

Blue Cross and Blue Shield of Louisiana: Key Facts and Figures

- Blue Cross and Blue Shield of Louisiana currently serves one out of four Louisianians.
- The company is the state's oldest domestic health insurer, having been founded in New Orleans in 1934.
- Blue Cross is Louisiana-owned and –operated. It is a nonprofit, fully taxed mutual company, owned by its policyholders—*not* shareholders.
- The company employs more than 2,500 Louisianians in its Baton Rouge headquarters and eight regional offices in Alexandria, Houma, Lafayette, Lake Charles, Monroe, New Orleans and Shreveport.
- Every full-service acute care hospital in Louisiana and nearly nine out of 10 doctors are members of Blue Cross networks.
- Blue Cross is a tax-paying company and returns billions to the Louisiana economy each year by paying claims, salaries, advertising and more.
- Blue Cross and its subsidiaries offer a full line of health insurance products for both individuals and groups, including:
 - o both fully insured and self-insured (administrative services only) products for groups;
 - a high-deductible policy that is compatible with tax-favored health savings accounts (HSA);
 - o a full line of Medicare supplement plans and Medicare Advantage;
 - o life insurance; and,
 - a suite of voluntary group benefit options, including life, dental and disability coverage.

Financial Strength

- Blue Cross and Blue Shield of Louisiana has received 19 consecutive "A" ratings for financial strength from Standard & Poor's.
- The company holds accreditations from national healthcare standards organizations.
- Blue Cross maintains a reserves fund to protect policyholders from the impact of external economic factors or natural disasters.

Promoting Healthy Lifestyles

- Blue Cross provides its comprehensive **My Health**, **My Way** wellness program to all members at no extra charge.
- Blue Cross' more than **200 in-house doctors, nurses, pharmacists, nutritionists and social workers** provide health coaching to customers with chronic conditions and assist network providers in caring for their patients.
- The company's Louisiana 2 Step and 2 Step 4 Kids programs encourage all Louisianians (including non-members) to take two small steps to better health: *eat right* and *move more*.

Investing in Quality Care

- Blue Cross and Blue Shield of Louisiana promotes and invests in accountable, coordinated and collaborative care through its **Quality Blue Primary Care** (QBPC) and Quality Blue Value Partnerships (QBVP) programs.
- QBPC is designed to **help Louisiana doctors** better care for their patients with long-term health conditions, recognizing and rewarding providers with proven track records of improving patients' clinical, financial and operational outcomes.
- Blue Cross also participates in nationwide programs such as Blue Distinction[®], a designation awarded by the Blue Cross and Blue Shield companies to medical facilities that have **demonstrated expertise in delivering quality healthcare**.

Community Commitment

- Blue Cross and Blue Shield of Louisiana and the separate **Blue Cross and Blue Shield of** Louisiana Foundation support more than 200 local and statewide charitable causes and events through donations and sponsorships and through volunteer service by employee members of Team Blue.
- The Blue Cross and Blue Shield of Louisiana Foundation's annual statewide recognition program, the **Angel Award**[®], rewards individuals who perform outstanding volunteer work on behalf of Louisiana children.

The Power of Blue

- Blue Cross and Blue Shield of Louisiana is one of 36 independent Blue Cross and Blue Shield Plans across the nation.
 - Each is an independent company, licensed by its own state government, and run by its own board of directors.
 - Collectively, these Blue Cross and Blue Shield plans cover more than 106 million Americans in all 50 states, Washington, D.C., and Puerto Rico.
- Blue Cross members have the best of both worlds. They are served by a local company that makes business decisions on the basis of what's best for them—and they have access to national provider networks through the Association.
- What's more, members can take their healthcare benefits with them when they travel across the country and to 170 countries around the world.

Visit us online at <u>www.bcbsla.com</u>

or

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Blue Cross and Blue Shield of Louisiana is incorporated as Louisiana Health Service & Indemnity Company. HMD Louisiana, Inc. is a subsidiary of Blue Cross and Blue Shield of Louisiana. Both companies are independent licensees of the Blue Cross and Blue Shield Association.