

# Marketing Executive Council

**In-Person Meeting**

October 7-8, 2025



**BlueCross  
BlueShield**  
Association

Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies.

# TUESDAY

- AI Trends in Marketing
- Prudential's AI Journey in Marketing
- Plan Sharing – Real-World AI Use Case
- AI Brainstorm
- Dinner!

# WEDNESDAY

- Plan-to-Plan Short Cycle Consulting
- Market Forces Overview
- Lunch
- NPS and BSM 2025 Results
- 2026 Planning

# AI Trends in Marketing

# Group Purchasing Organization Enterprise GenAI offerings

## ANTHROPIC

**Claude for Enterprise** is a cloud-based tool which can analyze documents, write content, assist with coding, and perform research tasks. Claude for Enterprise integrates seamlessly with many different software applications, including Google Apps, Asana, and JIRA, and will soon integrate Sharepoint.

The agreement includes Anthropic's most advanced AI models with security features designed for healthcare organizations, including single sign-on, audit logging, and role-based access controls.

## OpenAI

**ChatGPT Enterprise** offers enterprise-grade security, privacy, and usage analytics—ensuring data is never used to train models. OpenAI advisors match your business needs to use cases made possible with ChatGPT Enterprise, as well as robust training resources to accelerate ROI.

The agreement includes fast access to OpenAI's most advanced multimodal reasoning models with powerful capabilities for research, analysis, coding, and content creation.

To learn more about the GPO national contracts visit: <https://gpo.bcbs.com/>

# Harnessing the power of AI to drive smarter, faster marketing

Blue Cross Blue Shield

October 2025

Objective of today's conversation

To introduce  
opportunities for  
marketing teams to  
augment and optimize  
their capabilities –  
*powered by AI*



**Together, we'll discuss...**

- How AI is fundamentally reshaping the way marketers work
- How your marketing team might integrate AI into its day-to-day
- The tools and tactics to get started

# Four primary ways AI is changing the way marketers work

1

*Amplified* creative development

2

*Deeper* audience understanding

3

*Smarter* audience targeting

4

*Redefined* discoverability

# Amplified creative development



## What AI unlocks

- Instant generation of comprehensive assets based on a creative idea
- Low-cost adaptation of content to culture, community, and audience demographics
- Ability to augment content to add variety to the design toolkit, while remaining on brand
- Ability to extend existing assets across formats and channels more seamlessly



LEVERAGING THE POWER OF GENERATIVE AI AND HUMAN CREATIVITY TO IMPROVE PERSONALIZATION AND CUSTOMER ENGAGEMENT

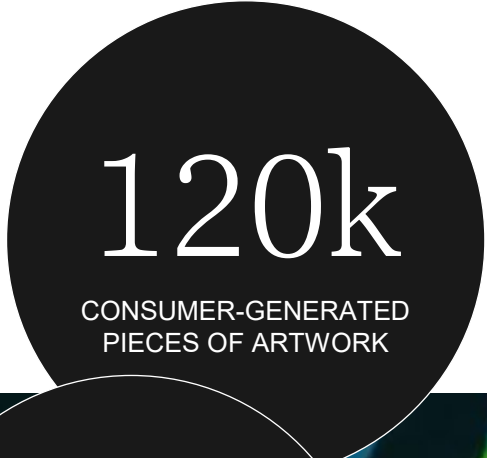
THE SITUATION

Coca-Cola wanted to leverage their rich design history in a modern way, building a proprietary AI tool trained on their archives so both internal teams and external artists could generate creative faster.

THE OUTCOME

The campaign fostered unprecedented creative collaboration, producing thousands of unique pieces showcased on global digital billboards and interactive campaigns, and significantly boosted brand engagement, especially among Gen Z consumers.

THE IMPACT



# What are some tools to consider?



AI generation platform to **create images, video, audio, and iconography** from text prompts



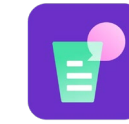
Generates **high-quality images** from prompts to enhance visual storytelling, rapidly optimizing images



Advanced **image gen and editing for advertising and product photography** due to its precision, flexibility, + integration



Generates **high-definition video and imagery** based on provided visual assets



ContentShake AI

Trains on branded communications samples to generate **full-length, SEO optimized articles**

## WRITER

Generative AI platform for **creating, editing, and optimizing copy at scale, tailored to brand guidelines** and business needs



Trains on a brand's unique voice, providing access to over 50 templates and 80 languages for the creation of **marketing asset copy**



