BlueCross BlueShield of North Carolina

THE VALUE OF RX INTEGRATION

Why a coordinated medical-pharmacy strategy is crucial to lowering total cost of care

THIS IS HOW℠

ENTER

WELCOME

Thousands of people step up to a pharmacy counter each day. They're handed a bag with life-enhancing or life-saving medication. But few realize just how byzantine the system is which underpins this exchange. It likely started in an R&D lab many years, possibly decades, in the past. Manufacturers, wholesalers and pharmacy benefit managers (PBMs) play important roles. There are negotiated discounts, formularies, tiers, deductibles and cost-sharing. A doctor writes a prescription from an office, a hospital — or even virtually. And it ends with a dollar amount shown on the register at that pharmacy counter.

Pharmacy is a complex part of an already-complex health care system. But it's not just consumers who are perplexed. Many companies view pharmacy as an opaque process with little clarity on what to do. They are frustrated — with good reason. As pharmacy costs rise year after year, employers shoulder a large portion of the burden. Out of more than 3.7 billion prescriptions filled in 2018, just over half — 1.9 billion — were covered by commercial payers.[1]

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) believes combining your pharmacy benefits with your medical plan is key to lower costs, seamless care and better experiences. We're collaborating on innovative solutions with Prime Therapeutics® (Prime), the PBM of 22 Blue plans serving more than 28 million members. Our focus is transparency, clinical rigor and health outcomes — not gimmicks. I'm proud of that.

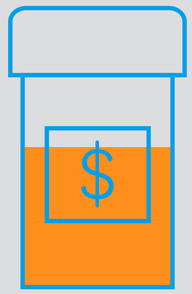
Yet innovation is only one part of the equation. Integrated pharmacy enhances tried-and-true care management tactics, too. Having pharmacy data under one roof makes it easier to identify and close care gaps. Case management and disease management interventions are more effective. And it opens new avenues for addressing high-cost claimants. Each of these strategies impact total cost of care. But you need the right partner to maximize that impact.

At Blue Cross NC, we're focused on changing health care to work better — and that includes pharmacy. After reading this report, we'd love to hear about your needs and how we can help you meet tomorrow's challenges head on.

Until then, take good care!

Steve Crist
Vice President, Major Group Segment
Blue Cross and Blue Shield of North Carolina

3,787,398,033
retail prescription drugs filled at pharmacies in 2018[1]



51%
covered by commercial payers[1]

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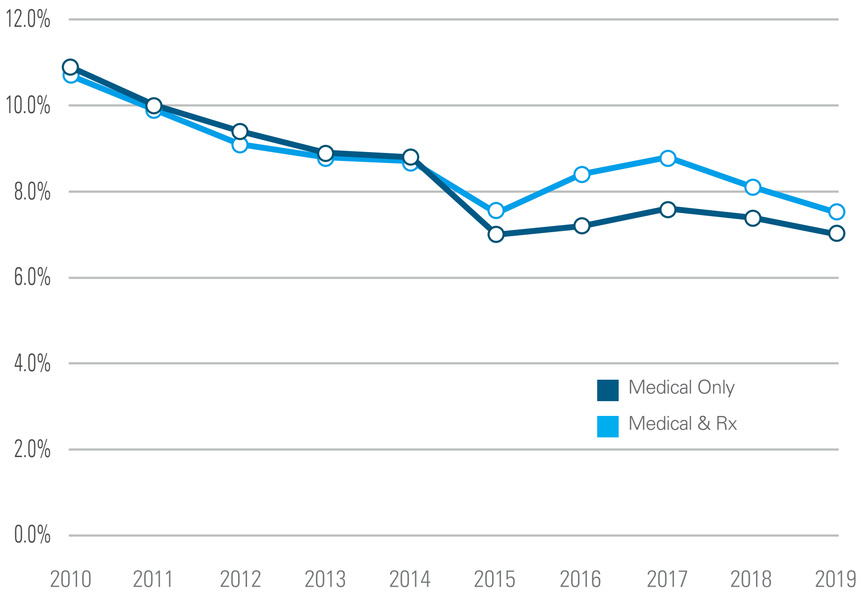
PHARMACY TRENDS

CURRENT STATE | Pharmacy trends at play

Overall Medical & Rx Trend (2010-2019)[3]



According to the *2019 Aon Carrier Trend Report*, medical-only cost trends in 2019 are expected to dip from 7.4% to 7.0% — and combined medical and pharmacy trends are expected to fall from 8.1% to 7.5%.[3] Key drivers of medical and pharmacy trend include price inflation, new specialty drugs, technology advances, plan utilization patterns and cost shifting. Note how the two lines began diverging in 2015, when specialty drug costs ballooned over 20% *(see chart on next page).* Better management is gradually bringing them closer together.

