

BRAND STRENGTH MEASURE (BSM) EOY 2023 RESULTS



**BlueCross
BlueShield**
Association

METHODOLOGY



INCREASED BCBS MEMBER COMPLETES IN 2023!

QUALIFIED RESPONDENT

- Age 18+
- Live in the US or Puerto Rico
- Enrolled in a commercial insurance health plan (including Medicare Advantage or Medicare Supplemental (Medigap) insurance)
- Research target audience is commercially-insured consumers; Individual, Group and Medicare lines of business

SAMPLE SIZE GOAL

National: 77,250 completes per year (62 Plan service areas); LOB views

Increased the number of completed interviews In April 2023, considering market size and sample feasibility

- Small Markets: n=1,000 total annual sample; at least 375 BCBS members/625 non-members
- Medium Markets: n=1,250 total annual sample; 625 members/625 non-members
- Large Markets: n=1,500 total annual sample; 750 members/750 non-members

WEIGHTING

Data are weighted to be representative of the commercially insured population within each Plan area. Weighted dimensions include age, income, LOB, and race/ethnicity.

SURVEY LENGTH

~15 minutes

SAMPLE SOURCE

Panel sample

MEASUREMENT FRAMEWORK



The Next Generation BSM

A Framework to Monitor Brand Health

THE BRAND “FUNNEL”

- Brand Saliency
- Total Awareness
- Familiarity
- Consideration/ Preference
- Primary Insurer

OUTCOME METRICS

- Net Promoter Score (NPS) – likelihood to recommend
- Overall Satisfaction (OSAT)
- Ease of doing business

BRAND PERCEPTIONS

- Favorability
- Perceptions / Trust

New In 2023!

EXPERIENCE

- Measure key experience touchpoints
- Satisfaction with recent experience
- Current product (e.g., HMO, PPO)

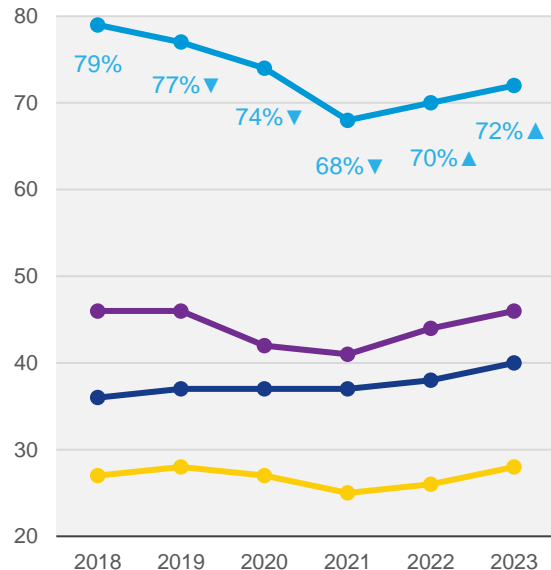
The Brand Strength Measure (BSM) Program is designed to measure and monitor BCBS' current brand health. The BSM captures key funnel metrics (e.g., saliency, consideration and preference), outcome metrics (e.g., NPS) and brand perceptions, **and now, the key experiences members have with the brand that influence their willingness to recommend a brand.**



