



BlueCross BlueShield Association

An Association of Independent Blue Cross and Blue Shield Plans



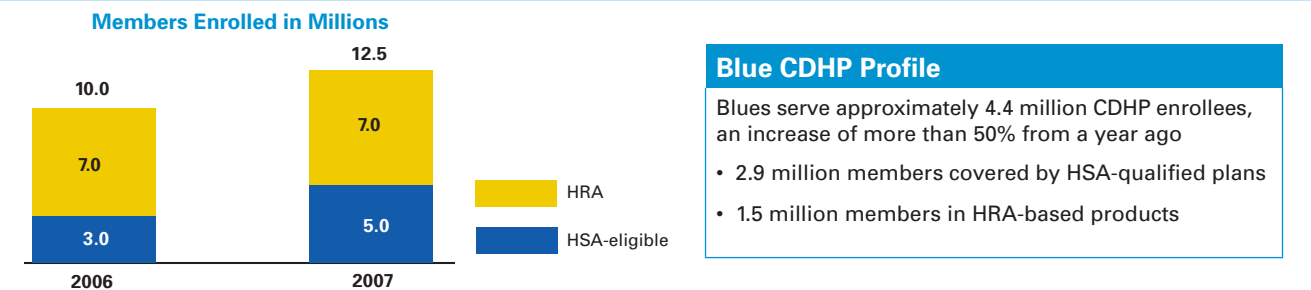
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2008 Consumer Driven Health Plans Member Experience Survey: Key Findings

For several years, consumer driven health plans (CDHPs) have provided new ways to engage consumers in the management of their own health and healthcare expenses. Each year, the Blue Cross and Blue Shield Association releases the latest data on CDHP use, demographics and market impact. The 2007-2008 findings highlighted in this document show that the number of consumers using CDHPs – specifically Health Savings Accounts (HSAs) – has grown significantly over the last year, across all demographics. These consumers are demonstrating shared attitudes and behaviors when it comes to healthcare, particularly in regards to the increased use of health and wellness programs and better tracking, estimating and budgeting for healthcare costs.

CDHP enrollment has increased 25% in the last year, continuing to provide consumers with tools and resources that drive engagement.



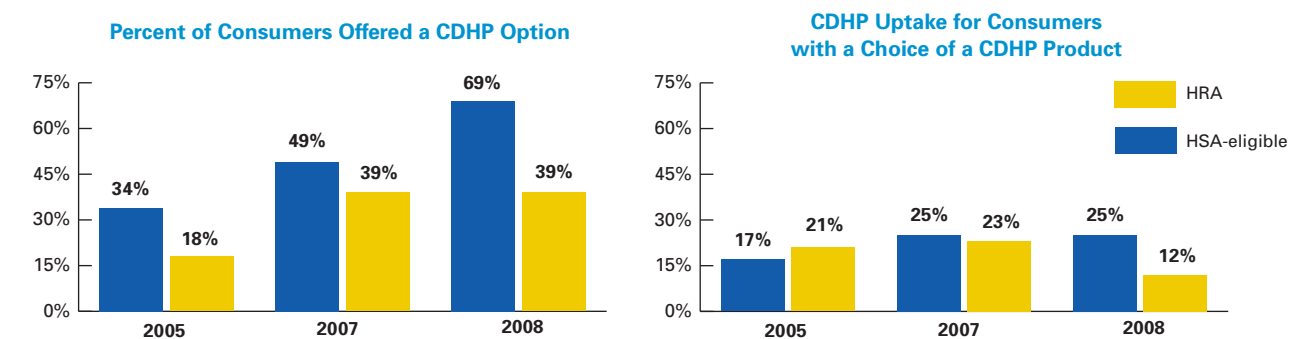
Blue CDHP Profile

Blues serve approximately 4.4 million CDHP enrollees, an increase of more than 50% from a year ago

- 2.9 million members covered by HSA-qualified plans
- 1.5 million members in HRA-based products

