

## BEFORE

### PERSPECTIVE

CURRENT STATE	ASPIRATION
<ul style="list-style-type: none"><li>• Competition intensifying</li><li>• Needs diversifying</li><li>• Insufficient knowledge management and knowledge sharing</li><li>• Talent lacks enough experience and opportunities (more readily available at competitors)</li><li>• BCBS has a strong brand, but a poor reputation around communicating value</li></ul>	<p>Consultative selling (and account management) happens when the sales person or account manager acts as an expert consultant for an employer, keeping the focus on the needs and experience of the employer. The consultative seller/account manager:</p> <ul style="list-style-type: none"><li>• Learns about customer needs and objectives before talking product<ul style="list-style-type: none"><li>◦ Conducts research (industry, company, marketplace)</li><li>◦ Asks questions</li><li>◦ Listens</li></ul></li><li>• Analyzes information</li><li>• Makes suggestions on how to satisfy those needs and meet those objectives</li></ul>
	SUPPORTED BY
	<ul style="list-style-type: none"><li>• Information sharing initiatives - developing processes, tools, resources; and sharing best practices</li><li>• Resource and knowledge sharing - framework for cross-plan collaboration to put the "best Blue foot forward"</li><li>• Plan-level guidance and diagnostics - enhancing consultative sales and account management functions on the Plan-level, and working on Plan priorities</li></ul>

People

Process

Support

## AFTER

### PERSPECTIVE



#### PEOPLE

Competition intensifying

Needs diversifying

Insufficient knowledge management  
and knowledge sharing

Talent lacks enough experience and  
opportunities

BCBS has a strong brand, but a poor  
reputation around communicating  
value



#### PROCESS

Consultative selling (and account management)  
happens when the sales person or account  
manager acts as an expert consultant for an  
employer, keeping the focus on the needs and  
experience of the employer. The consultative  
seller/account manager:

Learns about customer needs and  
objectives before talking product

- Conducts research
- Ask questions
- Listens

Analyzes information

Makes suggestions on how to satisfy  
those needs and meet those objectives



#### SUPPORT

Information sharing initiatives -  
developing process, tools, resources;  
and sharing best practices

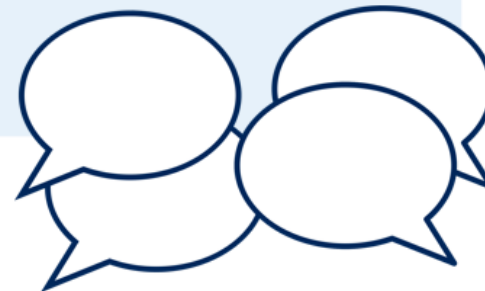
Resource and knowledge sharing -  
framework for cross-plan collaboration  
to put the "best Blue foot forward"

Plan-level guidance and diagnostics -  
enhancing consultative sales and  
account management functions on the  
Plan-level, and working on Plan priority

## BEFORE

### GAPS AND INITIATIVES: HOW WE DID IT

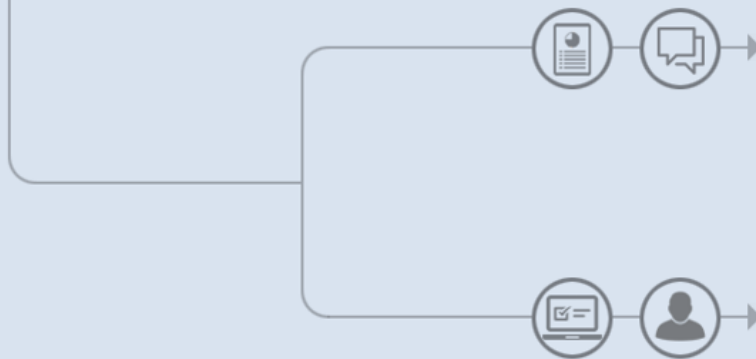
GAPS	INITIATIVES
<ul style="list-style-type: none"><li>• Reviewed relative reports, publications and materials to create an inventory of potential gaps (<i>materials list available in the appendix</i>)</li><li>• Conducted interviews with four Plan representatives to learn more about the gaps they see day-to-day</li></ul>	<ul style="list-style-type: none"><li>• Surveyed a representative from each member Plan (sales or account management) to learn about their in-flight initiatives</li><li>• Obtained from Mark Talluto (BCBSA) list of system-wide in-flight initiatives</li></ul>