**BCBS GPO offering:** Generative AI platform focused on **research, copywriting, RFPs, document analysis, and persona testing**



**BCBS GPO offering:** **ChatGPT**, providing **research, analysis, copywriting, and content creation**



Blends content research, writing, and SEO optimization to generate **dynamic responses to diverse writing requests**

# How could this use case be applied for your Plan?

**Marketing asset and copy generation:** Generate campaign assets and copy dynamically and automate asset editing and scaling across sizing and formats

**Member educational content:** Translate plan documentation into digestible videos or interactive Q&A articles for members to quickly get answers to questions

**RFP support:** Generate and refine copy for efficiency in crafting proposals

**Content personalization:** Develop personalized campaigns tailored to consumer personas or spotlight specific plan benefits that are most relevant to each member

**Rapid ideation:** Take an initial idea for an ad campaign – and rapidly churn through potential expressions, arriving at the winning idea faster

# Deeper audience understanding

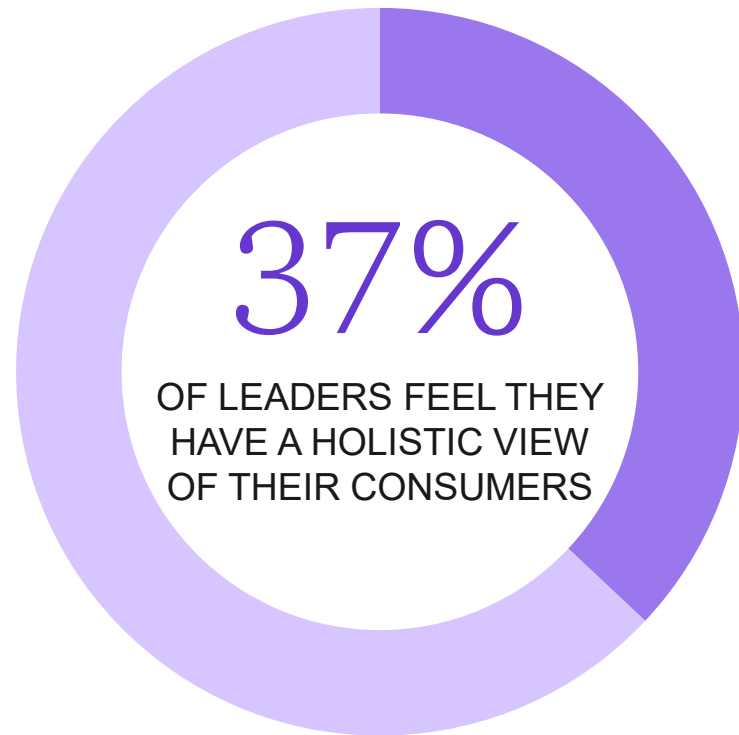


## What AI unlocks

- Sharper accuracy in segment definition and assignment through ongoing, real-time data analysis
- Deeper employee understanding of segments by engaging with them as AI agents
- Ability to better understand and address nuances in micro-segments while remaining on-brand
- Ability to seamlessly quantify qualitative data and incorporate it into our audience strategy