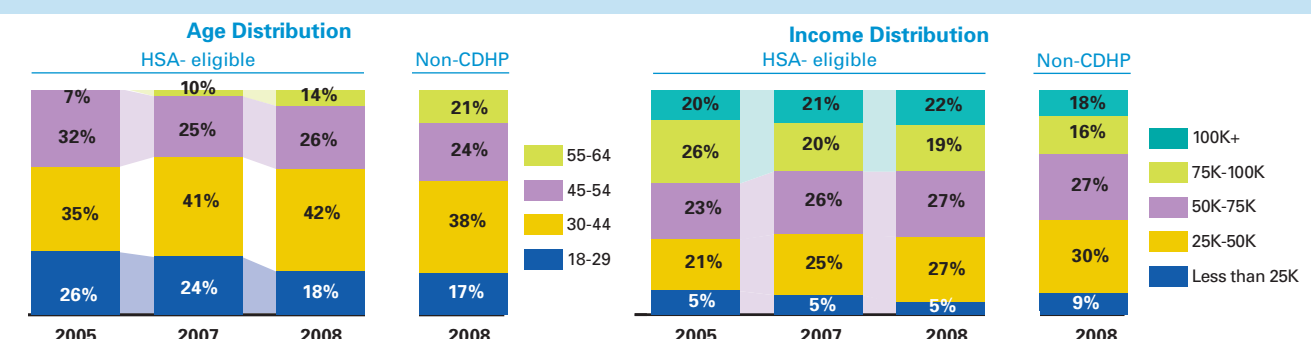
Sources: American Association of Preferred Provider Organizations, Blue Cross and Blue Shield Association

The increased availability of CDHPs — particularly those using Health Savings Accounts (HSAs) — is driving growth.



Sources: 2005, 2007 and 2008 BCBSA CDHP Member Experience Surveys

The HSA-eligible population increasingly mirrors the non-CDHP population.

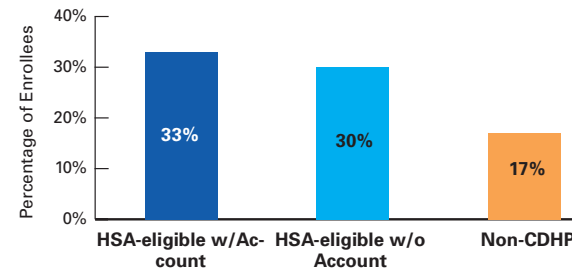


Sources: 2005, 2007 and 2008 BCBSA CDHP Member Experience Surveys

HSA-eligible customers share a set of attitudes and behaviors when it comes to making healthcare decisions. The following seven charts illustrate these behaviors.

Behavior 1: HSA-eligible enrollees are offered more incentives than non-CDHP customers.

Incentives or Rewards Given for Participation in Health and Wellness Programs



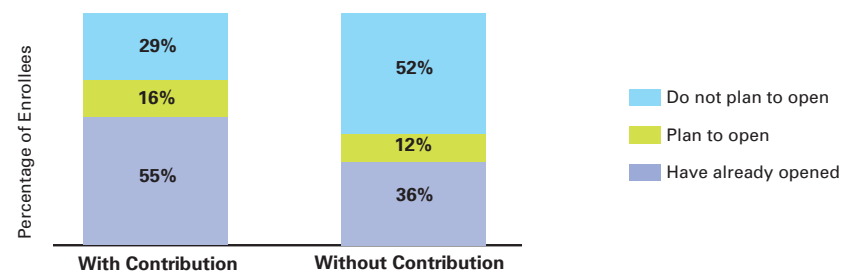
Examples of Rewards/Incentives

1. Cash
2. Contributions to account
3. Lower premiums, copays and deductibles
4. Points redeemable for merchandise

Statistically different from non-CDHP results at a 95% confidence level
Source: 2008 BCBSA CDHP Member Experience Survey

Behavior 2: For those people with employer-sponsored health coverage, more employees open HSAs when they have an incentive to do so.

