

Healthcare Coverage Designed for Your Community, Accessible Across the Country

For more than **90 years**, Blue Cross and Blue Shield (BCBS) companies have provided secure and stable healthcare coverage to people in communities across the country. BCBS grew out of a grassroots approach to a prepaid hospital plan in 1929. Today, the 36 independent and locally operated BCBS companies take what we learn from covering more than **109 million** people—one in three Americans—and use that knowledge to improve our healthcare system, and the health and wellness of our local communities.



- **BCBS companies provide coverage to people across every ZIP code in all 50 states, the District of Columbia and Puerto Rico.**
- **Through the BlueCard® program, BCBS members can receive healthcare services throughout the United States and around the world.**

PROVIDING TRUSTED LEADERSHIP THROUGH EXPERIENCE

Blue Cross and Blue Shield companies are the oldest, most experienced providers of health coverage in America. As community-based companies, the Blues® understand their local markets and offer customized products and services that are tailored to meet local needs. BCBS companies also partner with more than 90 percent of doctors and hospitals nationwide to provide high-quality care at the best possible price.

In the late 1950s, the government passed the Federal Employees Health Benefits Act and turned to BCBS companies as a valuable partner to provide coverage to federal employees across the country. The Blue Cross Blue Shield Federal Employee Program (FEP®) is the top choice of federal employees, retirees and their families.

Today, Blue Cross and Blue Shield companies cover:

- **76 of America's Fortune 100 employers**, including some of America's top companies like Microsoft, Walmart, General Motors and UPS.
- **6.9 million** people who work for small employers and are committed to helping small businesses manage their healthcare costs.

- **17 million** unionized workers, retirees and their families—the **#1 choice** for organized labor.
- **Millions** of Americans through government-supported healthcare programs, including:
 - **5.7 million** federal workers, retirees and their families through the Federal Employee Health Benefits Program—the top choice for federal workers
 - **4 million** through Medigap supplemental insurance
 - **8.3 million** through Medicaid programs
 - **3.6 million** through Medicare Advantage
 - **1.5 million** through Medicare Part D Rx drug plans

BCBS companies offer coverage through the Affordable Care Act marketplaces, and we also provide coverage through the Office of Personnel Management's multi-state plan.

BCBS companies have partnered with the federal government to process Medicare claims and payments since the program's inception in 1966. Today, Blue Medicare Administrative Contractors collectively handle more of the day-to-day work of paying Medicare claims than any other company.

DELIVERING BETTER CARE THROUGH INNOVATION

Blue Cross and Blue Shield companies believe our healthcare system should deliver safe, high-quality care; eliminate inefficient spending; and encourage and reward actions that individuals take to improve their health. Through innovative programs, the Blue System is improving care delivery and collaborating with physicians and nurses to help them choose evidence-based medical treatments that will best meet the unique needs of each patient.

- By drawing on data from a network that includes more than 90 percent of doctors and hospitals nationwide, Blue Cross and Blue Shield companies are uniquely positioned to provide insights and intelligence on healthcare quality and cost at the local, regional and national levels.
- More than **71 million** BCBS members across **49 states and Washington, D.C.** have access to care from more than **385,000 providers** who are engaged with patient-focused care programs.
- Learning from the data that encompasses more than \$510 billion in annual claims nationally, BCBS companies provide free tools available on apps and online for consumers to compare costs for over 1,600 healthcare procedures – more than any other health insurer in the U.S. – to eliminate surprise out-of-pocket expenses and encourage price transparency.
- Blue Cross and Blue Shield companies offer a portfolio of performance-driven national network solutions that make it easier to design benefits for employers' specific needs, leveraging designated providers that meet nationally consistent criteria for quality and efficiency.
 - **Blue Distinction Specialty Care** focuses on doctors, hospitals and other healthcare facilities that excel in delivering safe, effective treatment for specialty procedures, such as knee and hip replacements, cardiac care, bariatric surgery and transplants.
 - **Total Care** focuses largely on primary care by recognizing doctors and hospitals that focus on the whole patient—emphasizing prevention and wellness, delivering more coordinated care and helping patients better manage chronic conditions.

IMPROVING AMERICA'S HEALTH THROUGH DATA-DRIVEN SOLUTIONS

The unmatched experience, scale and scope of the Blue Cross and Blue Shield System translates to unparalleled depth and breadth of national healthcare data. The Blues® span every ZIP code in the U.S., contracts with 90 percent of the nation's

doctors and hospitals and insures more than 109 million members. BCBS companies are harnessing the power of data capabilities such as Blue Cross Blue Shield AxisSM and Blue Health Intelligence[®] to power insights that are transforming healthcare, community by community and identify solutions to keep coverage affordable.

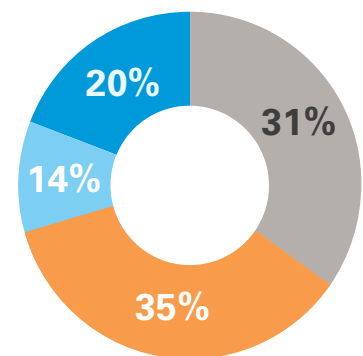
INVESTING IN THE HEALTH OF AMERICA

To help address some of our nation's most pressing healthcare challenges BCBS companies collectively:

- Invested **\$382 million** in community health programs across the country.
- Volunteered **572,000** BCBS employee **hours** to community projects and social initiatives.
- Provided **\$13 million in personal** BCBS employee dollars to community and social causes.
- Donated **\$4 million** towards disaster relief efforts
- Worked alongside local chapters of national charitable organizations that share their vision of a healthier America.

2018 Blue System Areas of Community Investment:

- Improving Healthcare Access
- Enabling Healthier Living
- Improving Healthcare Quality and Affordability
- Addressing Social Determinants of Health



For additional information about the Blue Cross Blue Shield Association and the Blue Cross and Blue Shield companies visit www.BCBS.com.