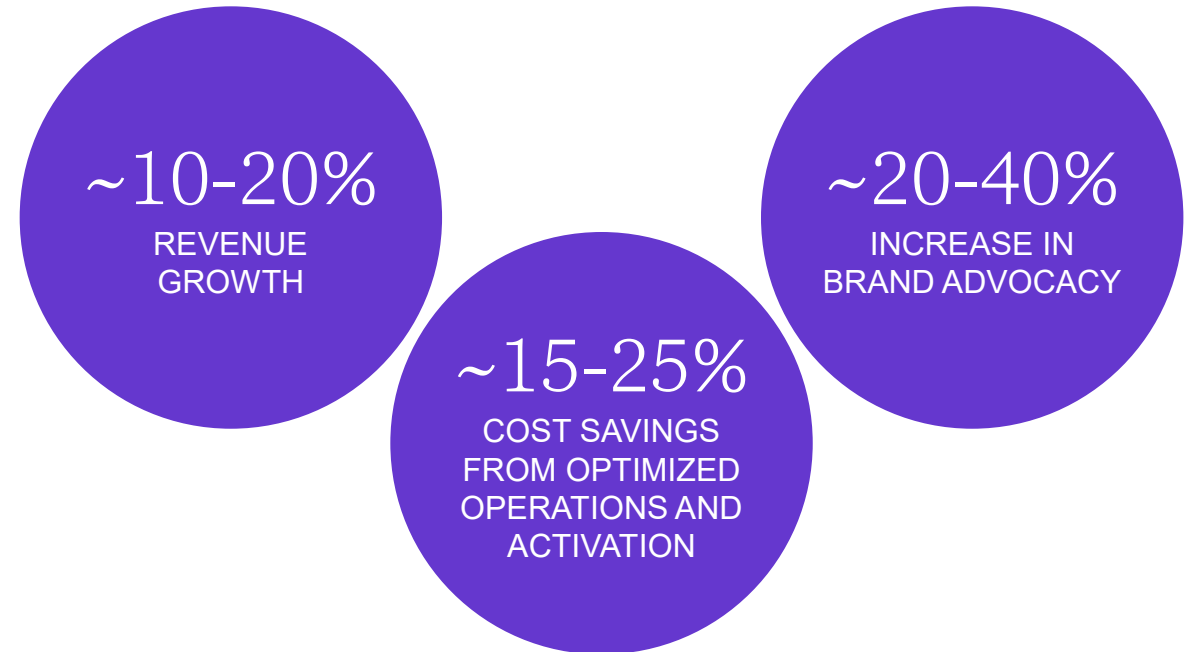
# Marketing teams can add depth to current strategies, reaching an audience that is more engaged and building connections that last longer

Few organizations say they know their audiences deeply...



...but those that do experience meaningful business benefits

Consumer intelligence drives both top- and bottom-line value:



# What are some tools to consider?

## Syntheticusers

AI-driven tool that creates **synthetic personas** and runs **simulated interviews to quickly generate user insights**

## remesh

Research platform that engages **real participants** at scale in live or asynchronous sessions, with **AI-powered analysis of feedback**



Uses customer data to create segments and allows marketers to **simulate experiments to optimize their website and apps**

## optimove

Helps marketers uncover what assets to launch and who to launch them to through **multi-channel performance tracking and hyper-segmentation**



Updates segments in real time and **personalizes customer journeys** across all digital touchpoints

# How could this use case be applied for your Plan?

**Persona research:** Use AI to run simulated interviews to quickly generate user insights or to supplement analysis of user testing for campaigns

**Style analysis:** Uncover different stylistic preferences in tone, visuals, and written content for different customer segments or personas

**Micro-segmentation:** Analyze member data to uncover care needs, preferences, and satisfaction – tailoring engagement strategies by segment

**Lookalike modeling:** Pinpoint members whose specific behaviors and circumstances indicate interest in products and tailor campaign messaging and assets around those targets

# Smarter audience targeting



## What AI unlocks

- Deeper engagement through experiences that are in tune with individual needs
- Lookalike modeling that enhances our effectiveness among lesser-known audiences
- Enhanced budget and channel optimization through real-time feedback
- Ability to course-correct in real time and amplify messages that resonate most

# DELTA DELTA AIR LINES AND ALEMBIC'S MARKETING INTELLIGENCE

## THE SITUATION

Delta invests heavily in brand marketing and sponsorships (e.g., the 2024 Paris Olympics). Traditional analytics struggled to show the real business impact of these investments. Leadership wanted proof of ROI and insights into which audiences and channels were actually driving sales.

## THE OUTCOME

Alembic ingested Delta's marketing, sponsorship, and sales data across channels. The platform mapped cause-and-effect relationships between marketing inputs (ads, sponsorship exposure, digital/offline campaigns) and cash sales outcomes. Provided audience targeting insights: which customer groups were most influenced by sponsorship exposure.

## THE IMPACT



*“You either see marketing as a liability or as an asset — those that see marketing as a liability, it generally comes down to measurement and those who see it as an asset, it is because your marketers know how to measure.”*

Alicia Tillman, CMO, Delta Air Lines



# What are some tools to consider?



Helps brands **precisely trace and prove the results of marketing programs** with clear attribution of brand spend based on causality rather than correlation



Uses predictive analytics to **personalize marketing strategies** and enhance targeting



Analyzes user interactions on websites and digital ads, **showing trends in behavior** and identifying opportunities



**Identifies trending topics** for select audiences and helps **assess marketers' brand perceptions**, for both their own company and competitors



**Analyzes real-time social feedback** to help marketers respond directly to customers and proactively **manage brand reputation**

# How could this use case be applied for your Plan?

**Predictive analytics:** Predict which physicians each patient would best connect with, and place that recommendation at the top of the doctor finder or in marketing