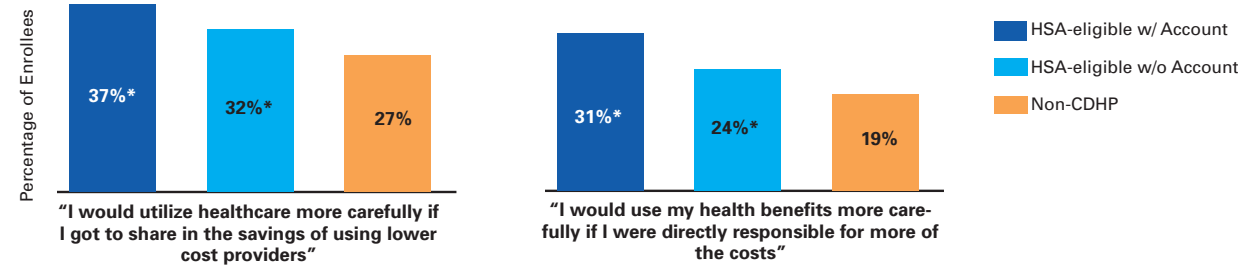
HSA-eligible Consumers Opening Accounts



Source: 2008 BCBSA CDHP Member Experience Survey

Behavior 3: HSA-eligible enrollees want more control over costs and utilization.

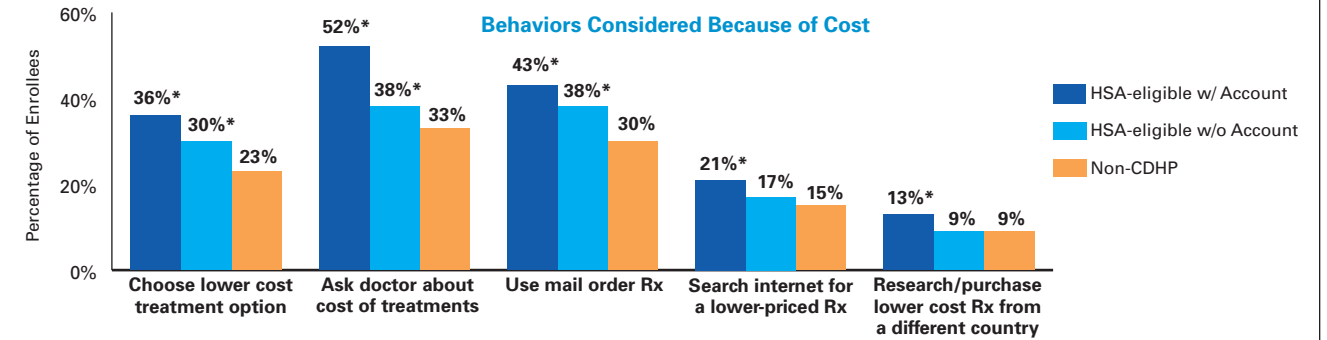
Consumer Attitudes



* Statistically different from non-CDHP results at a 95% confidence level
Note: 2007 and 2008 results show no statistically significant differences from one another
Sources: 2007 and 2008 BCBSA CDHP Member Experience Surveys

Behavior 4: HSA-eligible consumers are more cost-conscious and cost-driven.

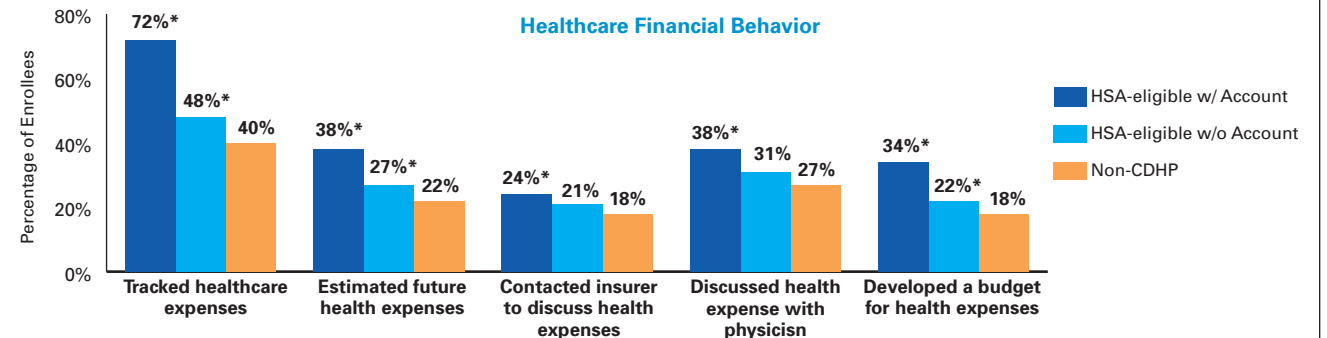
Behaviors Considered Because of Cost



* Statistically different from non-CDHP without Account results at a 95% confidence level
Source: 2008 BCBSA CDHP Member Experience Survey

Behavior 5: HSA-eligible enrollees are tracking, estimating and budgeting for healthcare costs at higher rates.

