](#) to schedule an appointment

Warning Some benefit plans may require Prior Authorization to be completed before providing coverage. Please review your coverage do... [More details](#)

**Steven W. Cardio, MD**
General Practice
St. Luke's Internal Medicine Wilson, 2403 Butler St, Easton, PA 18042 (Northampton) • [2.2 miles](#)
In-network **Primary care provider** **Accepting new patients at this location**

[Location](#)

Specialties General Practice	Quality Total Care Quality details	Languages spoken English
Office hours Open Today - 8:00AM-5:00PM	Location services Wheelchair accessible	NPI 1437501442

☐ Compare

[More details](#)

\$437 / you pay

Call [\(484\) 822-5405](#) to schedule an appointment

Important Capital Group ID 50181935

Warning Some benefit plans may require Prior Authorization to be completed before providing coverage. Please review your coverage do... [More details](#)

More medications. Less markups.

Start saving today with Mark Cuban Cost Plus Drug Company.

The generic prescription drugs you need. The transparency and affordability you deserve.

Capital Blue Cross has teamed up with Mark Cuban Cost Plus Drug Company to give you greater access to low-cost generic drugs. Follow these steps to see if you can save on your prescriptions:

Save on
Generic
drugs using
the
Mark Cuban
CostPlus
Drug
Company



Step 1

Scan this code or go to **CapBlueCross.com/cost-plus-drugs** to see if your drugs are available and compare costs to your current pharmacy.



Step 2

Create your account by providing the requested information from your Capital Blue Cross ID card.



Step 3

Ask your healthcare provider to send your prescriptions to "Mark Cuban Cost Plus Drug Company" - NCPDP ID # 3689568. Make sure your provider includes your email address. Within 24 hours of receiving your prescriptions, Cost Plus Drugs will notify you by email.



Step 4

Sign in to your account to place an order after you receive the notification email from Cost Plus Drugs.



Step 5

Receive your prescription drugs in the mail.

Questions?

Call the Member Services number on the back of your ID card.



Search for Prescription Drug Prices

My Coverage

Employer CAPITAL BLUE CROSS

Medical [PPO Group](#)

Dental BlueCross Dental

Vision [BlueCross Vision](#) 

RX [Prescription Benefits](#) 

[Find Prescription Drugs](#) 

Claims [Medical Claims](#) >

[Vision Claims](#) 

[Dental Claims](#) >

[Rx Claims](#) >

Current medicines

Find medicines

Your health plan: Capital Blue Cross

1 Your drug list


Advantage Commercial

2 Add a medicine

Medicine name

Conditions

National Drug Code (NDC) 

 Search by medicine name

Add a medicine associated with your selected drug list

Search for medication, price by pharmacy

SYNTHROID

for Brian | 100mcg tablet / 30 tablets over 30 days

Branded version of [levo-t](#), [levoxyl](#), [unithroid](#), [levothyroxine sodium](#), [euthyrox](#)

[Check for generic equivalents, find therapeutic alternatives, and more](#)

✓ Covered, On drug list, Tier 3/Brand Preferred

Price at a pharmacy

Search for an in-network pharmacy

I'm searching for Retail pharmacies. ?

Q 18040



Located within 5 miles



Q Enter a pharmacy name (optional)













I want to view pricing results for

☒ 30-day supply ☐ 90-day supply

Search

[Cancel](#)

See pharmacy results

\$49 30-day supply	Walgreens #9994 1955 Sullivan Trl Easton, PA 18040 0.9 miles 610.258.7439	 90-day supply available  Vaccine pharmacy  eRx available
Coverage details >		
\$49 30-day supply	Easton's Neighborx Pharmacy 1800 Sullivan Trl Suite 305 Easton, PA 18040 1 miles 610.829.1515	 90-day supply available  Vaccine pharmacy  eRx available
Coverage details >		
\$49 30-day supply	CVS Pharmacy #03617 215 Town Center Blvd Easton, PA 18040 1.3 miles 610.250.3653	 90-day supply available  Vaccine pharmacy  eRx available
Coverage details >		
\$49 30-day supply	Giant Pharmacy 301 Town Center Blvd Easton, PA 18040 1.3 miles 610.559.1209	 90-day supply available  Vaccine pharmacy  eRx available
Coverage details >		

Utilize Independent Labs over Facility Owned Labs

Independent labs can be \$100's cheaper for the same lab slip.