**Engagement monitoring:** Flag that a lung cancer patient's story sparked 3x higher interest among a specific segment, and recommend that the segment receives content about quitting smoking

**Social listening:** Continuously monitor brand mentions, member stories, and trending topics across social channels, automatically flagging topics with increased engagement for the team to respond

# *Redefined* discoverability



*What Brand  
unlocks for AI*

- Build credibility, trust signals, expert-backed content
- Think in terms of *knowledge graphs* and *structured data*, not just web pages
- Invest in brand ecosystems, not isolated content
- Authoritative sources, citations, compliance, thought leadership, and transparency

# AI is redefining search behavior and proving that click optimization is starting to vanish

20%

of Americans have changed their primary search platform in the past year

80%

of consumers rely on “zero-click” results at least 40% of the time, reducing organic web traffic by an estimated 15% to 25%, indicating how AI overviews are replacing featured snippets

71.5%

use AI tools like ChatGPT for searching; 14% using it daily. Most use it as a complement to classic search

# Staying ahead as search shifts means understanding the new landscape

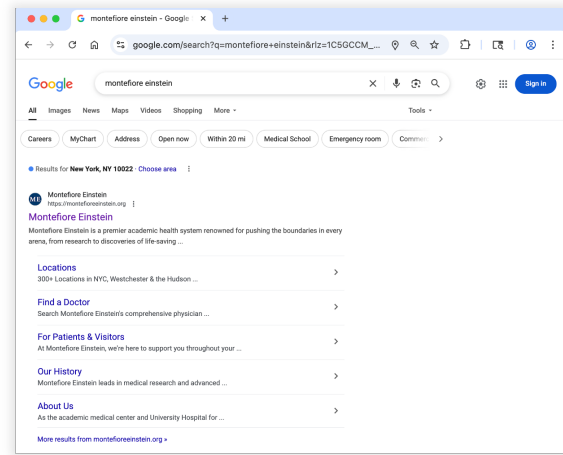
**Traditional optimization**  
*Findability+*

**The new frontier**  
*Engagement, findability AND credibility*

## SEO

### Search Engine Optimization

*e.g., traditional search like Google*

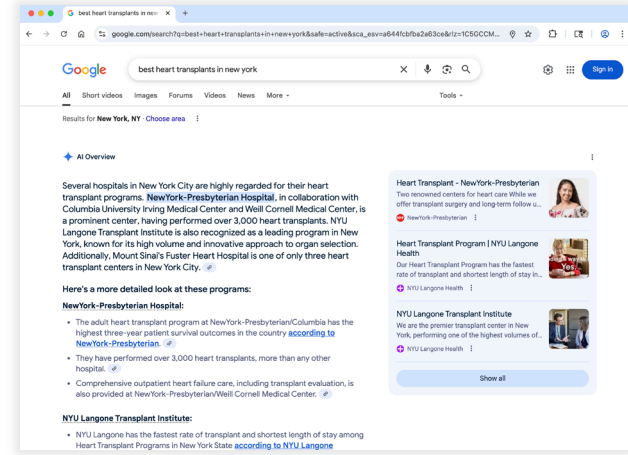


Still foundational

## AEO

### Answer Engine Optimization

*e.g., Google AI overviews, voice assistant answers*

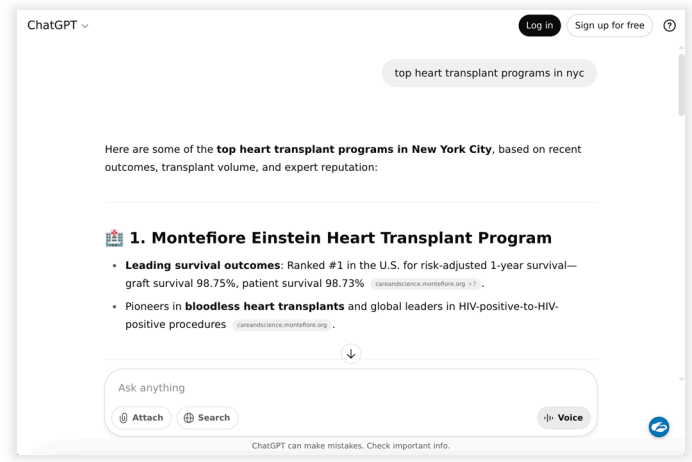


Not entirely new and evolving

## GEO

### Generative Engine Optimization

*e.g., ChatGPT, Perplexity AI*



Emerging and fluid

# Visibility alone is no longer enough; we're shifting from measuring clicks & traffic to measuring **impact & trust**

AI Overviews are intercepting traffic before it reaches your site

Being discoverable is no longer enough—you must be cited, trusted, and remembered