Topping the Charts

What's driving pharmacy costs? For Prime's book of business in 2018, four of the top 10 drug categories — and the top three individual drugs — were specialty. In fact, spending on autoimmune drugs outpaced diabetes for the first time ever. And there was a 35% average increase in price per drug for the top eight compared to 2017.[2]

A pipeline of new, expensive drugs will continue driving cost pressure upwards. The number of new drugs approved by the Food and Drug Administration was 28% higher in 2018 versus 2017. Of those 59 newly-approved drugs, the top eight drove overall spend by around 1.4% at an average annual cost of more than $130,000.[2]

Top 10 Drug Categories[2]

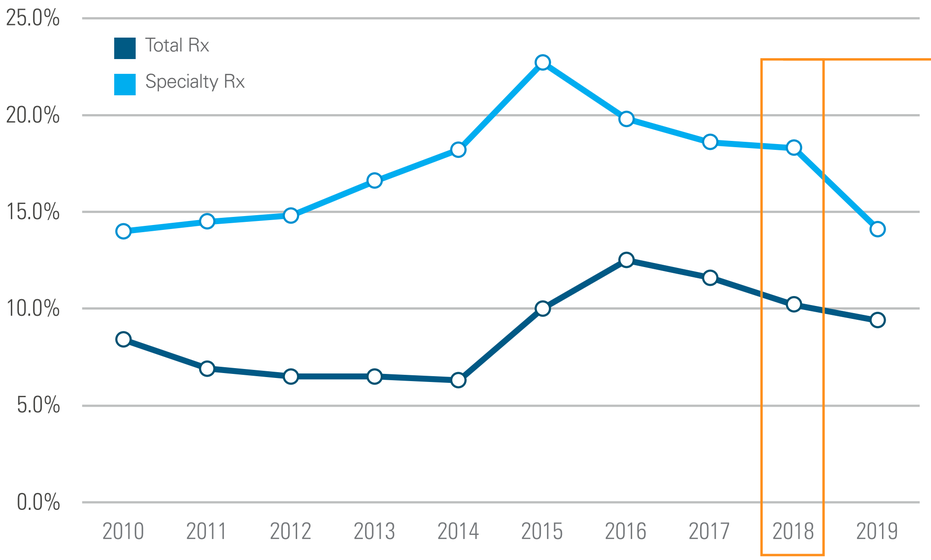
Category	% Spend*	Trend**
1 | **Autoimmune**	16.8%	19.0%
2 | Diabetes	14.6%	2.4%
3 | HIV	6.1%	17.1%
4 | **Cancer (oral)**	6.1%	22.7%
5 | **Multiple sclerosis**	4.5%	-3.3%
6 | Respiratory	4.1%	-2.7%
7 | ADHD	3.6%	-2.7%
8 | Pain	3.0%	-15.3%
9 | **Hepatitis C**	1.8%	-49.7%
10 | Anticonvulsant	2.5%	4.5%

Top 10 Individual Drugs[2]

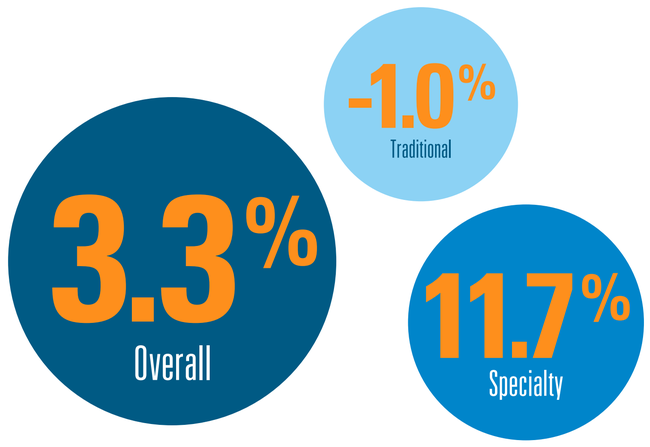
Drug	Condition	% Spend*
1 | **Humira® Pen**	Autoimmune	6.3%
2 | **Enbrel® SureClick®**	Autoimmune	2.2%
3 | **Stelara®**	Autoimmune	1.8%
4 | Victoza®	Diabetes	1.4%
5 | Genvoya®	HIV	1.4%
6 | Lantus® SoloSTAR®	Diabetes	1.4%
7 | Vyvanse®	ADHD	1.3%
8 | Novolog® Flexpen	Diabetes	1.3%
9 | Novolog®	Diabetes	1.2%
10 | Trulicity®	Diabetes	1.0%

Bold = Specialty
* Total expenditures before rebates, but after discounts
**Change in PMPM spend 2017 to 2018 after rebates & discounts

Total & Specialty Rx Trend (2010-2019)[3]



Prime Therapeutics' 2018 Trend Outperformed Insurance Carrier Trend[2]



Insurance carriers expect specialty drug costs to continue falling, down from a high of 23% in 2015 to 14% in 2019. Yet such double-digit growth remains unsustainable — particularly since specialty drugs now represent close to 50% of drug cost.[3]

