

# Second Blue Bid

**For Consultants and Brokers**

May 2026

BCBSA



Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies.

# AGENDA

- Basics of Second Blue bid
- Questions about the Qualified National Account list
- The Monitoring Committee
- How to request second Blue bids
- Common questions about how second Blue bid works

## What Is

### A Second Blue Bid?

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#### Second Blue bid

allows a Qualified National Account to request a proposal from the Blue Plan where the account is headquartered **and** a second Blue Plan

## Who Can Request

### A Second Blue Bid?

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#### Qualified National Accounts

- List currently available on [www.bcbssettlement.com](http://www.bcbssettlement.com)
  - Current list is effective as of June 2024 and a new list will be published June 24, 2026
  - Refreshed every two years (June 2026, June 2028, etc.)
  - Includes ~1000 companies
- Accounts headquartered in Overlapping Service Areas continue to have opportunity to receive bids from the Blues licensed in those areas
- Accounts headquartered in single-Plan service areas can receive bids from their local Blue and one other Blue of the account's choosing

## How do overlapping service areas impact second Blue bid?

1

QNAs headquartered in locations served by two Blue Plans already have access to two Blue bids.

2

QNAs headquartered in locations served by one Blue Plan are eligible to request a second Blue bid from any other Plan, including Plans in overlapping service areas.

3

Local Blue Plan(s) can be identified using <https://www.bcbs.com/expl-ore-affordable-health-plans/employer-health-insurance>

- Search using either the zip code or state of the headquarters for the account.

## How was the Qualified National Account list created?

### The methodology used to create the current Qualified National Account List:

- Using data from Dun & Bradstreet, employers with at least 5,000 total U.S. employees were identified.
- Each employer's estimated Members were computed.
- Each employer's employee dispersion percentage was calculated.
- Employers were ordered based on their dispersion percentage.
- Employers were added until the aggregate total self-funded memberships totaled at least 33 million.

**The List Will Be Refreshed Every Two Years,** beginning in June 2026, using this same methodology and updated data, including the then- current employer data from Dun & Bradstreet.

## How will the QNA list refresh impact second Blue bid requests?

As of June 24, 2026, some accounts may no longer qualify for second Blue bid while others will newly qualify. An account may fall into one of several possible scenarios.

### SCENARIO:

The account remains on the QNA list or is added for the first time.

A second Blue bid can be requested. Each QNA can have one active request.

### SCENARIO:

The account is no longer on the QNA list and has not previously requested a second Blue bid.

The account is no longer eligible to request a second Blue bid. They can continue to request a Blue bid from their local Plan.

## How will the QNA list refresh impact second Blue bid requests?

As of June 24, 2026, some accounts may no longer qualify for second Blue bid.

### SCENARIO:

The account is no longer on the QNA list but has a request in process or a contract in place through a second Blue bid.



If the request is submitted before June 24, 2026, and the account was on the prior QNA list, the account can continue until the process is complete or the account issues a new Request for Proposal (RFP). Note that Second Blue bid requests can only be submitted for a benefit contract starting up to 3 years from the date of the second Blue bid request.

If an account that is being served by a second Blue bidding Plan is removed from the Qualified National Account list when a list refresh occurs, its current benefits contract will stay in place for the duration of the agreed-upon term or until the Qualified National Account issues a new RFP. Once the contract period ends, or the account issues a new RFP, it is no longer a Qualified National Account and cannot request a second Blue bid.

## What are common questions about the QNA List?



Can QNA subsidiaries or affiliates request a second Blue Bid?



What impact does a merger, acquisition, or refresh of the list have?



Can the Qualified National Account list be appealed?