BCBS continues to lead on market funnel and key brand perception metrics

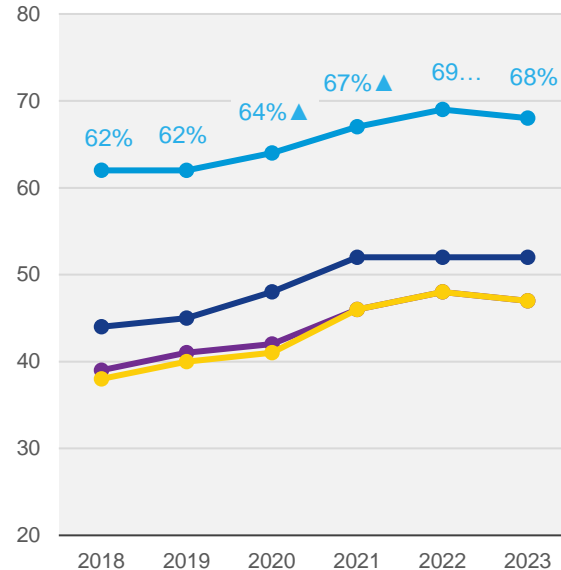
UNAIDED AWARENESS

% mentioned the brand unprompted



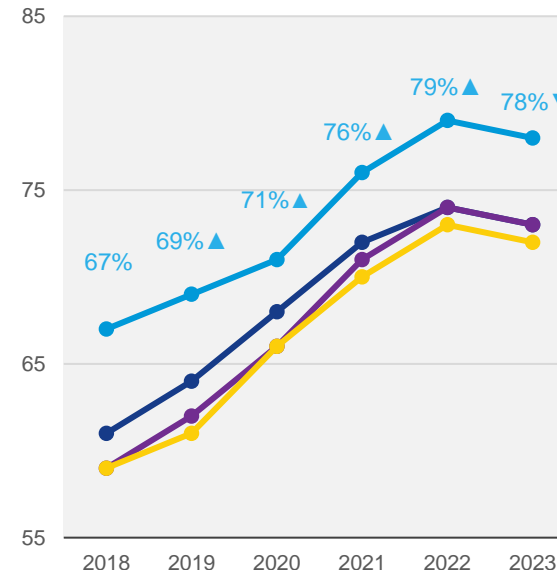
FAVORABILITY

% rating 4 or 5 on 5-point scale



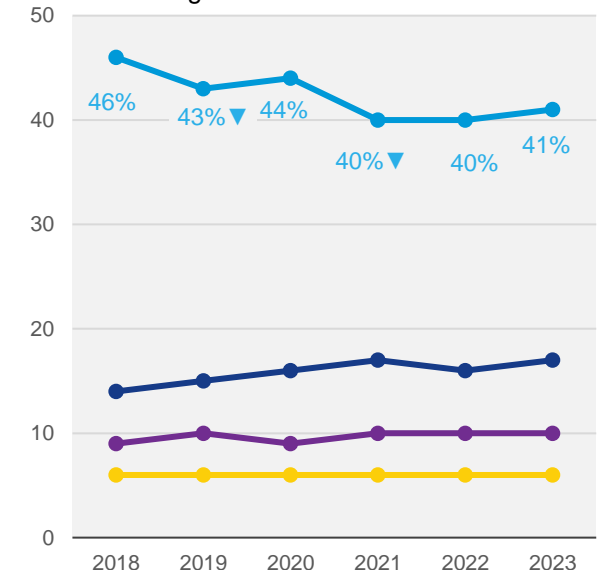
TRUST

% rating 4 or 5 on 5-point scale



PREFERENCE

% prefer the brand among those aware of the brand



● BCBS ● United ● Aetna ● Cigna

Note: ▲ / ▼ Indicates a statistically significant increase/decrease from previous year at a 95% confidence level.

Source: Brand Strength Measure (BSM) Survey. YE 2018 - Q2 2021 data collected by Ipsos, Q3 2021 onwards data collected by Escalent.

Starting in Q3 2021, BCBSA evolved the BSM program which included survey enhancements and methodology changes.

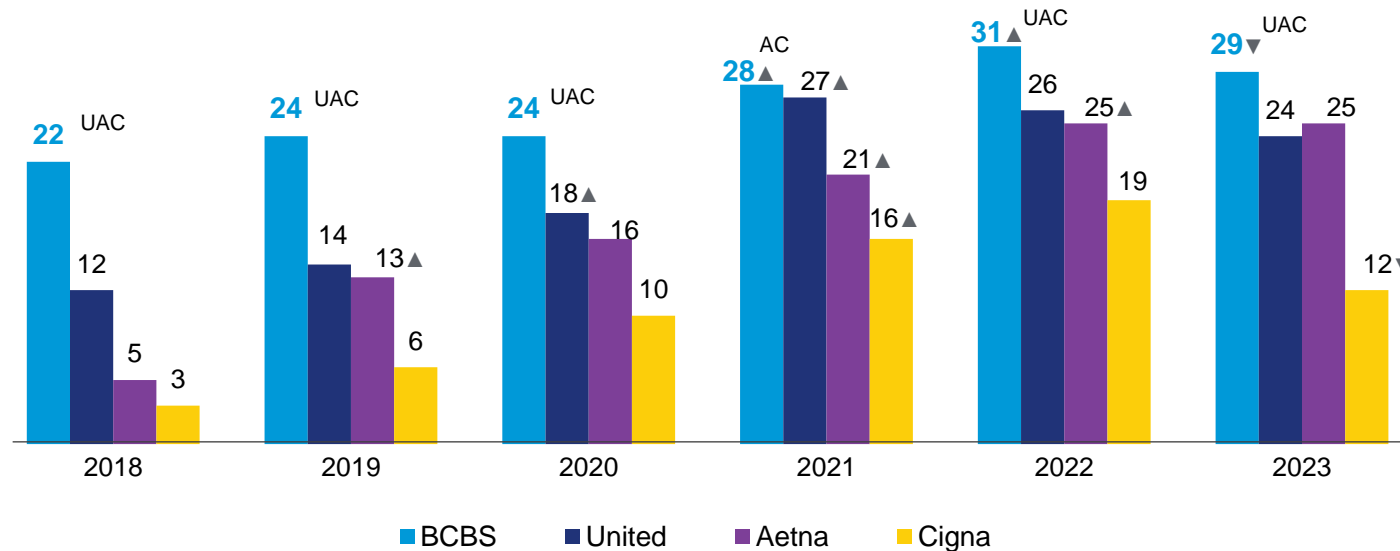
Results prior to 2022 are backcasted, an application of a mathematical algorithm to translate the legacy data as if it had been collected via the new, evolved program, thereby allowing us to link the legacy and new data



Competitors have been closing the gap on our NPS lead

Identifying *what drives* NPS is key to accelerating BCBS lead and delivering brand promise

NATIONAL NPS BY YEAR







Net Promoter Score (NPS) is a widely used metric that is based on a single survey question asking respondents to rate the likelihood that they would recommend a company, product or service to a friend or colleague. ▲ / ▼ Indicates a statistically significant increase/decrease from previous year at a 95% confidence level.
 UAC Indicates BCBS brand score is significantly higher than United/Aetna/Cigna at a 95% confidence level



BCBS NPS leads the competition in Group, however, is at parity in Medicare and lags in Individual

NPS BY LINE OF BUSINESS

	 BlueCross. BlueShield.	 aetna	 United Healthcare	 Cigna.
Group	27	16 ▼	11 ▼	7 ▼
Individual	25	47 ▲	38 ▲	41 ▲
Medicare	54	50	54	37 ▼

Humana NPS in Medicare is 59

▲ / ▼ Indicates significantly higher/lower than BCBS at 95% CI

Source: BCBSA Brand Strength Measure (BSM) survey; EOY 2023 NPS data



BCBS does not own an advantage on experience while Aetna leads on “helping to plan for future costs”

NATIONAL

GROUP

INDIVIDUAL

MEDICARE

Experience Touchpoints | Total Members

Percent Agree (rate 4 or 5 on 5-point agreement scale)

Legend: ● BCBS ● Aetna ● Cigna ● UHC

Leader
(if sig higher than next top competitor)

EXPERIENCE THEMES



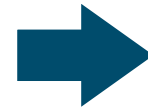
Note: BCBS includes members that provided another Blue plan not included on the drop-down state list. Significance testing conducted at 95% CI.
 A19. Now we want to ask about specific experiences with your health insurance plan. To what extent do you agree with the following statements about [BRAND]?
 Source: BCBSA Brand Strength Measure (BSM) survey, Q2-Q4 2023 data



We conducted a narrowing exercise that identified six new experience measures that drive 40% of BCBS' NPS score

