

Comfort is knowing  
someone is there.



## Seasons of Life<sup>SM</sup>

### Compassionate Help When You Need It

Seasons of Life is an outreach program that provides personalized claims resolution assistance to members and their families who are dealing with the death of a loved one. Seasons of Life ensures that members and their families have compassionate help when they need it.

#### Situation

After the death of a family member, survivors do not usually have the luxury of focusing just on grieving. The task of resolving the business affairs of the deceased, including financial and health care-related paperwork, can often be difficult.

#### Strategy

The Seasons of Life program from Blue Cross and Blue Shield of Texas (BCBSTX) gives support during this time by helping relatives of the deceased member to handle health care claims and provider statements quickly and efficiently.



Blue Cross and Blue Shield of Texas understands that working through medical bills and health insurance claims can sometimes be frustrating, especially during a difficult time. Seasons of Life customer advocates give support to lighten the burden so survivors can focus on their families.



**Other members  
have also expressed  
their gratitude...**

**“ I wanted to call and let you know how much I really appreciate your help, and thank you so much. I will be in touch if I have any problems, but right now everything is going pretty well. I’m trying to get things ironed out. But I tell you, I love Blue Cross and Blue Shield! ”**

**“ Thank you from the bottom of our hearts for all of your help and kindness. We appreciate you so much and wanted to say thank you. You are amazing. Thank you. ”**

**“ You know, I was worried about that bill and claim at first, but then when you started working on it for me, I knew you were my ace in the hole. Thanks! ”**

**Approach**

Seasons of Life begins with proactive outreach. When we learn of a member’s death, one of our specially trained customer advocates will send a handwritten sympathy card to the next of kin. This advocate will become the family’s single point of contact for the duration of the program. The family can then contact that customer advocate at a time that is convenient for them to discuss any insurance-related matters.

We complete a full review of the deceased member’s reimbursement history, claims status and customer service history before contact, so the customer advocate can anticipate the family’s needs.

Helping to resolve the health insurance affairs of the deceased also benefits the provider community by facilitating prompt, accurate claims processing.

**Results**

Members and relatives have largely welcomed this assistance. For many family members, this is an opportunity to talk to someone about the loved one they have lost and to express their grief.

Working through medical bills and health insurance claims can sometimes be frustrating, even without the added emotional stress of grief. Seasons of Life customer advocates give support to lighten the burden so survivors can focus on their families. The Seasons of Life program is one way that BCBSTX can provide compassionate service, assisting members and their families through a painful and difficult time.

**We help simplify remaining health care claims, answer questions and let family members know we are here to assist them. Seasons of Life ensures that members and their families have compassionate help when they need it most.**