Save money on your lab work

If you need lab work, it pays to be a smart shopper.

Stay in-network.

No matter where you are in the U.S., we can help you find in-network labs.

Use an independent lab or a clinical medical lab that participates in the same Blue Cross Blue Shield plan as the medical provider who ordered your lab test.

If the provider ordering the test is located within Capital Blue Cross' 21-county service area in Pennsylvania, use a lab that is in-network with Capital.*

If the provider ordering the lab test is located outside our Pennsylvania service area, use a lab that participates with the same Blue plan in the county and state where your medical provider is located.

Follow these steps to find in-network labs:

Step 1: Search for labs online.

Choose an independent lab or clinical medical lab instead of a hospital lab. Here's how:

- Log in to your secure account at CapBlueCross.com/Finder.
- Change your search location to match the city and state where your ordering medical provider is located.
- Select the *Places by Type - Lab* shortcut.
- If needed, refine results by selecting the *More filters* button, then the *Specialty* filter, and choosing *Independent Laboratory* and *Clinical Medical Laboratory* from the list of options.

Utilizing Ambulatory Surgical Centers over Hospitals

Ambulatory Surgery Centers can be \$1,000's cheaper for the same service.

DON'T PAY MORE FOR OUTPATIENT SURGERY

You have a choice on where to get outpatient (same-day) surgery, such as a variety of hand, foot, eye, knee, and shoulder surgeries, as well as many hernia repairs. By choosing an in-network ambulatory surgical center, you can save hundreds of dollars on the facility charge.

When you and your doctor decide you need an outpatient procedure, follow these steps to find an in-network ambulatory surgical center:

Step
1

Log in to your secure account at [CapitalBlueCross.com](https://www.CapitalBlueCross.com) and choose *Find a Doctor*.

Step
2

Select *Places by type*.

Step
3

In the *Places by type* search box, enter "surgery" and select *Ambulatory Surgery* from the drop-down list.

Step
4

Ask your doctor to schedule your procedure at one of these centers. Doctors can often perform the same quality, effective, and safe care at an ambulatory surgical center as they can in hospitals—for less.

Step
5

Recover with peace of mind knowing how much you saved, and the part you played to help contain rising healthcare costs!

What are you searching for today?

Doctors by name	Doctors by specialty	Places by name	Places by type
Estimate your costs	Treatment timelines	Condition information	Search all
			Advanced Search

Places by type

Type a term like "hospital" or "lab" for in-network places

surgery

Surgery

- Aesthetic Surgery
- Ambulatory Surgery**
- Ankle Surgery
- Aortic Surgery
- Back Surgery

Surgery and Laser Center, LLC



















123 Main St.
Anytown, PA 17110 - 3.7 miles
Call (717) 555-1234

Location

SPECIALTIES Ambulatory Surgical Center	PLANS ACCEPTED 2 plans accepted	AREAS OF EXPERTISE & OTHER SERVICES None
OFFICE HOURS Call (717) 555-1234	LOCATION SERVICES Wheelchair accessible	CONTACT Phone (717) 555-1234 Email: None
QUALITY Quality details	NPI 123456789	2.2 miles

Save by using Urgent Care for Non-Emergency Care

Avoiding the ER for non-emergency visits - \$1,800 average cost.