12 FOUNDATIONAL MEASURES

Impacts 55% of NPS



6 MEASURES DRIVING NPS

Impacts 40% of NPS

WELCOME	It was easy to find the doctors-in-network for my needs	
	I understood the start date for my current health coverage	
	The benefit information provided to me was accurate	The benefit information provided to me was accurate
PLANNING	It was easy to find my benefit information when I needed it	
	Provided access to information to help me plan my care	
	I get value from my health plan	I get value from my health plan
SUPPORT	Made it easy to share my health history with those who needed it	
	Helped me resolve issues quickly	Helped me resolve issues quickly
	Provided personalized benefits to support my health and well-being	Provided personalized benefits to support my health and well-being
PAYING	My out-of-pocket costs were clear to me	
	Helped me plan for future health care costs	Helped me plan for future health care costs
	The costs associated with using my health insurance were reasonable	The costs associated with using my health insurance were reasonable



Recent analysis uncovers what members mean by each key driver of NPS, so we have a good start on how to improve NPS

6 MEASURES DRIVING NPS

1 Resolves issues quickly	2 Provides accurate benefit information	3 Personalizes benefits supporting health and well-being	4 Supports planning of future costs	5 Ensures costs associated w/ health insurance are reasonable	6 Demonstrates clear health plan value
<p>MEANING:</p> <ul style="list-style-type: none"> • Check coverage/benefits • Check claims • Find in-network doctors • Contact customer service • Understand costs • Review a bill or EOB • Enroll/Renew/Plan changes 	<ul style="list-style-type: none"> • Receive accurate & “easy to understand” info • Quick access to “find a doctor or specialist” • Receive an accurate percent of cost covered 	<ul style="list-style-type: none"> • Customized health insurance for preventative, physical, & mental health • Personalized treatment programs • Access to tools to help monitor health and/or stay healthy • Receive follow-ups for specific conditions via email or text 	<ul style="list-style-type: none"> • Specialist referrals with upfront, accurate costs • Proactive information on when benefits can be used • Accurate cost information before a planned event • No surprise bills • Tools & advice to help budget & save for future expenses • Tools to estimate future costs 	<ul style="list-style-type: none"> • No large year-to-year premium increases • Easy to understand EOBs & statements • No surprise bills • OOP costs do not exceed listed copay and/or deductible limit • Clear costs for preventative, specialist, & urgent / emergency care 	<ul style="list-style-type: none"> • Premiums, deductibles, co-pays, and OOP costs are within expectations • Benefits are “worth” the cost of insurance • Access to doctor recommended care • Support to make decisions about care

Source: 2023 BCBSA Brand Strength Measure Survey. Note: Experiences are qualitative answers and not ranked by importance.



Aetna outperforms BCBS on two of the top 6 NPS drivers while UHC outperforms BCBS on one

NATIONAL

GROUP

INDIVIDUAL

MEDICARE

BCBS Performance vs. Top 3 Competitors | Total Members

	BlueCross BlueShield	aetna	United Healthcare	Cigna
NPS	29	25 ▼	24 ▼	12 ▼
I get value from my health plan	76%	77%	77%	73% ▼
The costs associated with using my health insurance were reasonable	68%	71% ▲	70%	65% ▼
Helped me resolve issues quickly	75%	75%	75%	73% ▼
The benefit information provided to me was accurate	84%	83%	83%	83%
Helped me plan for future health care costs	66%	69% ▲	66%	63%
Provided personalized benefits to support my health and well-being	70%	72%	72% ▲	67% ▼

In order from greatest impact

▲ / ▼ Indicates significantly higher/lower than BCBS at 95% CI

Source: BCBSA Brand Strength Measure (BSM) survey; EOY 2023 NPS data; Q2-Q4 2023 Experience data



There is variation in Plan performance on the 6 metrics driving NPS

NATIONAL

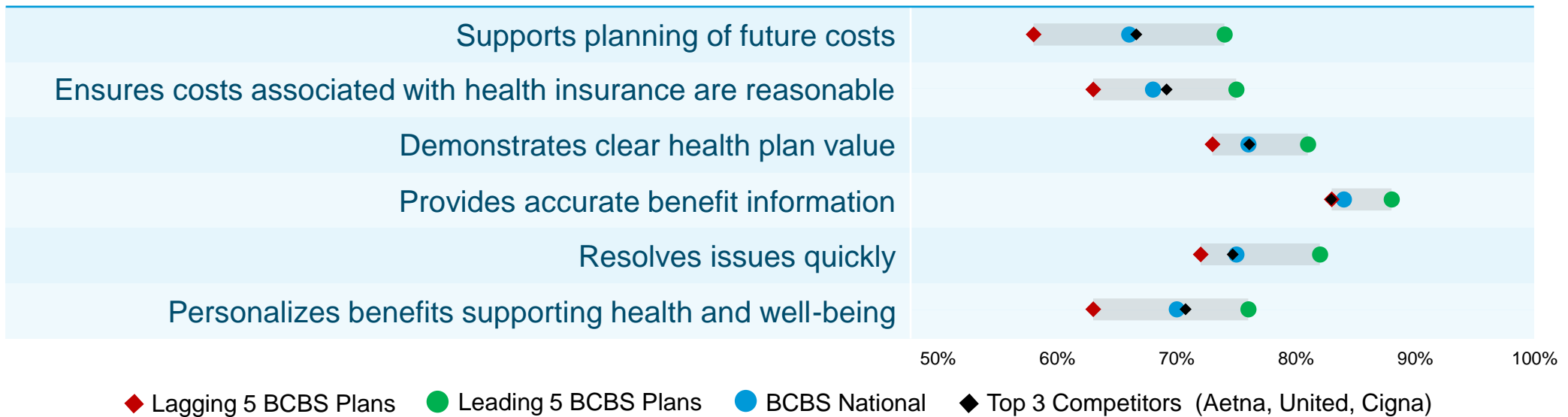
GROUP

INDIVIDUAL

MEDICARE

BCBS Plan Performance Based on NPS | Total Members

6 Measures Define 40% of NPS



Top 5 and Bottom 5 Licensees are based on Licensee-level results that have been calibrated to match the national LOB mix – performed by Lippincott

KEY FINDING

The leading BCBS Plans outperform competitors and the BCBS National average on the 6 key attributes so there is opportunity to move the system up on key attributes that drive NPS.

