

Our Medical and Disability Partnership Gets Employees Back to Work Faster and in Better Health

With disability coverage from Indigo and a medical plan from Blue Cross Blue Shield of Massachusetts, your employees get more than just income protection in the event of disablement. As the preferred agency of Blue Cross, we're able to integrate disability claims data and health care management, so you can be assured that your employees are on the road to recovery and a timely return to work.

How Our Partnership with Blue Cross Helps You and Your Employees

We coordinate the sharing of disability claims information with nurse care managers from Blue Cross, who provide your employees with the personal support and services they need to get better faster. Dedicated Blue Cross nurse care managers will work directly with your employees to help them return to work on time and reduce costs by avoiding unnecessary visits to the doctor.

They can help your employees to:



Better understand their condition



Follow their treatment plan



Reduce complications



Set goals to improve their health and quality of life

Healthier Employees. Lower Costs.

The expert nurse care managers from Blue Cross can help you save by keeping your employees' recovery on track.

\$6B in avoidable medical costs among U.S. workers on short term disability annually¹

Blue Cross Care Management in Action

The dedicated nurse care managers from Blue Cross specialize in a range of areas, such as diabetes, behavioral health, and pediatric conditions. They'll proactively reach out to members in need to provide expert support and help coordinate care.

Member	Personalized Care	Outcome
<p>✓ Amy—Preterm Birth</p> <ul style="list-style-type: none"> • Delivered at 28 weeks • Traveling out of state • First time mother 	<p>Lucy, a specialist in high-risk maternity care, reached out to Amy and educated her on how to take care of herself and her child with instruction specific to preterm delivery, and how to take advantage of her plan's benefits.</p>	<p>Amy was able to care for her newborn son, received a no-cost breast pump through her plan's benefits, and spoke with Lucy through her postpartum visits. She receives ongoing support and resources, including case management for her child.</p>
<p>✓ Kevin—Knee Replacement Surgery</p> <ul style="list-style-type: none"> • Recovery not on track • Uneasy about upcoming procedure 	<p>Brenda, a complex case management specialist, helped Kevin understand his treatment plan and options. She coached him on tactics for expressing his concerns to his doctor, and explained that his health plan covered pain management alternatives.</p>	<p>Kevin's pain level and range of motion improved after his procedure. He's attending physical therapy and feels more in control of his situation.</p>
<p>✓ John—Back Surgery</p> <ul style="list-style-type: none"> • Out-of-network procedure • Expensive follow-up care 	<p>Janice, a complex case management specialist, showed John how he could switch to an in-network doctor to get care.</p>	<p>John was referred to an in-network doctor for his follow-up care, providing significant savings on out-of-pocket costs.</p>
<p>✓ Sarah—Seizures</p> <ul style="list-style-type: none"> • On short term disability • Frustrated with care from her doctor 	<p>Eileen, a complex case management specialist, helped Sarah search for other doctors that specialized in treating her condition.</p>	<p>Sarah switched doctors and found one who identified the cause of the issue and found the right treatment plan for her.</p>

Contact your account executive or visit indigo-insurance.com to learn more.