

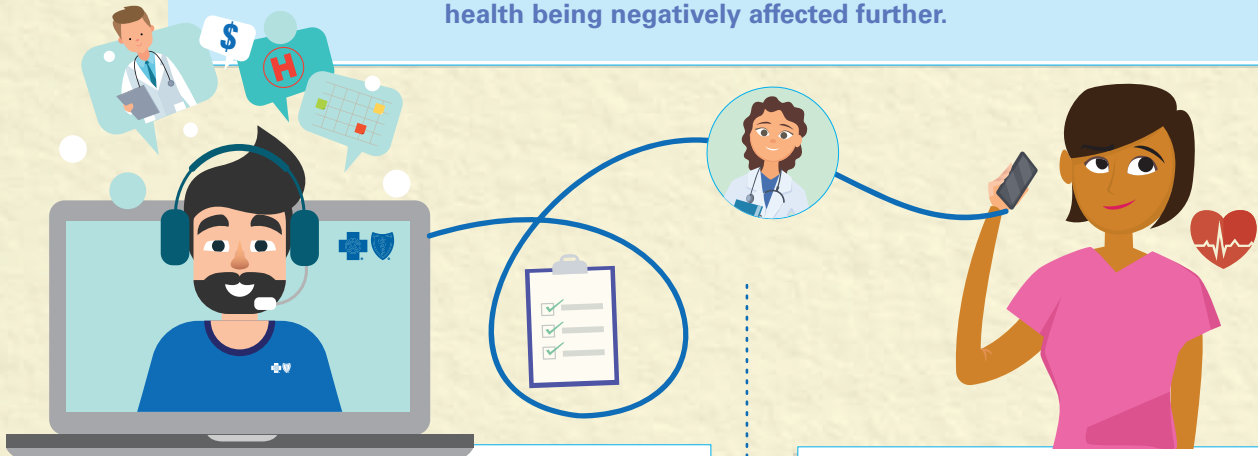
## How Our Social Vulnerabilities Index Changes Lives

BlueCross considers a variety of health and social factors to aid our most at-risk members with complex challenges that affect their health outcomes. Here's how one family's health journey unfolds.



The Smith family has limited access to health care, as well as income challenges due to COVID-19.

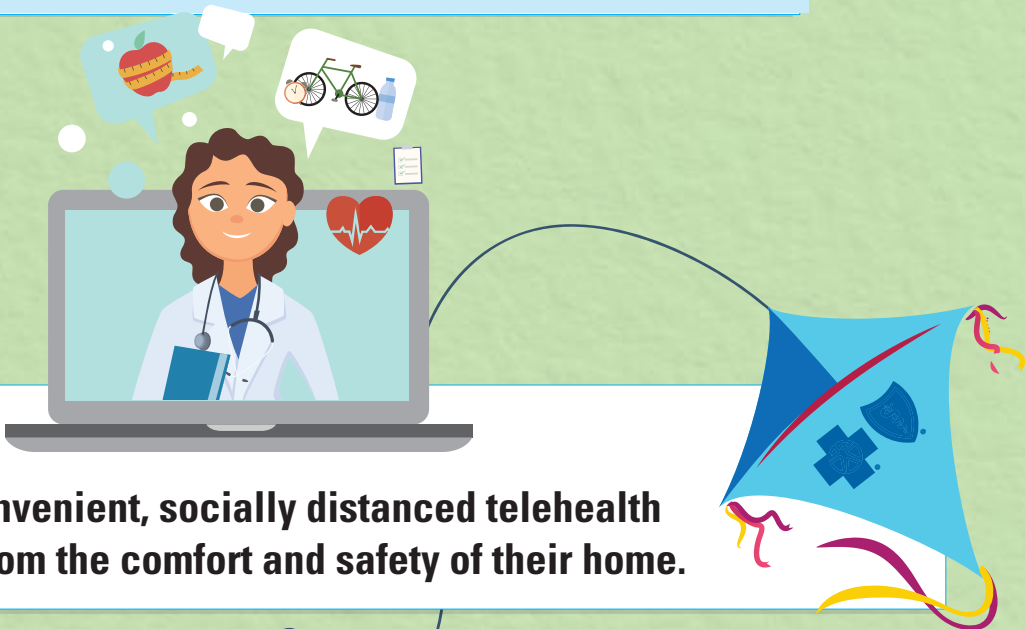
Based on these combined factors, the family is at increased risk of their health being negatively affected further.



BlueCross gathers this data based on claims and assessments, and recognizes the family's risk factor.

Plan holder Jane Smith is proactively contacted by a BlueCross nurse.

The nurse educates Smith about community resources and affordable preventive health care options.



Smith schedules convenient, socially distanced telehealth visits for her family from the comfort and safety of their home.



Based on a follow-up from one of these visits, a member of the Smith family is diagnosed with diabetes. The family member receives help from the BlueCross nurse about how to manage it before it causes other health problems.