Satisfaction with Recent Experience (Transaction)





BCBS and competitors have similar satisfaction levels with their recent experiences

NATIONAL

GROUP

INDIVIDUAL

MEDICARE

	% Transacted with BCBS Recently	% Top 2 Box Satisfaction	
		BCBS	Top Competitor
Looked for a doctor that accepts my health plan	79%	82%	Aetna 83%
Used your health plan's website or app	78%	80%	Aetna 83% ▲
Called customer service to ask a question or resolve an issue	64%	76%	Aetna 78%
Went online/website to find information or reach someone	64%	77%	Cigna 80%
Checked on the status of a claim	60%	80%	All 80%
Checked status of a payment	55%	81%	Aetna 83%
Checked on the status of a prior authorization	47%	77%	Aetna 79%
Used an online tool or calculator provided by your health plan	47%	77%	Aetna 79%
Participated in a lifestyle or wellness program offered by your HP	35%	79%	United 81%
Participated in care program for a condition or treatment	34%	79%	United 80%

Source: BCBSA Brand Strength Measure (BSM) survey, Qtr 2-4, 2023 data, n=49,257

C8_sat. Please rate how satisfied you were with the following experience(s). (Shown, had a transaction – excluding DK /None)

▲ / ▼ Top Competitor higher or lower than BCBS at 95% CI.

Provider Satisfaction on NPS





When it comes to a provider, a high level of satisfaction with a provider is associated with a strong NPS

NATIONAL

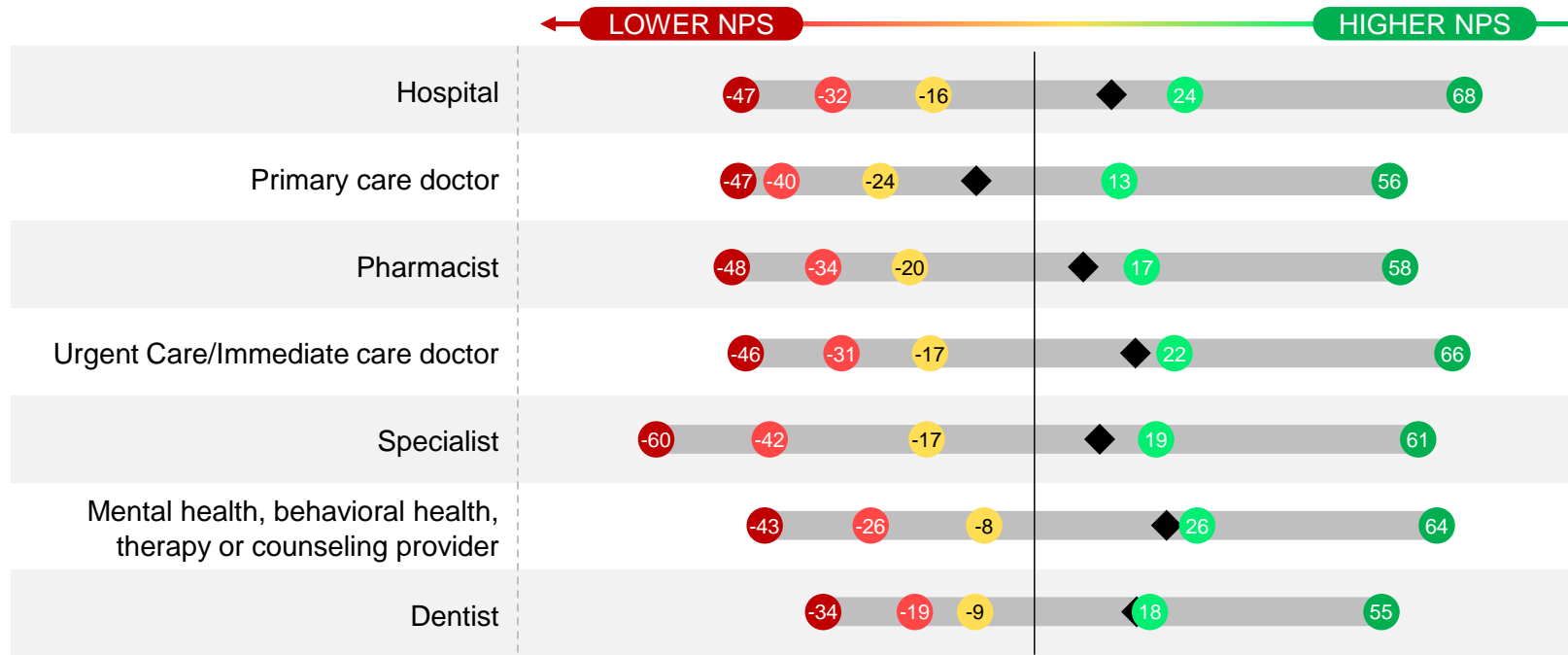
GROUP

INDIVIDUAL

MEDICARE

The gap in NPS among those rating their provider a 4 vs. 5 is at least 38 points.

Provider Satisfaction Ratings and Impact on NPS



Read: The higher the satisfaction with a Hospital experience, the larger the gains in NPS.

Rating of provider
 1 2 3 4 5
 ◆ No visit

Source: BCBSA Brand Strength Measure (BSM) survey, Qtr 2-4, 2023 data; sample size varies by rating/provider type, n=338 – 30,743
 NPS shown for each rating (1-5) of each provider and among those who did not visit the provider, including all four National brands (BCBS, United, Aetna, and Cigna)
 Prov_Sat. Based on your most recent visit that you can recall, how satisfied were you with the quality of care you received from your...?