## AFTER

### GAPS AND INITIATIVES

#### HOW WE DID IT?



#### GAPS

Reviewed relative reports, publications and materials to create an inventory of potential gaps (*materials list available in the appendix*)

Conducted interviews with four Plan representatives to learn more about the gaps they see day-to-day

#### INITIATIVES

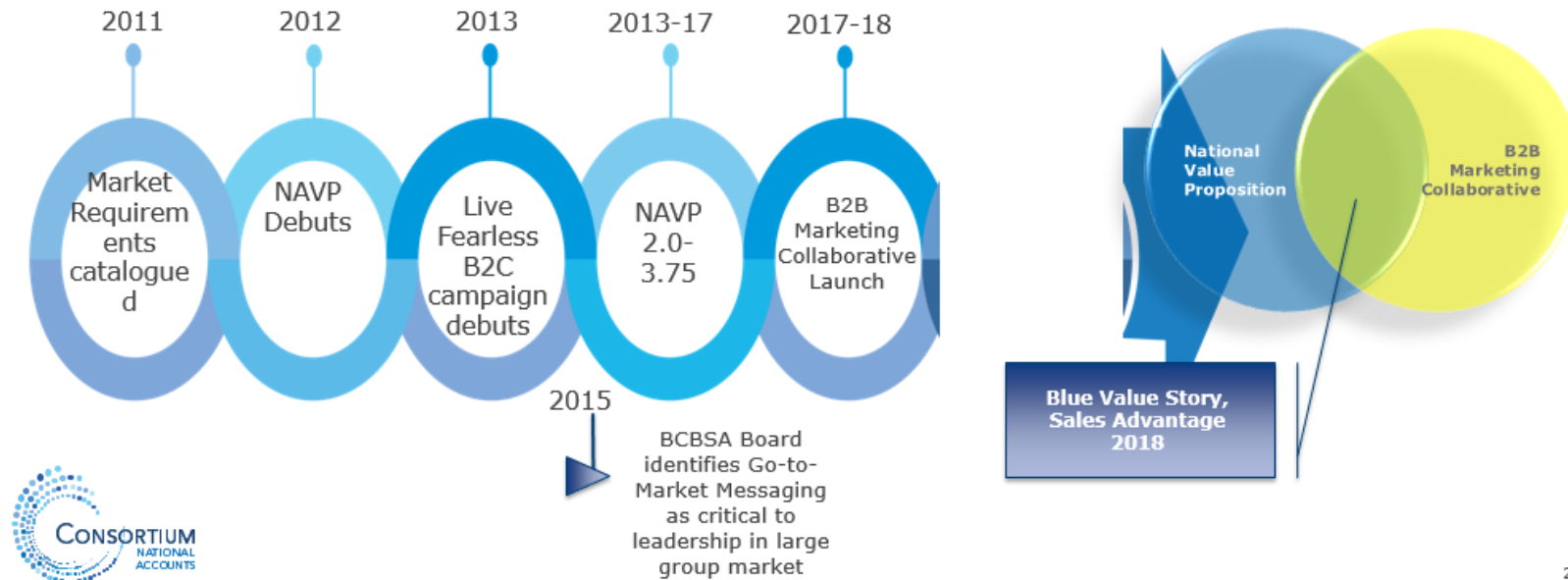
Surveyed a representative from each member Plan (sales or account management) to learn about their in-flight initiatives

Obtained from Mark Talluto (BCBSA) list of system-wide in-flight initiatives

## BEFORE

## CURRENT STATE

*The National Account Value Proposition was originally grounded in Consortium's Market Requirements. It continues to evolve through collaboration with Plans and BCBSA, and is now the Blue Value Story.*



## AFTER