ER Emergency Room			vs	UC Urgent Care		
						
Chest pain	Shortness of breath	Stroke symptoms		Cold and flu	Sprains and strains	Small lacerations
						
Unconsciousness	Severe allergic reaction	Sudden onset of severe symptoms		Sore throat	Pink eye (conjunctivitis)	Ear infection
						
Fever that will not break	Uncontrolled bleeding	Seizures		Rashes and insect bites	Gastrointestinal upset	Urinary tract infections (UTI)

Save by knowing the right place for the right care

- Urgent Care is a better option when doctor office is closed - \$200 average cost.
- PCP Office Visit for sickness & injury - \$134 average cost.

DO YOU KNOW WHERE TO GO?
The right place to go for care can depend on your condition and the level of care you need.

 PRIMARY CARE	 URGENT CARE	 EMERGENCY CARE
<p>This is your regular trusted provider or provider group. Visit primary care for:</p> <ul style="list-style-type: none">• Annual exams and screenings• Immunizations• Chronic disease• Prenatal care• Earaches/colds/fevers• Non-urgent healthcare needs	<p>Urgent care facilities offer quick, effective care for minor injuries or illnesses that need urgent attention. Visit urgent care for:</p> <ul style="list-style-type: none">• Minor cuts, burns and wounds• Minor injuries, infections or irritations• Severe cold and flu symptoms• Sprains• Muscle aches/pains• Persistent fever• Allergies• Severe earaches• Upset stomach• Other non-life-threatening but urgent needs	<p>Emergency room visits should be reserved for situations that could result in loss of life or limb if not treated immediately. Seek emergency care for:</p> <ul style="list-style-type: none">• Symptoms of heart disease, including chest pain• Severe shortness of breath• Warning signs of stroke, including numbness in face, arms and legs• Severe bleeding or bleeding that doesn't stop• Automobile or industrial accident• Poisoning• Complicated bone fractures• Major illness• Head injuries• Suicide attempts or thoughts

Virtual Care Benefits

Virtual Care Visit for common illness - \$67 average cost.

The doctor will see you now. Literally.

See a doctor anytime, anywhere, with Capital Blue Cross VirtualCare.

With Capital Blue Cross VirtualCare, doctors can diagnose common illnesses and send prescriptions straight to your pharmacy. Capital Blue Cross VirtualCare is a covered benefit on most health plans from the Capital Blue Cross family of companies*, and it even includes behavioral health services and nutrition counseling.

Why use Capital Blue Cross VirtualCare?

- ✓ Convenient and easy.
- ✓ Can be less costly than a trip to an urgent care center or emergency room.
- ✓ Helpful when:
 - You become sick while traveling within the United States.
 - You feel too sick to leave the house.
 - You need personalized nutrition advice.
 - You need to see a doctor, but can't fit it into your schedule.
 - Your doctor's office is closed.



Two ways to sign up

1. Download the free Capital Blue Cross app.
2. Visit [CapBlueCross.com/VirtualCare](https://www.CapBlueCross.com/VirtualCare)

Utilize Preventive Care Benefits

For Products issued by:
Capital Advantage Assurance Company®
 Subsidiary of Capital Blue Cross



2025 Schedule of Preventive Care Services

This information highlights the preventive care services available under this *coverage* and lists items/services required under the Patient Protection and Affordable Care Act of 2010 (PPACA), as amended. It is reviewed and updated periodically based on the recommendations of the U.S. Preventive Services Task Force (USPSTF); Health Resources and Services Administration (HRSA), Centers for Disease Control and Prevention (CDC), U.S. Department of Health and Human Services (HHS), and other applicable laws and regulations. Accordingly, the content of this schedule is subject to change.