Product Type and Deductible





Members with high deductibles pull NPS down; little difference in NPS by most product types

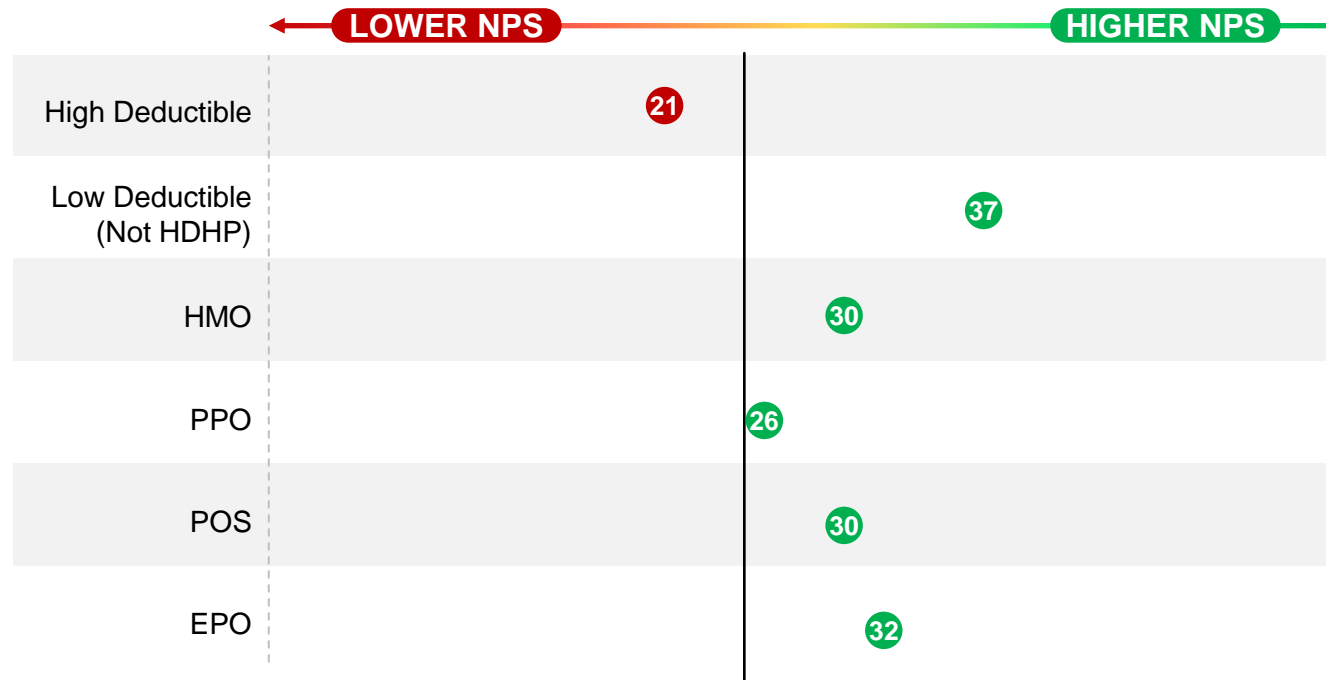
NATIONAL

GROUP

INDIVIDUAL

MEDICARE

NPS Score among High/Low Deductible & Product Type



4 National Brand NPS Average Score (BCBS, Aetna, Cigna, UHC)

Source: BCBSA Brand Strength Measure (BSM) survey, Qtr 2-4, 2023 data; sample size varies by product type, n=1,843 – 29,908. Self-reported product information.

NPS shown for product type, including all four National brands (BCBS, United, Aetna, and Cigna)

Plan_Type. What type of health insurance plan do you currently have? You can check this on your health insurance card or app if you are not sure. HMO/PPO/POS/EPO HDHP. Is your health insurance plan a high deductible plan? Yes/No

Next Generation Market Insights Portal



Plans operate in a business environment that requires **speed to insight** in a **rapidly evolving, highly competitive** healthcare industry. Plans need to **spot trends** and **identify emerging opportunities** more quickly and address movements real-time.

INTRODUCING...

The Next Gen Market Insights Portal (MIP)

A more responsive and adaptive online reporting tool to support plans who operate in a rapidly changing market

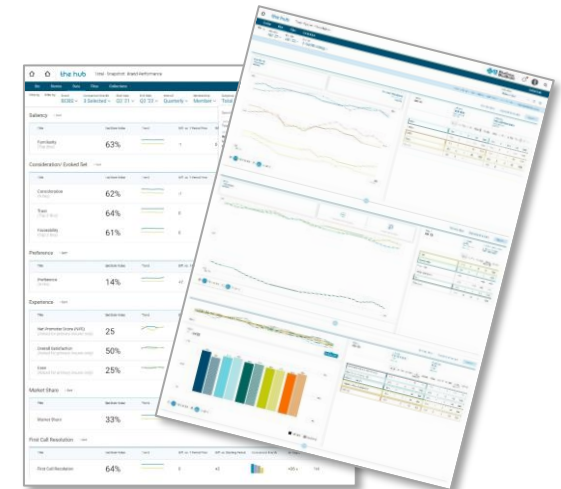
FEATURES INCLUDE:

Speed to Insight: Faster query speed

Data on Demand: More real-time data; quarterly and annual, monthly data and rolling options (3, 6, 12 monthly rolling)

Dynamic Platform: User-centric interface, customizable filtering, chart builder with more data comparison options for seamless workflow

“Best In Class” Data Export: Plan ppt templates, fully editable for executive level views and reporting



BRAND HEALTH PROGRAM ENHANCEMENTS

MIP ENHANCEMENTS AT LAUNCH



SYSTEM WIDE LAUNCH BEGINNING QUARTER 3, 2024

Key Metric Dashboards

Bundled views by brand funnel, brand perception attributes, Key 6 Experience touchpoints to run the key data.

More Custom Time Periods

Monthly, 3, 6 and 12 monthly rolling, quarterly and YTD options.

Broad Coverage

National, Enterprise Level and Plan Service Areas.
Each competitor and Top 3 competitor views.

Line of Business (LOB) Views

LOB cuts with Direct on/off exchange. Additional subgroup filters, product type (e.g., HMO) and decision-maker status.

DATA AVAILABLE back to Q3 '2021 with Experience metric data from Q2 '23 forward.

