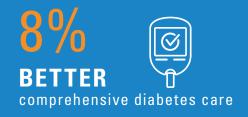
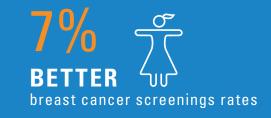
VALUE-BASED CARE HAS SHOWN PROMISING IMPROVEMENTS IN QUALITY AND TOTAL COST OF CARE.

THE TREND IS TOWARD BETTER SITE OF CARE DECISIONS...



... AS WELL AS BETTER PREVENTION AND CHRONIC CARE MANAGEMENT.





THESE IMPROVEMENTS AND OTHER EFFICIENCIES ARE DRIVING A J50/0+ in aggregate cost trend in Some cases (as compared DECREASE with national averages)



Source: Blue Cross and Blue Shield (BCBS) companies' Analysis, Total Care Evaluation 4.0 – National Aggregate Results, February 2019; performance denotes Total Care designated providers versus non-Total Care providers, calendar year 2017, includes data from 11.5 million BCBS members attributed to Total Care providers. Emergency room visit results represent rates per 1,000. Comprehensive diabetes results represent better nephropathy screening rates, in addition to other diabetes measurement.

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