



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

news release

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FOR IMMEDIATE RELEASE

Arkansas Blue Cross and Blue Shield's new Personal Health Statement places first in national evaluation

Little Rock, AR (April 20, 2010) — Arkansas Blue Cross and Blue Shield's new Personal Health Statement — a redesign of the traditional Explanation of Benefits (EOBs) — earned a first-place finish as well as a designation of "Excellent" to exceed all other health insurance companies evaluated during a recent national review of their EOBs, according to Karen Raley, vice president of Communications and Product Development for Arkansas Blue Cross.

"Because the EOB is the primary way we communicate with our members, our goal was to simplify and personalize this benefit statement so our members can understand exactly what is happening with their claims and their benefits," said Raley. "We are thankful that our efforts have been recognized on a national level. Most importantly, we know our members will benefit by becoming more informed consumers of health care."

An EOB is generated each time a member's doctor or hospital files a claim. The EOB notifies the member how Arkansas Blue Cross handled the claim. Now, Arkansas Blue Cross members receive a Personal Health Statement instead of an EOB. It's a more comprehensive statement designed to help members understand a complex industry in everyday language. It helps members better understand:

- Claims and how they were handled
- Out-of-pocket costs (deductibles, copayments, coinsurance)
- Benefits and how they work

(more)

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- Discounts on services
- How to contact their health insurance plan
- How much they owe and to whom

DALBAR, a leading third-party evaluator in the financial services industry, conducted this first-ever national evaluation of the EOB. The evaluation gave 68 percent of EOBs failing grades; however, Arkansas Blue Cross was deemed innovative for recognizing the importance of this member communication and transforming its EOBs into Personal Health Statements that are understandable and useful consumer tools, according to the DALBAR report.

Arkansas Blue Cross earned the highest DALBAR designation of "Excellent" with a score of 89.65. According to the report, Arkansas Blue Cross was awarded first place for having a communication piece that is innovative in content and design, and for going above and beyond the required content to offer health tips and other features designed to positively influence a member's lifestyle.

The DALBAR report evaluates EOBs according to clarity, content and design. Three DALBAR designations are used: Excellent: 80-100 points, Very Good: 70-79 points and Good: 60-69 points.

EOBs provide necessary information about claims payments and patient financial responsibility. A well-designed and easy-to-understand EOB can improve a member's comprehension of his/her health care benefits, which in turn can engage members to focus on reducing or managing costs. The evaluation compared the usefulness of the communication from 34 leading insurers.

Founded in 1948, Arkansas Blue Cross and Blue Shield, an Independent Licensee of the Blue Cross and Blue Shield Association, is the largest health insurer in Arkansas. Arkansas Blue Cross and its affiliates have more than 2,700 employees. If combined, the 39 independent, locally operated Blue Cross and Blue Shield Plans collectively provide healthcare coverage for 98 million — nearly one in three — Americans.