**COMING SOON
IN 2025!**

The MIP platform will evolve to host broader Industry and market insights including results from BCBSA social media monitoring and other relevant market and competitive intelligence (2025). The Brand Insights team will share learnings and insights from other research as well through this application.

BRAND HEALTH PROGRAM ENHANCEMENTS

MIP TIMELINE

APRIL / MAY



- Soft launch Next Gen MIP
- Launch socialization campaign to build awareness across the system

JUNE



- Initiate staggered launch to all Plans
- Onboarding sessions with Plans

AUGUST



- Start preparations to house broader industry and market insights relevant to BCBSA and Plans



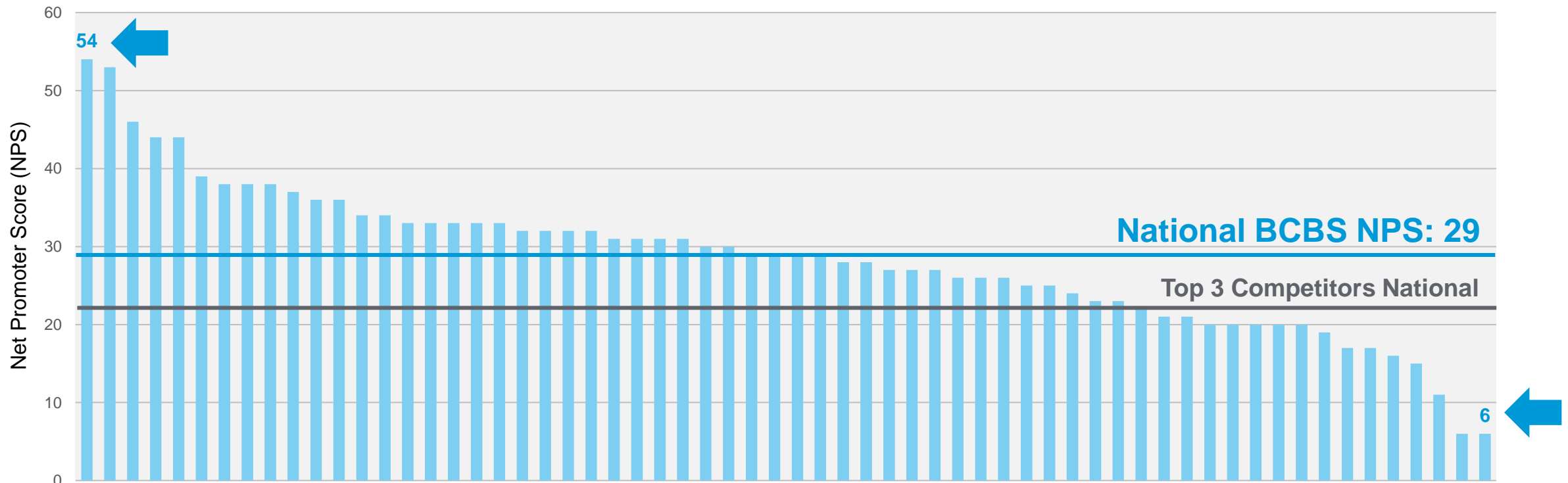
APPENDIX





BCBS NPS varies across the system

NPS BY PLAN SERVICE AREA





Experience Touchpoints | Group Members

NATIONAL

GROUP

INDIVIDUAL

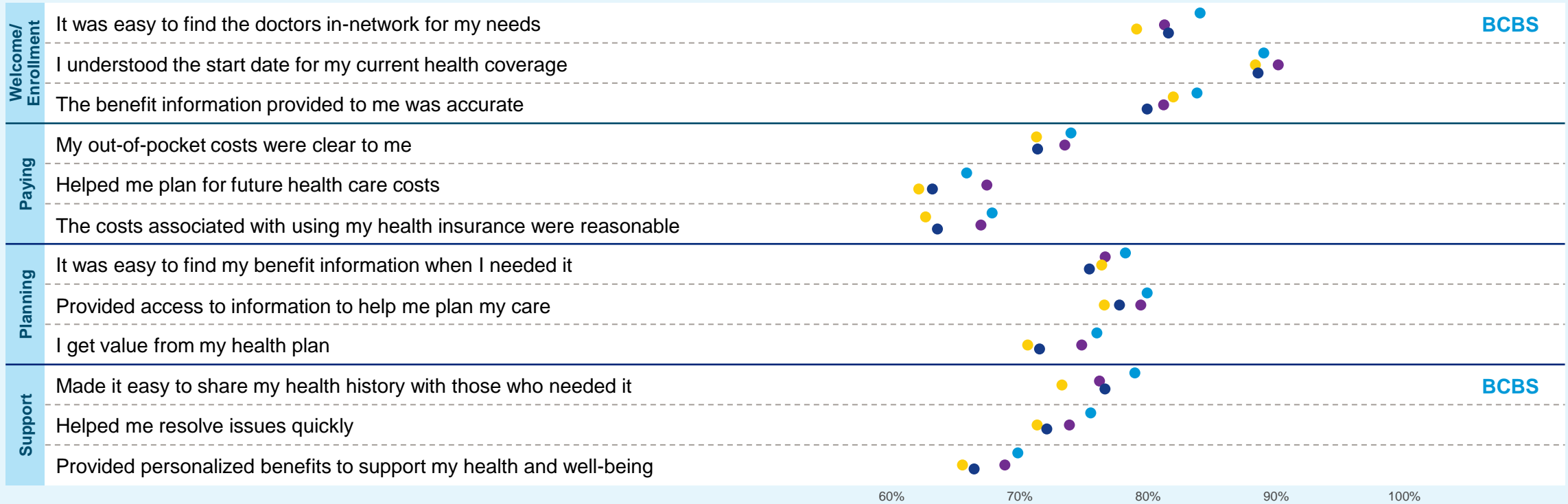
MEDICARE

Percent Agree (rate 4 or 5 on 5-point agreement scale)

Legend: ● BCBS ● Aetna ● Cigna ● UHC

Leader
(if sig higher than next top competitor)