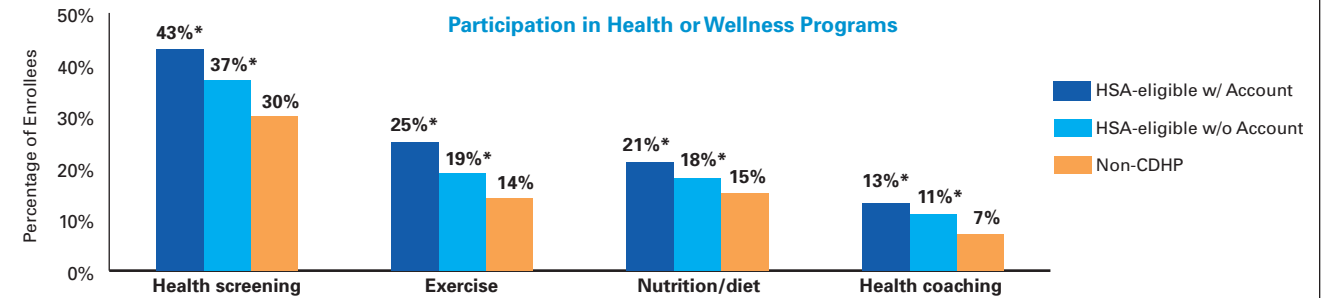
Healthcare Financial Behavior



* Statistically different from non-CDHP without Account results at a 95% confidence level
Source: 2008 BCBSA CDHP Member Experience Survey

Behavior 6: HSA-eligible enrollees are more engaged in health and wellness.

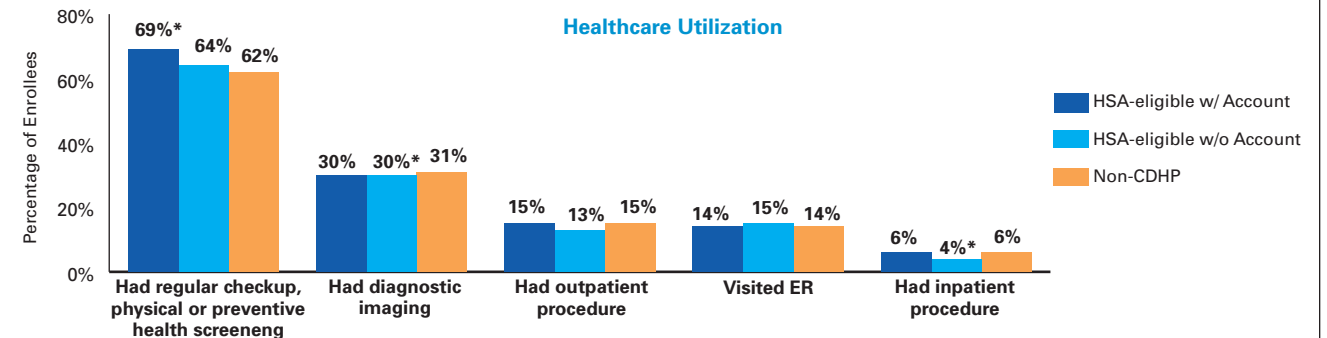
Participation in Health or Wellness Programs



* Statistically different from non-CDHP without Account results at a 95% confidence level
Source: 2008 BCBSA CDHP Member Experience Survey

Behavior 7: HSA-eligible enrollees use more preventive services, while use of necessary care mirrors non-CDHP population.

Healthcare Utilization



* Statistically different from non-CDHP without Account results at a 95% confidence level
Source: 2008 BCBSA CDHP Member Experience Survey

The 2008 CDHP Member Experience Survey is a Web-based survey of 2,791 consumers aged 18-64 with private health insurance coverage, including 1,601 with HSA-eligible, 949 with non-CDHP and 241 with HRA coverage.