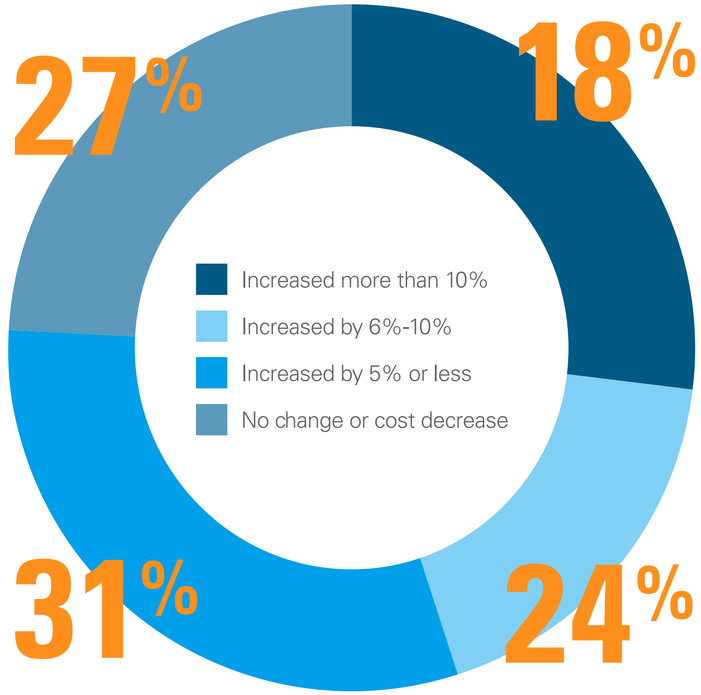
Prime outperformed the insurance carrier trend in 2018. Its commercial clients saw a 3.3% increase in prescription drug overall. The strongest drivers of trend were specialty drugs at 11.7%, while traditional drugs trended down by -1%. Prime attributes its program offerings for helping to keep costs from rising further.[2] We'll look at such programs in a moment.

KEY TAKEAWAYS

- **A pipeline of new, expensive drugs will continue driving cost pressure upwards.**
- **It's good to compare your PBM's annual trend against benchmarks to evaluate performance.**
- **Costs vary across employers of all sizes — so the right medical and pharmacy strategies can make a palpable impact.**
- **Overall health care trends continue to outpace inflation, adding further strain to employers and employees alike.**

Total Health Plan Cost[4]

Change from 2017 to 2018 for employers with 500+ employees



Mercer's *National Survey of Employer-Sponsored Health Plans* found a great deal of variation in total health plan cost across all size groups. The smallest employers were the most likely to see very high increases. Yet while very large employers were better at moderating cost increases, nearly one in ten saw increases of more than 10%, too.

Drug costs now account for 27% of total health costs.[2] This makes medical-pharmacy integration an important strategy for managing those costs.

THE VALUE OF INTEGRATION

BETTER TOGETHER | Medical & pharmacy integration

Integrated medical and pharmacy benefits can deliver compelling advantages and significant value to organizations and their employees. Based upon our experience, we've outlined key benefits within four overarching categories below.

Improved Health

Real-time analysis across robust medical, pharmacy, clinical and therapeutic data helps employees receive optimal care and experience better outcomes. This includes:

+ **Collaboration** between Blue Cross NC clinicians and local providers **to identify and close gaps in care**
+ **Rapid identification** of at-risk employees for timely and **targeted outreach** and intervention
+ Comprehensive **care coordination** for chronic conditions
+ Prior authorization and step therapy to **manage utilization** and **mitigate drug misuse**
+ **Safety checks** to reduce adverse drug interactions as well as **optimize therapies**
+ Better informed medication and **opioids management**
+ Prime's **alliance with Walgreens®** supporting better health outcomes and deeper pharmacy savings

Greater Savings

A national Blue Cross and Blue Shield Association study found that carve-in pharmacy benefits offered potential medical cost savings of $333 PMPY. There were fewer emergency room visits and hospitalizations as well.[5]

Medical-pharmacy integration also helps reduce "non-optimized medication therapy." This broad term includes medication non-adherence, inappropriate prescriptions (including incorrect dosage) and medications that cause secondary health issues. A 2018 study in the Annals of Pharmacotherapy estimates that non-optimized medication therapy costs the United States $528.4 billion annually — equivalent to 16% of all health care spending in 2016.[6]

It's also important to note that pharmacy is part of Blue Premier℠ — Blue Cross NC's signature statewide program for transforming health care in North Carolina. It has a total cost of care focus, with an emphasis on quality and continuous improvement. This drive to high-value care can lower pharmacy spending when organizations carve-in those benefits.