EXPERIENCE THEMES



Note: BCBS includes members that provided another Blue plan not included on the drop-down state list. Significance testing conducted at 95% CI.
 A19. Now we want to ask about specific experiences with your health insurance plan. To what extent do you agree with the following statements about [BRAND]?
 Source: BCBSA Brand Strength Measure (BSM) survey, Q2-Q4 2023 data



Group Brand Experience Performance

BCBS outperforms all brands on NPS; United and Cigna trail on top drivers





NATIONAL

GROUP

INDIVIDUAL

MEDICARE

In order from greatest impact

	 BlueCross BlueShield	 aetna	 United Healthcare	 Cigna
NPS	27	16 ▼	11 ▼	7 ▼
I get value from my health plan	75%	74%	71% ▼	70% ▼
The costs associated with using my health insurance were reasonable	67%	66%	63% ▼	62% ▼
Helped me resolve issues quickly	75%	73%	72% ▼	71% ▼
The benefit information provided to me was accurate	83%	81% ▼	79% ▼	81%
Helped me plan for future health care costs	65%	67%	63% ▼	62% ▼
Provided personalized benefits to support my health and well-being	69%	68%	66% ▼	65% ▼

▲ / ▼ Indicates significantly higher/lower than BCBS at 95% CI

Source: BCBSA Brand Strength Measure (BSM) survey; EOY 2023 NPS data; Q2-Q4 2023 Experience data



Brand Experiences | Group In/Out-of-Area

NATIONAL

GROUP

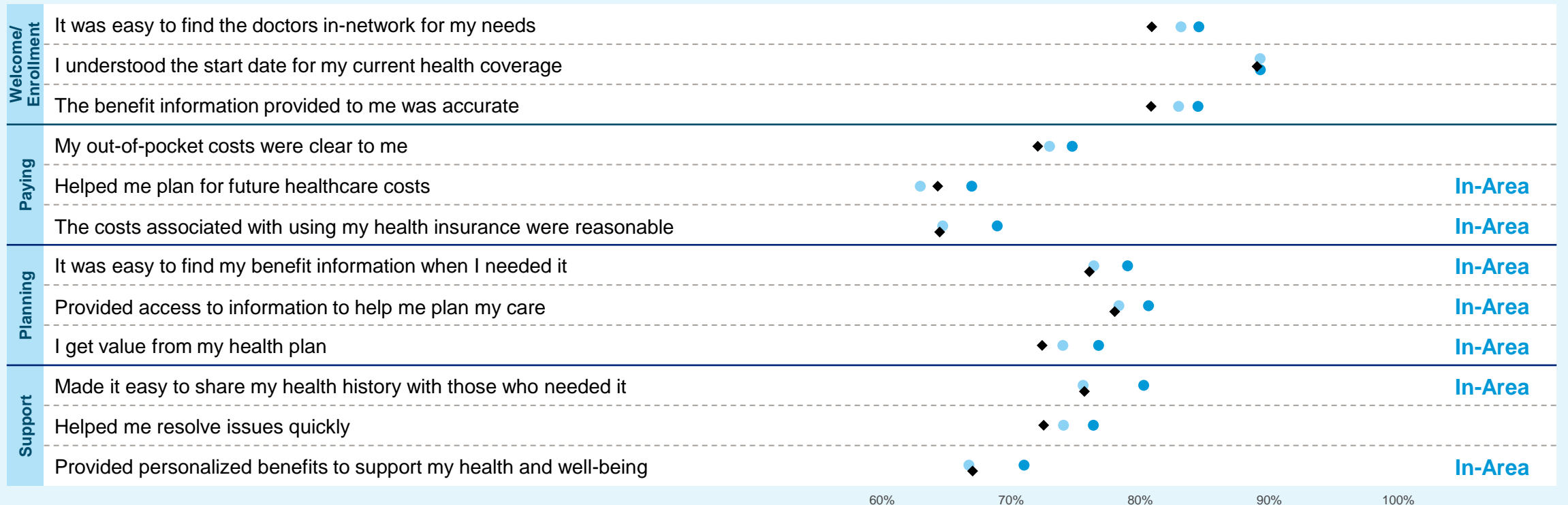
INDIVIDUAL

MEDICARE

Percent Agree (rate 4 or 5 on 5-point agreement scale)



EXPERIENCE THEMES








Note: BCBS includes members that provided another Blue plan not included on the drop-down state list. Significance testing conducted at 95% CI. A19. Now we want to ask about specific experiences with your health insurance plan. To what extent do you agree with the following statements about [BRAND]? Source: BCBSA Brand Strength Measure (BSM) survey, Q2-Q4 2023 data



In / Out-of-Area Group Brand Experience Performance

BCBS OOA members pull NPS down, rating lower than IA on four of six drivers

	NATIONAL	GROUP	INDIVIDUAL	MEDICARE	
	In-Area 	Out-of-Area 			
NPS	28	21 ↓	16 ▼	11 ▼	7 ▼
I get value from my health plan	76%	73% ↓	74%	71% ▼	70% ▼
The costs associated with using my health insurance were reasonable	68%	64% ↓	66%	63% ▼	62% ▼
Helped me resolve issues quickly	76%	74%	73%	72% ▼	71% ▼
The benefit information provided to me was accurate	84%	82%	81% ▼	79% ▼	81%
Helped me plan for future health care costs	66%	62% ↓	67%	63% ▼	62% ▼
Provided personalized benefits to support my health and well-being	71%	66% ↓	68%	66% ▼	65% ▼

In order from greatest impact ↓

▲ / ▼ Indicates significantly higher/lower than overall BCBS Group results (including both in-area and out-of-area) at 95% CI

↓ Indicates significantly higher/lower than In-Area BCBS result at 95% CI

Source: BCBSA Brand Strength Measure (BSM) survey; EOY 2023 NPS data for Aetna, United, and Cigna; Q2-Q4 2023 NPS data for In- and Out-of-Area; Q2-Q4 2023 Experience data