# What is the Monitoring Committee?



## WHAT IS THE MONITORING COMMITTEE?

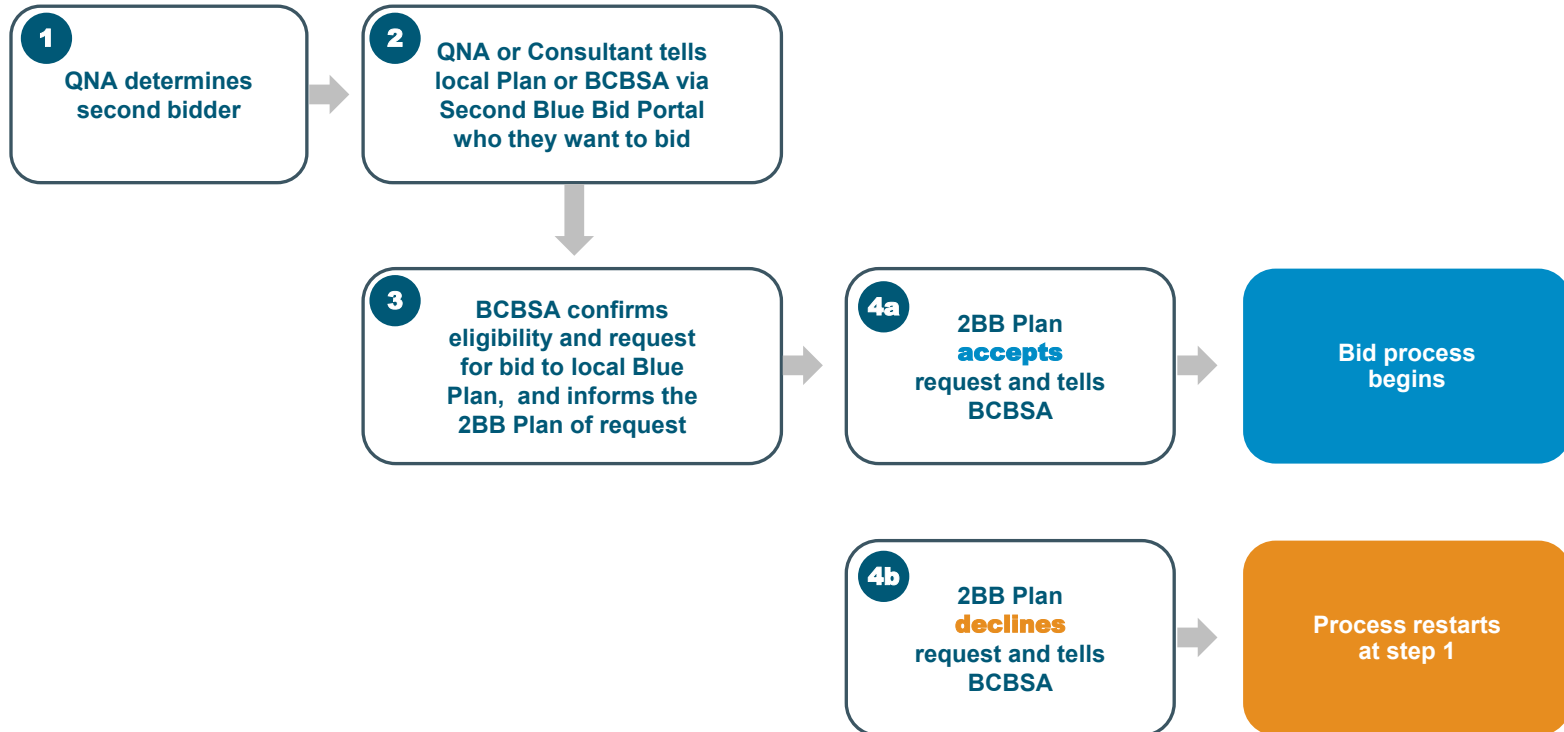
Created by the **Subscriber Settlement Agreement** to oversee implementation of the settlement, including resolving disputes related to such implementation.



## WHO TO CONTACT WITH QUESTIONS?

**Class members** should go to [www.bcssettlement.com](http://www.bcssettlement.com) to contact Subscriber class counsel.

# How does a Qualified National Account request a second Blue bid?



# Second Blue Bid Portal

## Welcome to the Second Blue Bid Portal

This site is intended for use by Qualified National Accounts, or their official broker or consultant of record on their behalf who are eligible to request a Second Blue Bid.

**What is a Qualified National Account?** Qualified National Accounts are certain large, self-funded employers with geographically dispersed work forces who are eligible to request a Second Blue Bid.

- To determine if you are a Qualified National Account, [Click here](#)
- More information, including frequently asked questions, are available on [BCBS.com](#).

[Request Second Blue Bid](#) [Check Status/Withdraw Request](#)

### Qualified National Account Details

\* Qualified National Account Name ⓘ

Test QNA

\* Headquarter Street 1 (No P.O. Boxes)

Headquarter Street 2

\* Headquarter City

\* Headquarter Physical State

Select an Option

\* Headquarter Physical Zip Code

### Second Blue Bid Request Details

\* Is a bid requested from your Local Plan?

Yes

\* Current Local Plan ⓘ

Search Plan...

\* Requested Second Blue Bid Plan Name ⓘ

Search Plan...

### Requestor Details

\* Requestor Contact Name

\* Requestor Contact Phone

\* Requestor Contact Email

\* Requestor Relationship to Account

Official Broker/Consultant

\* Consultant/Broker Corporation Name

\* Attestation Verification

[Upload Files](#) Or drop files

Submit Request

Contact Support

## Common Questions about how second Blue bid works

**Can the Initial Control Plan decline to bid?**

**Can the Second Blue Bid Plan decline to bid?**

**How long can the second Blue Plan service the account?**

**Does the settlement provide for any fees associated with Second Blue bid?**

**How does second Blue bid impact the cede process?**

**How will Accounts know about Plans outside their service areas?**

Answers to these questions, and more, can be found in the FAQ on [Qualified National Accounts | bcbs.com | Blue Cross Blue Shield](#)