



Press Release

J.D. Power and Associates Reports:

Blue Cross and Blue Shield of Alabama Ranks Highest in Member Satisfaction among Health Plans in the East South Central Region for a Sixth Consecutive Year

WESTLAKE VILLAGE, Calif.: 11 March 2013 — Blue Cross and Blue Shield of Alabama ranks highest in member satisfaction with health plans in the East South Central region for a sixth consecutive year, according to the J.D. Power and Associates 2013 Member Health Plan StudySM released today.

Now in its seventh year, the study measures satisfaction among members of 136 health plans in 17 regions throughout the United States by examining seven key factors: coverage and benefits; provider choice; information and communication; claims processing; statements; customer service; and approval process. In 2013, overall member satisfaction averages 701 (on a 1,000-point scale), compared with 702 in 2012.

Blue Cross and Blue Shield of Alabama achieves a score of 730. The average satisfaction index score in the East South Central region is 708—seven points higher than the overall member satisfaction average. Member satisfaction in the region has improved by two points in 2013, compared with 2012.

Health plans nationwide are preparing for changes as a result of the Affordable Care Act, such as the establishment of state health insurance exchanges. Among members with group coverage, interest in state exchanges is more prevalent when their employer has not offered a choice of health plans. Members who have a choice of health plans indicate being less interested in exchanges (36%) than do those who have no choice (50%).

Nationally, 73 percent of members who purchase insurance on their own instead of through their employer say they “definitely will” or “probably will” use a state exchange. The new insurance purchasing method intends to make it easier for members to access insurance and, ideally, at more competitive rates. The desire to reduce costs may also attract all types of members to the concept of exchange purchasing. A higher percentage of members in high-deductible health plans indicate they are interested in using exchanges, compared with those in low-deductible plans (59% vs. 45%, respectively). Service quality may also play a role in shaping demand, as members with the highest levels of interest in using exchanges are those who have contacted their health plan regarding a problem during the past year (60%), compared with those who have not had a problem with their health plan (45%).

“As health care costs continue to increase and members pay a higher percentage of the premium, health plan members are increasingly aware of exactly what they are getting for their premium,” said Rick Millard, senior director of the healthcare practice at J.D. Power and Associates. “If a member has experienced problems and perceives the possibility of having more control over costs by using exchanges, this new purchasing method may become more appealing.”

The 2013 Member Health Plan Study is based on responses from more than 33,000 members of 136 commercial health plans across 17 regions in the United States. The study was fielded in December 2012 and January 2013. For more comprehensive health plan rankings for all 17 U.S. regions, please visit www.jdpower.com.

About J.D. Power and Associates

Headquartered in Westlake Village, Calif., J.D. Power and Associates is a global marketing information services company providing forecasting, performance improvement, social media and customer satisfaction insights and solutions. The company's quality and satisfaction measurements are based on responses from millions of consumers annually. For more information on car reviews and ratings, car insurance, health insurance, cell phone ratings, and more, please visit JDPower.com. J.D. Power and Associates is a business unit of The McGraw-Hill Companies.

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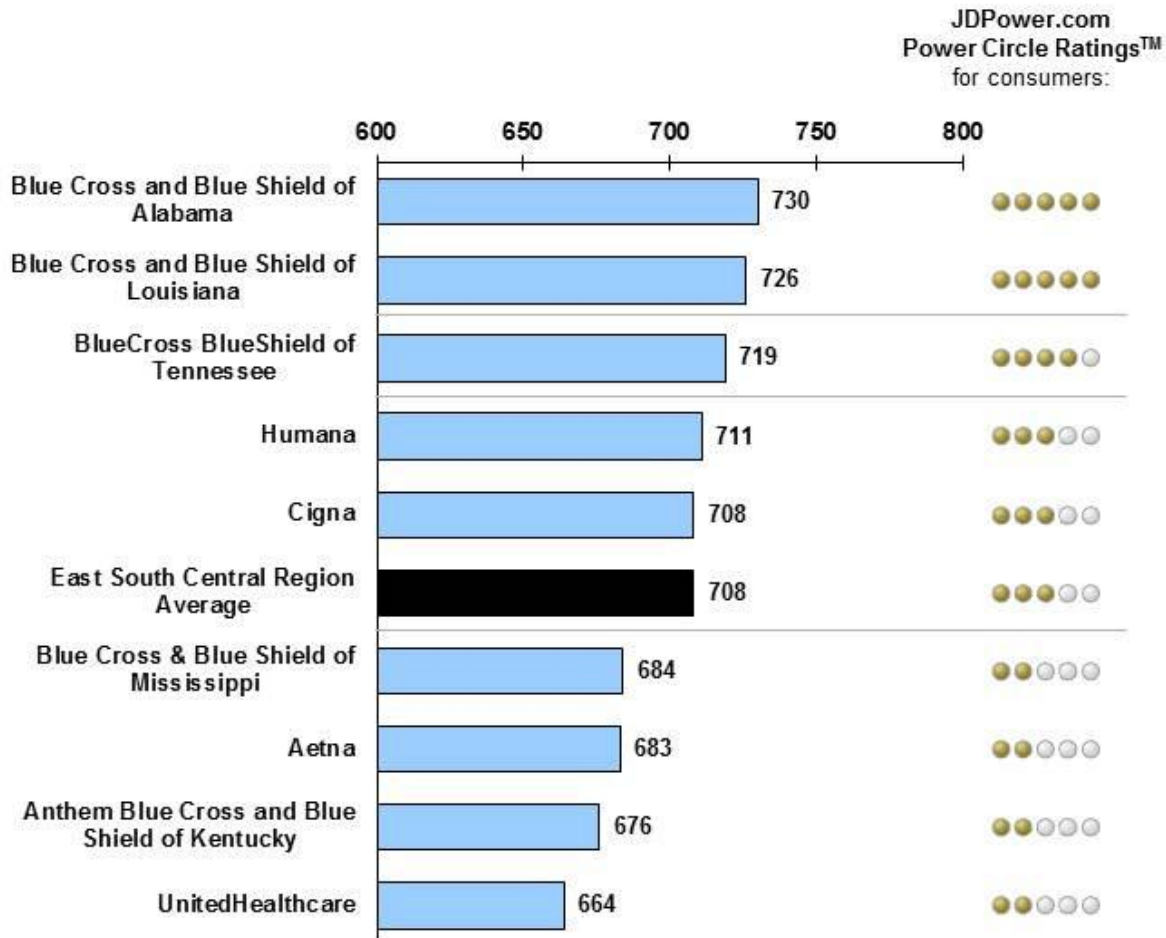
(Page 2 of 2)

NOTE: One chart follows.

J.D. Power and Associates 2013 Member Health Plan StudySM

Member Satisfaction Index Rankings East South Central Region

(Based on a 1,000-point scale)



Power Circle Ratings Legend

- 5 Gold Circles: Among the best
- 4 Gold Circles: Better than most
- 3 Gold Circles: About average
- 2 Gold Circles: The rest

Source: J.D. Power and Associates 2013 Member Health Plan StudySM

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