

# Delivering holistic care to lower costs for high-cost claimants



# When everything works together everybody benefits

A small percent of members drives a significant amount of cost for the health plan because they're often navigating more than one chronic or complex condition, which Excellus BlueCross BlueShield knows can be complicated and overwhelming. **By identifying these high-cost claimants early we ensure your employees are receiving the right care at the right time and in the right setting,** helping to improve outcomes and mitigate costs.

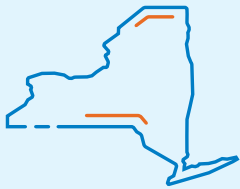
We leverage our specialized High-Cost Claimant (HCC) team in partnership with our Care Management team to assess the member holistically, based on their medical, behavioral, social and financial needs. These teams meet several times per week to review high-cost claimants, addressing their most pressing needs and offering solutions and support to the most vulnerable members.

**Members with complex, high-cost conditions are also identified in other ways:** Pharmacy Claims, Utilization Management, Cardiac Event Reports.



## \$10.9K

Average cost avoidance per engaged member<sup>1</sup>



**Intimate knowledge of the local and regional health systems and provider network allows our team to help bridge members with providers, assist in scheduling, and advocate for members with their health care team when needed.**

## Our High-Cost Claimant Team includes:

- Registered Nurses
- Certified Diabetes Care & Education Specialists
- Registered Dietitians
- Licensed Social Workers
- Pharmacists
- Physical Therapists
- Medical Directors
- Respiratory Therapists



# Identifying the right members to engage

Using a 3-pronged approach, the HCC Team intervenes proactively to avert a high cost spend or the complexity of pre-existing conditions – rather than reactively after the high spend has occurred.

1

## Earlier identification

Using a proprietary risk stratification approach as well as a direct Utilization Management authorization referral process, we identify eligible members prior to claims hitting. High risk individuals with \$100,000-\$199,000 in claims already are put on an outreach plan versus reaching out retroactively when they've moved to a HCC.

2

## Current year spend

We use data to understand claimants with complex or chronic diagnoses who have already achieved greater than \$200,000 spend this year.

3

## Future predictions

Utilizing proprietary predictive analytics, including rising risk, we identify employees with the potential to reach a spend greater than \$100,000 due to either chronic conditions or a catastrophic condition.



>\$513K

in medication cost savings/  
cost avoidance as a result  
of pharmacy interventions<sup>2</sup>



95%

of HCC members engaged with case  
management report feeling satisfied  
with helpfulness of information  
provided by the care manager<sup>3</sup>



57%

decrease in preventable admissions<sup>1</sup>



# Working together to make care more manageable

People come first, with a dedicated team that's right here for members facing high-cost conditions, helping manage those costs throughout their health journey

**"The HCC Team has been extremely helpful during this journey I am on. They provided caring and compassionate assistance, answering all the questions I had."**

**- Jack<sup>4</sup>, Excellus BlueCross BlueShield Member**



**Learn more ways our comprehensive approach is working for you and your employees at [ExcellusForBusiness.com](https://ExcellusForBusiness.com)**



<sup>1</sup>Based on 2024 experience for commercial members engaged in CM with case type 'HCC - Chronic' or 'HCC - Complex'

<sup>2</sup>Based on 2024 experience for members engaged in CM with case type 'HCC - Chronic' or 'HCC - Complex', or other HCC pharmacy interventions.

<sup>3</sup>Member reported satisfaction outcomes are based on 2025 satisfaction surveys sent at time of case closure and represent members engaged in HCC Case Management

<sup>4</sup>Member name has been changed

Copyright © 2026, Excellus BlueCross BlueShield, a nonprofit independent licensee of the Blue Cross Blue Shield Association. All rights reserved.