J.D. Power and Associates Reports:
BlueCross BlueShield of Nebraska Ranks Highest in Member Satisfaction among Health Plans in the Heartland Region for a Second Consecutive Year

WESTLAKE VILLAGE, Calif.: 1 April 2010 — BlueCross BlueShield of Nebraska ranks highest in member satisfaction with health plans in the Heartland region for a second consecutive year, according to the J.D. Power and Associates 2010 U.S. Member Health Insurance Plan StudySM released today.

Now in its fourth year, the study measures satisfaction among members who purchased their coverage individually or through their employer from 133 health plans in 17 regions throughout the U.S. The study examines seven key factors: coverage and benefits; provider choice; information and communication; claims processing; statements; customer service; and approval processes.

BlueCross BlueShield of Nebraska achieves a score of 732 on a 1,000-point scale and performs well in the Heartland region in five of the seven factors: coverage and benefits; provider choice; claims processing; statements; and customer service. Following BlueCross BlueShield of Nebraska in the regional rankings are Wellmark BlueCross BlueShield (725) and BlueCross BlueShield of Kansas City (704).

After a slight improvement in 2009, overall member satisfaction across the country declines significantly in 2010 to a score of 701, falling below 2008 levels.

“Members are considerably less satisfied with coverage and benefits, which is partially driven by a lack of understanding of their plans’ services and benefits and how to successfully access them,” said Jim Dougherty, director of the healthcare practice at J.D. Power and Associates.

The average satisfaction index score in the Heartland region is 691—significantly lower than the 17-region national average. Overall satisfaction among health plan members across the country has declined significantly in 12 of the 17 regions, and performance in the Heartland region has declined considerably in 2010, compared with 2009.

“The recent healthcare debate has demonstrated just how complicated the health insurance market can be,” said Dougherty. “Health plans that focus on building relationships through member education, communication and reliable, consistent delivery of health insurance products and services are the most successful in delivering a satisfying member experience—which, in turn, may give them an edge in today’s competitive environment.”

According to Dougherty, health plans can create a foundation for a more satisfying member experience by providing subscribers with a strong understanding of how their health plans work. Members with higher levels of understanding also tend to be more loyal and are better advocates for the health plan. However, only four in 10 members say they fully understand their plans.

“While the full implications of the recent healthcare reforms will not take effect for a number of years, it is likely that individual consumers will have more choices than they have had in the past,” said Dougherty. “Health
insurance plans that proactively strive to provide an outstanding member experience will be best positioned to retain and acquire employer customers and individual members in the new healthcare exchanges, and demonstrate value in an increasingly competitive marketplace.”

The 2010 U.S. Member Health Insurance Plan Study is based on responses from nearly 34,000 members of commercial health plans. There were 2,199 respondents in the Heartland region, which includes Iowa, Kansas, Missouri and Nebraska. The study was fielded in November and December 2009. For more comprehensive health plan rankings for all 17 U.S. regions or to read an article, visit www.jdpower.com.

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NOTE: One chart follows.
J.D. Power and Associates
2010 U.S. Member Health Insurance Plan Study™

Member Satisfaction Index Ranking
Heartland Region
(Based on a 1,000-point scale)

JDPower.com Power Circle Ratings™ for consumers:

<table>
<thead>
<tr>
<th>Company</th>
<th>Index</th>
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<tbody>
<tr>
<td>BlueCross BlueShield of Nebraska</td>
<td>732</td>
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<tr>
<td>Wellmark BlueCross BlueShield</td>
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<tr>
<td>BlueCross BlueShield of Kansas City</td>
<td>704</td>
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<tr>
<td>UnitedHealthcare</td>
<td>694</td>
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<tr>
<td>Heartland Region Average</td>
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<tr>
<td>Aetna</td>
<td>688</td>
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<tr>
<td>BlueCross BlueShield of Kansas</td>
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<td>Coventry Health Care</td>
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<tr>
<td>Anthem Blue Cross and Blue Shield of Missouri</td>
<td>658</td>
</tr>
<tr>
<td>CIGNA</td>
<td>646</td>
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</tbody>
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Source: J.D. Power and Associates 2010 U.S. Member Health Insurance Plan Study™

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