Rx Integration Advantages

IMPROVED HEALTH
Stronger data insights supporting optimal care

GREATER SAVINGS
Lower medical costs coupled with clinical and pharmacy expertise

SEAMLESS EMPLOYEE EXPERIENCE
One card providing consistency and security

MEANINGFUL CUSTOMER VALUE
Simplified plan administration and integrated benefits

Seamless Employee Experience

One card provides employees with consistency and security. For instance:

+ **Single point of contact** for customer service
+ **Single digital account** and experience
+ **One deductible** and out-of-pocket limit
+ **Consolidated** payments
+ **Holistic clinical support** and guidance
+ **Easy mail-order** and retail service

Meaningful Customer Value

Simplified plan administration reduces complexity, employee confusion and administrative burden. Such value comes from:

+ **One vendor contract** and point of contact
+ **Aligned** medical and pharmacy policies
+ **Comprehensive reporting** and tracking
+ **Industry-leading** provider and pharmacy **networks**
+ Tailored benefit design and **site of care optimization**
+ Integrated benefits with **no additional admin fees**

"…carve-in pharmacy benefits offered potential medical cost savings of $333 PMPY."

Blue + Prime

Among PBMs, Prime is unique. It was built by health plans, so it can think and act like one. That's the **Blue + Prime model**. It's the difference between inefficient silos and complete drug management.

Blue + Prime brings an analytical mindset that looks across medical and pharmacy data to surface what's most important to its customers. Being aligned with more than 20 Blue plans means that Prime is always developing new approaches with proven effectiveness. Our collective knowledge of the nuances and limitations within medical data is a clear advantage.

Consider specialty pharmacy. Other PBMs will often push high-cost drugs to the pharmacy benefit for management and oversight, where the PBM benefits from drug rebates. Blue + Prime is channel agnostic. We consult with employers to see where it's most appropriate for specialty drugs to be filled — under the pharmacy benefit or the medical benefit.

Blue + Prime measures its success by each customer's total cost of care.

Real-World Example: Diabetes

The macro effects of Rx integration are important. But we shouldn't overlook the impact at an individual level. Consider how a newly-diagnosed diabetic could benefit from medical-pharmacy coordination.

Member is diagnosed with diabetes by doctor

Blue Cross NC reaches out with Condition Care program to help member manage their new condition

Based on Medical & Rx Claims Data

Prime sends member's doctor a letter recommending that a statin be prescribed

Based on Medical & Rx Claims Data

After changing diabetes medication, Blue Cross NC sends member a savings alert for a similar drug; doctor switches prescription

Based on Medical & Rx Claims Data

Prime alerts member's doctor about a safety concern with a medicine prescribed by pain specialist; doctor then discontinues it

Based on Medical & Rx Claims Data

Member is hospitalized after an accident, prompting outreach from a Blue Cross NC case manager

Based on Medical Claims Data

KEY TAKEAWAYS

+ **Pharmacy integration supports better health, greater savings, seamless experiences and simplified administration.**
+ **The Blue + Prime model is a powerful combination of expertise and data insights — resulting in total drug management.**
+ **Working hand-in-hand, Blue + Prime measures success based on each customer's total cost of care.**
+ **Diabetes illustrates how medical-pharmacy coordination can be life-changing at the individual level.**

Members with integrated medical and pharmacy benefits experienced[5]

4% Fewer emergency room visits

9% Fewer hospitalizations

11% Lower medical costs PMPY

Rx PROGRAMS

REAL IMPACT | Effective pharmacy programs

There is no silver bullet for managing pharmacy. The complexity and broad scope require multiple strategies and innovative partners. Broadly speaking, a smart mix of Rx programs will span three categories: *strategic; provider outreach* and *member engagement*.

Rx Strategies

This is often the foundation of managing pharmacy costs and influencing utilization. Here are some of the options we offer:

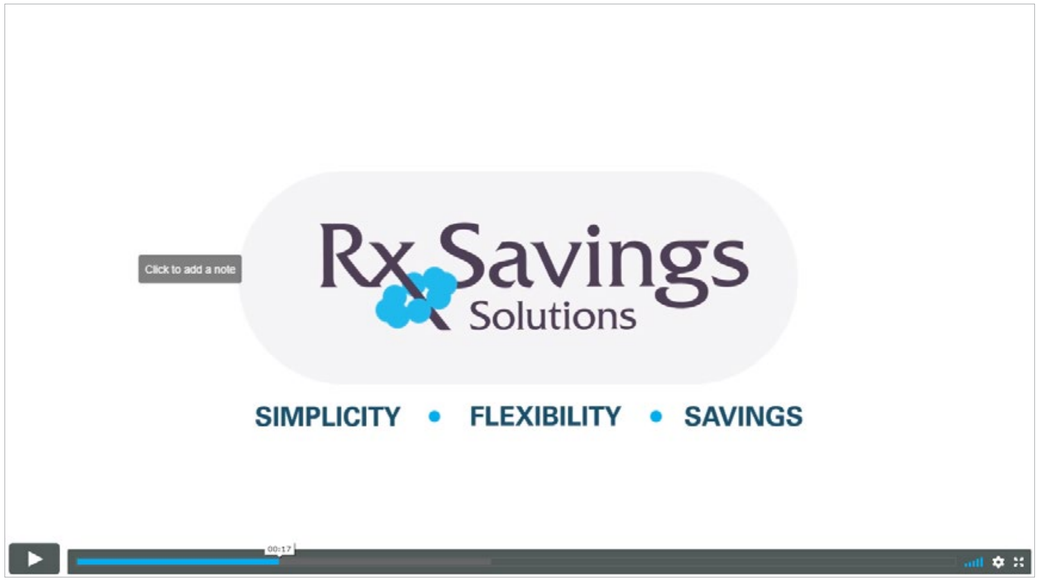
+ **Utilization Management:** This suite includes prior authorization, quantity limitations and step therapy. With it, fully insured employers can see savings of $13.92 PMPM — while self-funded employers can see savings of $13.05 PMPM.[7]
+ **Diabetes Deductible Waiver:** This program waives the deductible on most diabetic testing supplies obtained through our durable medical equipment (DME) provider network. Making the supplies more affordable can lead to greater compliance.
+ **PharmaSure:** This unique pricing strategy is available to self-funded groups with 100 or more employees. It combines prescription claims, rebates and administrative charges into one fixed monthly fee. Instead of uncertainty and complexity, employers regain control and predictability. Plus, they enjoy more transparency, stop-loss protection from large pharmacy claims, better insight into pharmacy performance and money back if their claims experience is favorable.
+ **Blue Premier:** Blue Cross NC's signature statewide program is changing how we pay for care and putting primary care first. This should support goals like increasing the use of generic drugs and improving medication adherence.