Experience Touchpoints | Individual Members

NATIONAL

GROUP

INDIVIDUAL

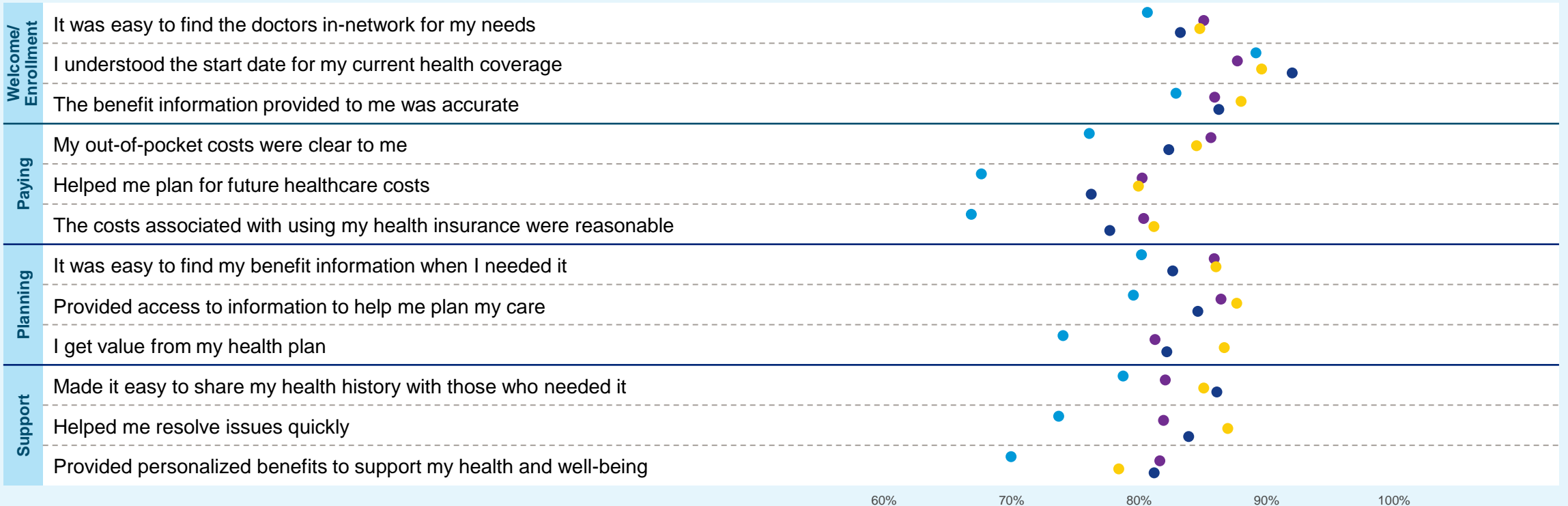
MEDICARE

Percent Agree (rate 4 or 5 on 5-point agreement scale)

Legend: ● BCBS ● Aetna ● Cigna ● UHC

Leader
(if sig higher than next top competitor)

EXPERIENCE THEMES



Note: BCBS includes members that provided another Blue plan not included on the drop-down state list. Significance testing conducted at 95% CI.
 A19. Now we want to ask about specific experiences with your health insurance plan. To what extent do you agree with the following statements about [BRAND]?
 Source: BCBSA Brand Strength Measure (BSM) survey, Q2-Q4 2023 data



Individual Market Brand Experience Performance

Raising BCBS Individual scores to meet competitors' could raise national NPS by about two points over time





NATIONAL

GROUP

INDIVIDUAL

MEDICARE

In order from greatest impact

	 BlueCross BlueShield.	 aetna®	 United Healthcare	 Cigna.
NPS	25	47 ▲	38 ▲	41 ▲
I get value from my health plan	74%	81%▲	82%▲	86%▲
The costs associated with using my health insurance were reasonable	66%	80%▲	77%▲	81%▲
Helped me resolve issues quickly	73%	81%▲	83%▲	86%▲
The benefit information provided to me was accurate	82%	85%	86%	87%
Helped me plan for future health care costs	67%	80%▲	76%▲	79%▲
Provided personalized benefits to support my health and well-being	69%	81%▲	81%▲	78%▲

▲ / ▼ Indicates significantly higher/lower than BCBS at 95% CI

Source: BCBSA Brand Strength Measure (BSM) survey; EOY 2023 NPS data; Q2-Q4 2023 Experience data



Experience Touchpoints | Medicare Members

NATIONAL

GROUP

INDIVIDUAL

MEDICARE

Percent Agree (rate 4 or 5 on 5-point agreement scale)

Legend: ● BCBS ● Aetna ● Cigna ● Humana ● UHC

Leader
(if sig higher than next top competitor)

EXPERIENCE THEMES



Note: BCBS includes members that provided another Blue plan not included on the drop-down state list. Significance testing conducted at 95% CI.
 A19. Now we want to ask about specific experiences with your health insurance plan. To what extent do you agree with the following statements about [BRAND]?
 Source: BCBSA Brand Strength Measure (BSM) survey, Q2-Q4 2023 data



Medicare Brand Experience Performance

Humana maintains its lead while BCBS, United and Aetna are tightly clustered for second






NATIONAL

GROUP

INDIVIDUAL

MEDICARE

In order from greatest impact

	 BlueCross BlueShield	 Humana	 United Healthcare	 aetna	 Cigna
NPS	54	59	54	50	37 ▼
I get value from my health plan	87%	92% ▲	90%	89%	89%
The costs associated with using my health insurance were reasonable	82%	89% ▲	86% ▲	84%	82%
Helped me resolve issues quickly	83%	83%	83%	81%	81%
The benefit information provided to me was accurate	92%	91%	92%	91%	92%
Helped me plan for future health care costs	70%	75% ▲	73%	75%	69%
Provided personalized benefits to support my health and well-being	77%	87% ▲	84% ▲	82% ▲	80%

▲ / ▼ Indicates significantly higher/lower than BCBS at 95% CI

Source: BCBSA Brand Strength Measure (BSM) survey; EOY 2023 NPS data; Q2-Q4 2023 Experience data