Your specific needs for preventive services may vary according to your personal risk factors. It is not intended to be a complete list or complete description of available services. In-network preventive services are provided at no Member cost-share. Additional diagnostic studies may be covered if *medically necessary* for a particular diagnosis or procedure; if applicable, these diagnostic services may be subject to cost-sharing. Members may refer to the benefit contract for specific information on available *benefits* or *contact Customer Service at the number listed on their ID card.*

Schedule for Adults: Age 19 years and older

GENERAL HEALTHCARE*		
For routine history and physical examination, including pertinent patient education. Adult counseling and patient education include:		
Women		
<ul style="list-style-type: none">• Breast Cancer Chemoprevention• Contraceptive Methods/Counseling¹• Folic Acid (childbearing age)	<ul style="list-style-type: none">• Hormone Replacement Therapy (HRT) – Risk vs. Benefits• Urinary Incontinence Assessment	At least annually
Men and Women		
<ul style="list-style-type: none">• Aspirin Prophylaxis (high-risk)• Drug Use• Family Planning• Fall Prevention (age 65 and older)	<ul style="list-style-type: none">• Physical Activity/Exercise• Seat Belt Use• Statin Medication (high-risk)• Unintentional Injuries	At least annually
SCREENINGS/PROCEDURES*		
Women (Preventive care for pregnant women, see Maternity section.)		
Bone Mineral Density (BMD) Test	Age 65 and older, test every 2 years. Age 19-64, test if postmenopausal and at risk for osteoporosis.	
BRCA Screening/Genetic Counseling/ Testing	BRCA screening and counseling if at risk and not previously diagnosed with BRCA-related cancer and who have a personal or family history of cancer. BRCA testing once per lifetime if recommended by your healthcare provider.	
Domestic/Interpersonal/Partner Violence Screening and Support	Age 19 and older: Screening annually and offer support services as determined by your healthcare provider.	
Mammogram (2D or 3D)	Beginning at age 40, every 1-2 years. Includes one additional MRI or Ultrasound if at high risk for breast cancer.	
Obesity in Midlife Women	Age 40-60 with normal to overweight body mass index (BMI), offer counseling to prevent obesity.	
Pelvic Exam/Pap Smear/HPV DNA	Pelvic Exam/Pap Smear: Age 21-65: every 3 years; HPV DNA: Age 30-65, every 5 years.	
Men		
Abdominal Aortic Aneurysm Screening	Age 65-75, one-time screening for abdominal aortic aneurysm in men who have ever smoked.	
Prostate Cancer Screening	Beginning at age 50, annually. Begin at age 19 for high-risk males.	

Blue365[®]

Healthy Living is just a deal away.
Join Blue365[®] and start saving today!

With Blue365, great deals are yours for every aspect of your life — like 20% off at Reebok.com, discounted products through Jenny Craig, or a membership to over 10,000 gyms.

Register now at blue365deals.com to discover your savings! Have your member ID card ready and in just a few minutes, you will be registered and ready to shop. Plus, we'll email special deals straight to your inbox.

Check out these top brands with discounts just for you:



Blue365[®] is a program sponsored by participating local Blue Companies that helps you stay healthier, for less. Since 2007, Blue365 has offered discounts for members to save on products and services for a well balanced lifestyle. These “Blue365 Deals” (which are different than the healthcare benefits that you have with your local Blue Company) can help you maintain a healthy lifestyle, while spending less at some of your favorite Blue365 Vendors nationwide.

Capital Blue Cross LOOP

Free communication service to keep you connected to your health plan



With Capital Blue Cross Loop, you can:

- **Save money** — We'll share news about discounted gym memberships and tips on how you can save money on healthcare products and services.
- **Stay informed** — We'll keep you informed about your health plan, and all the valuable benefits and services that are available to you.
- **Live healthy** — We'll send reminders about preventive exams, vaccinations, and our health and wellness programs to help you be your healthy best.

How it works


Capital Blue Cross Loop combines mobile text with web messaging. Each time a new message is available, you will receive a text with a link to the Loop. Employees can access your messages from a smartphone, tablet, or computer.



Getting started

It's easy to enroll! You simply need to have your ID card and then sign-up by phone or by text.*

- **Enroll by phone** — Call **855.939.5426**.
- **Enroll by text** — Text **SignMeUp** to **24194**.



Q & A