Provider Outreach

It's difficult to impact pharmacy without buy-in from those writing the prescriptions. That's why provider outreach is an effective tool for promoting lower-cost drugs, improving safety and curbing misuse. Prime's **GuidedHealth®** program uses a clinical rules engine to provide timely recommendations and important information to doctors. It combines and analyzes pharmacy and medical data, based on clinical algorithms, for effective identification of drug therapy opportunities. This helps address overutilization, underutilization and safety issues.

Member Engagement

Integrated pharmacy enhances tried-and-true care management programs. It's easier to increase medication adherence and close care gaps. Case and disease management interventions are more effective. And it opens new avenues for addressing high-cost claimants.



It's important to do this right. Programs must engage individuals and help them take action to be effective. Consumer experience is now just as important in health care as it has long been in other industries. Blue Cross NC has made **Exceptional Experience** one of five key pillars guiding our work. That can be seen in new member-facing programs we've recently launched, like Rx Savings Solutions *(see sidebar)*. Helping employees become smart health care consumers today can yield wide-ranging benefits over time.

Savings Alerts

Employees are key to reigning in drug costs. But how do you engage them effectively? One way is to highlight tangible ways to save on medications they're taking. That's the idea behind **Rx Savings Solutions**.

This HIPAA-compliant tool analyzes pharmacy claims and clinical information against an employer's pharmacy benefit plan to uncover savings opportunities. When a less-expensive option is found, we send a savings alert via text and/or email. The employee logs in to their dashboard to get simple steps for sharing with the prescriber. On average, **savings per fill is $153**.[8]

Programs like this guide employees to be wise health care consumers. Thus, they can play a vital role in your overall strategy.

LEARN MORE

Battling the Opioid Epidemic

Blue Cross NC is leading the way to find solutions for the opioid crisis — from funding for treatment and research partners, to working with members, providers and policy makers. Such a partnership mindset and problem-solving approach are hallmarks of how we work.

Support for Members

+ Promoting change through Prevention, Intervention and Treatment programs
+ Working with Walgreens, NC Mutual and Inmar to install medication drop-off kiosks across North Carolina

LEARN MORE

Collaborating with Providers

+ Developing and adopting policies and procedures to ensure safe prescribing of opioid medication
+ Promoting awareness and education of opioid use disorder
+ Updating policies for coverage and treatment

LEARN MORE

Working with Lawmakers

+ Encouraging well-informed public policies to prevent opioid misuse, abuse, fraud and diversion
+ Advised the state Medical Board and legislature on key elements adopted into a state law called the STOP Act

LEARN MORE

Investing in the Community

+ Supporting consumer drug take-back programs
+ Funding training and treatment strategies for health professionals
+ Collaborating in prevention outreach programs across the state

LEARN MORE

KEY TAKEAWAYS

+ **Benefit design is often the foundation of managing pharmacy costs and utilization.**
+ **Provider outreach is an effective tool for promoting lower-cost drugs, improving safety and curbing misuse.**
+ **Member engagement can yield dividends for many years to come — when done right.**
+ **Each of these strategies can impact total cost of care — but you need the right partner to maximize that impact.**

Controlled Substances

Prime's Controlled Substance Management Program is a multi-pronged approach to managing opioid misuse. It won the 2018 Pharmacy Benefit Manager Institute Excellence Award. It's rooted in Prime's controlled substance score, which identifies individuals at risk of abuse. Other levers Prime deploys include retail pharmacy audits, prescriber outlier reports and Specialty Investigation Units.

Because Prime has been working on the opioid epidemic for more than a decade, our program has proven results:[9]

79% Decrease in those identified as outliers

$1,500 PMPY lower health care costs

6.4% Lower rate of ER visits

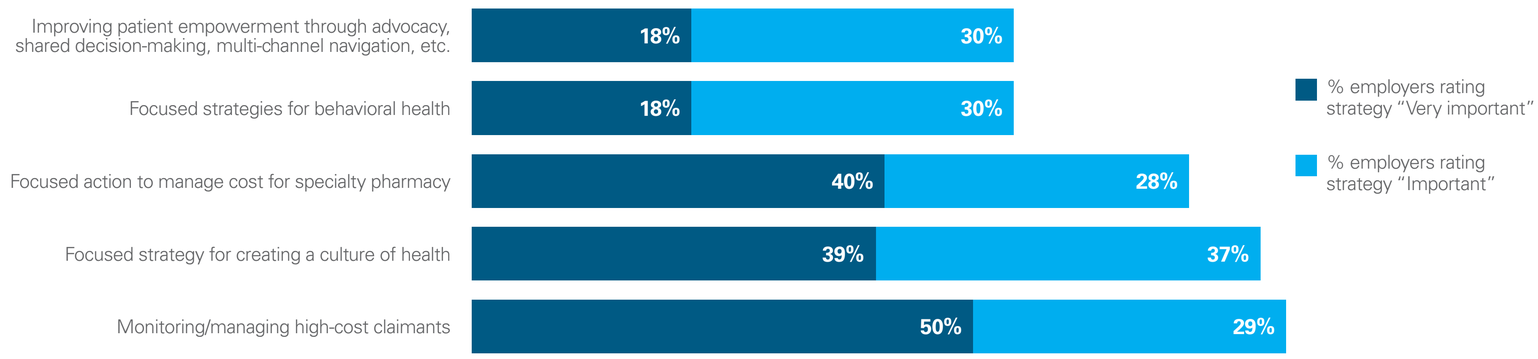
88% Decrease in patients new to opioid therapy getting more than a 7-day short-acting supply

SPECIALTY PHARMACY

NEW FRONTIER | Managing specialty drugs

Mercer's *National Survey of Employer-Sponsored Health Plans* found that specialty pharmacy costs ranked in the top three strategic priorities for mid- and large-sized employers. As the chart below shows, nearly 7 in 10 rate it "important" or "very important."

Employers' Strategic Priorities for the Next 5 Years[4]



Indeed, specialty drugs require special strategies for several reasons:

+ Specialty drugs can be covered under either the medical or pharmacy benefit — so having a full view of how they are prescribed and used is more complicated. Oversight is required to prevent duplication in coverage.
+ Medical claims do not process in real time. This affects utilization management of specialty drugs covered under the medical benefit.
+ Site of care for infused drugs can significantly impact costs — so it requires proactive management.
+ Providers are reimbursed by the plan when they administer medical drugs, and reimbursement payments can vary widely.
+ New, expensive specialty drugs are coming through the pipeline at an accelerated rate. All it takes is one employee with a specialty condition taking one of these new drugs to significantly impact their employer's total cost of care.

As you'll see on the next page, Blue + Prime has products and strategies that bridge medical and pharmacy benefits — resulting in total drug management. With access to medical claims data on top of integration points within the health plan itself, we see the whole picture. And we can then make well-informed decisions around drug strategies that wouldn't be possible otherwise.

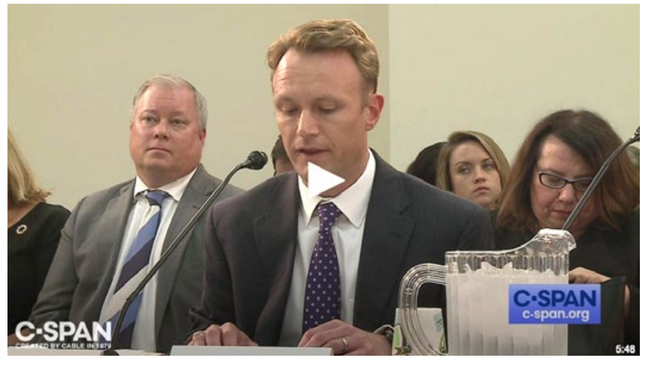
Growing Legislative Interest

Controlling drug costs is a hot topic not just in boardrooms — but in the halls of Congress as well. Our Vice President of Pharmacy Services, Estay Greene, testified in front of the House Committee on Energy and Commerce in May 2019. He explained how Blue Cross NC is improving access to affordable prescription drugs.

For instance, Blue Cross NC decided to pass savings directly to members when they buy rebated drugs. In the first quarter of 2019, more than $3 million in rebates went to members, lowering their cost share by 19 percent.

"While our policy change will help, much more must be done," Estay said. "In just the last three years, drug manufacturers have increased costs for our members by $360 million but only increased rebates by $130 million — pocketing $230 million of their cost increases."

WATCH TESTIMONY



Specialty Copay Solutions

Drug coupons and copay assistance programs are a win/win for manufacturers and employees — but create a number of challenges for employers. Specialty Copay Solutions is designed to address these issues without compromising employee care. The program:

+ Identifies specialty drugs with a manufacturer coupon, then adjusts member copays to match the coupon value over a 12-month period; and
+ Eliminates the distortion where coupon values count towards out-of-pocket limits.

Employees pay nothing more out of pocket, while employers see lower costs. Based on Prime's analysis, the average savings can be $3.55 PMPM — and a typical self-funded group with 5,000 members could save $15,000 in a single month.[9]

CareCentered™ Contracting

Prime's value-based contracts with pharmaceutical manufacturers on select drugs are known as CareCentered Contracting. These contracts go beyond just outcomes, focusing on all aspects of care:

+ **Health monitoring/diagnostic testing:** Encourages monitoring and testing in line with clinical guidelines (e.g., HbA1c testing)
+ **Appropriate therapy:** Ensures members are on the most appropriate therapy — or discontinue it if it's not working
+ **Adherence:** Provides value if members adhere to medications — or if they discontinue therapy before sufficient time to see a benefit
+ **Health outcomes:** Measures member-level outcomes on a given medication (e.g., reduction in hospitalizations and ER visits)
+ **Total cost of care:** Measures the impact on total cost of care (both medical and pharmacy)

Evolution of Value

Blue + Prime's approach to value-based contracts better serves the needs of today's employers. Access to data, integration with Blue Cross NC and our shared analytic capabilities deliver significant benefits:

Current Contracts

Aren't meeting the needs of today's evolving challenges:

+ Focus on adherence and clinical efficacy
+ Involve payers and Pharma

Focus for Prime Contracts

Access to data, integration with Blue plans and shared analytic capabilities allow us to:

+ Drive affordability
+ Foster better clinical outcomes
+ Align payers, members, doctors and Pharma

Example: Contract signed with Boehringer Ingelheim for Jardiance® *(empagliflozin)*

+ Focus on total cost of care
+ Evaluate persistency, long-term outcomes and benefits in cardiovascular disease

Medical Drug Utilization Management

Medical drug utilization management handles specialty drugs that are covered under the medical benefit. It's a prospective review of clinical data to confirm alignment with package insert of the prescribed drug, clinical studies and compendia. Clinical data may include the diagnosis code — but can be more specific, requiring lab results, failure of prior drugs or the existence of lifestyle conditions. Like with medical UM, these interventions can lower total cost of care while promoting clinically-appropriate use of drugs. Implemented programs have produced savings of $0.99 PMPM.[9]

Outlier Management

This new initiative from Blue Cross NC — typically woven into the overall case management process — focuses on specialty conditions and rare disease states. Individuals with such health issues will likely be expensive. But those costs can be minimized by helping them manage their condition, optimizing their medications and educating them on proper self-care. Most of all, it can improve their quality of life and provide valuable support.

"Implemented [drug UM] programs have produced savings of $0.99 PMPM.[9]"

Total Drug Management

For Blue + Prime, total drug management means looking at spend across medical and pharmacy. We examine historical trends to see where costs are shifting and growing. Then, we proactively address them.

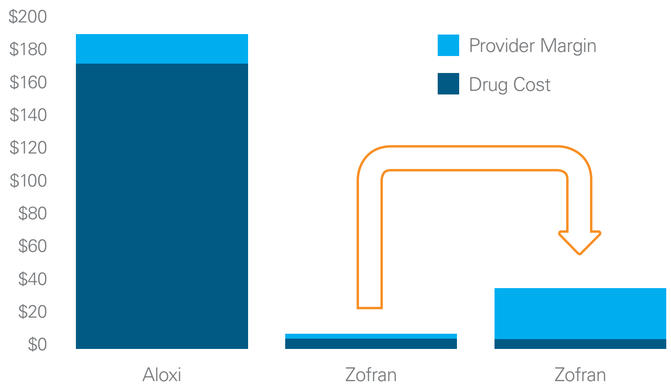
Our focus is on total cost. That way, you get the best value overall. We have programs in place like reimbursement solutions — which look at specific fees schedules to verify that physicians, hospitals and outpatient clinics are paid an appropriate rate. And we're continuously developing clinical programs to meet the future of total drug management.

The Value of Integration for Specialty Rx

Medical-pharmacy integration leads to a better experience, better quality and lower costs — particularly with specialty Rx. Consider how the specific drug, covered benefit and location of delivery affect specialty cost and outcomes. Blue + Prime manages all aspects.

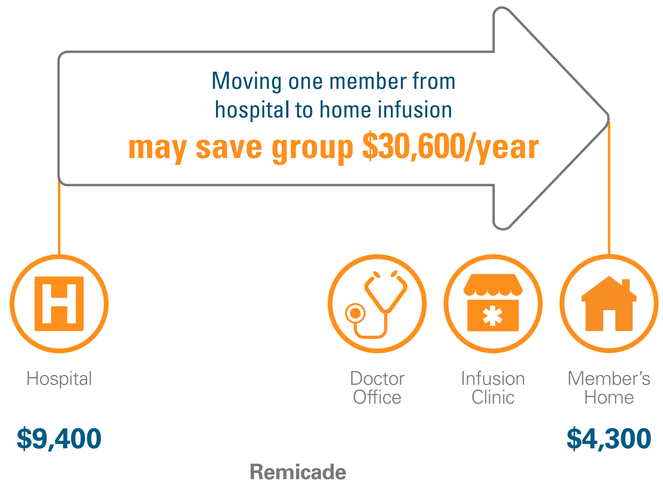
Reimbursement Solutions

Incentivize providers to dispense lower-cost medications by adjusting provider reimbursements



Site of Care

Shift members to lowest-cost infusion location by applying medical drug management policies



KEY TAKEAWAYS

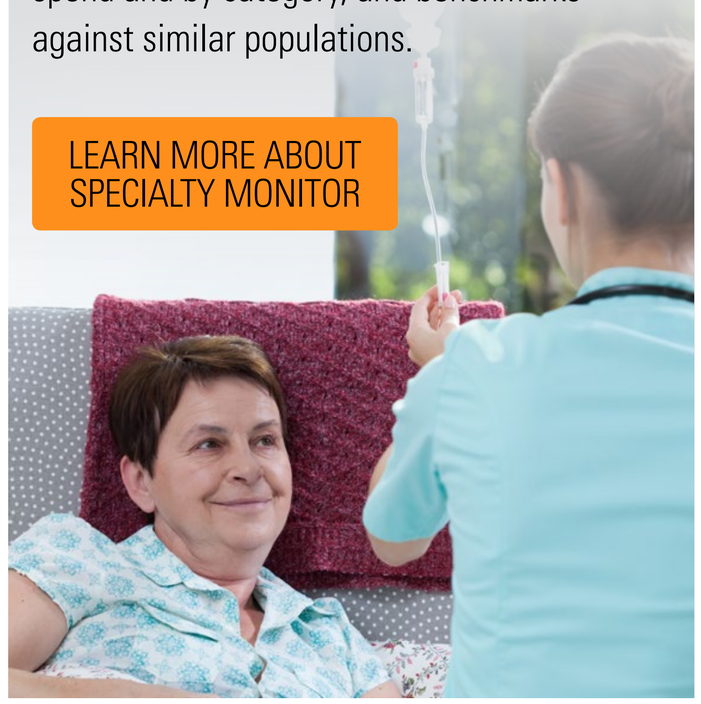
- Specialty drugs require special strategies, often bridging medical and pharmacy benefits.
- While there is growing legislative interest in drug prices, existing solutions can help with managing specialty Rx today.
- Specialty Copay Solutions, CareCentered Contracting, Outlier Management and Medical Drug Utilization Management are a few of the innovative ways Blue + Prime reduces the impact of specialty drugs on total cost of care.
- Medical-pharmacy integration can reduce specialty drug costs through site of care and provider reimbursement strategies.

Total Insights

Prime recently launched Specialty Monitor™ — a first-of-its-kind, integrated data solution that delivers specific medical and pharmacy benefits insights. Specialty Monitor uses an automated method that's different from other PBMs to manage the rapid rise in the use of specialty drugs and high cost spend.

The tool analyzes drug use, costs and trends over time, by population or individual. It shows cost and use breakdown for sites of care — revealing opportunities for drug administration that might be less expensive (such as moving from hospital to home infusion). It also identifies the top drugs by spend and by category, and benchmarks against similar populations.

LEARN MORE ABOUT SPECIALTY MONITOR



SMARTER, BETTER HEALTH CARE

Medical-pharmacy integration is yet another way that Blue Cross NC is helping employers meet tomorrow's challenges head on. It's not just our strong network, trusted brand and decades of experience that set us apart. It's also our unique insights, continuous innovation and national reach that allows us to focus on creating smarter, better health care.

IMPROVED CARE IN EVERY COMMUNITY

We're working closely with providers to improve care delivery by shifting from volume to value. We're also breaking barriers to care by addressing social determinants of health. And we're investing in the health of communities for a brighter future.

TAILORED HEALTH PLAN SOLUTIONS

Our network options allow you to balance cost and access. We also integrate medical and pharmacy care for a seamless experience. And our care management programs drive better outcomes and savings.

PERSONALIZED EMPLOYEE ENGAGEMENT

Our data-driven campaigns reach the right person, with the right support, through the right channel. We maximize the value of your benefit investment by engaging employees where they are in their health care journey.

PURPOSEFUL INNOVATION

Rather than chasing trends, we strategically invest time and resources in real solutions that make a real difference in people's lives and companies' bottom lines.

With Blue Cross NC, you're getting more than just an insurer. You're getting a trusted partner. One that's committed to exceptional experience for your employees — along with best-in-class service for your organization. And together, we'll shape the future of health care to drive higher quality at lower costs.

Learn more about our approach to pharmacy integration at BlueCrossNC.com/OurRxApproach.

BLUE CROSS NC IS CHANGING HEALTH CARE TO WORK BETTER

THIS IS HOW℠

LET'S TALK

JOIN THE CONVERSATION:

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THANK YOU

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