The brands AI surfaces are the ones that consistently signal credibility

The brands showing up  
today are the ones  
teaching AI  
*who and what to trust*

Activity:

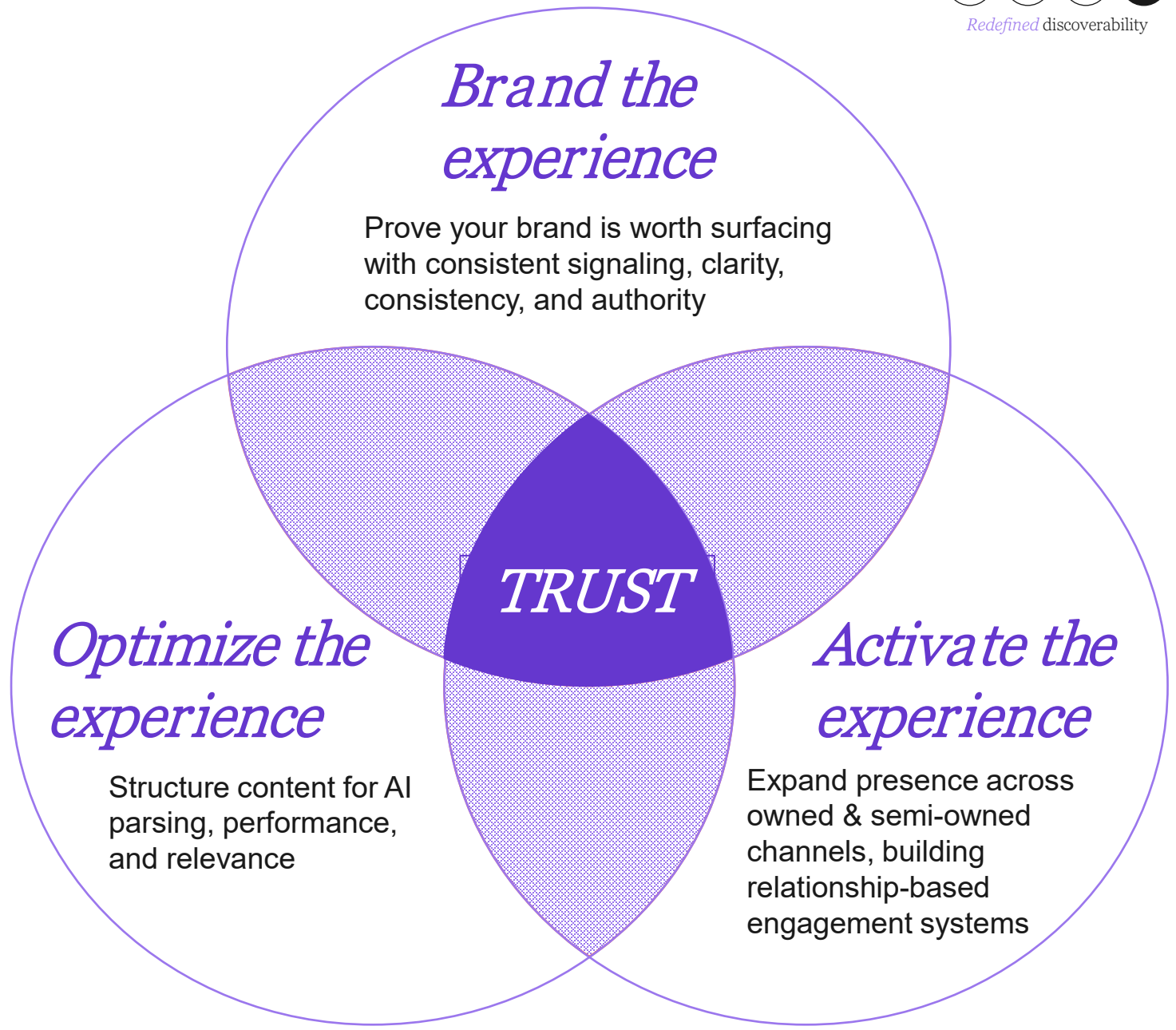
# Can AI find your Plan without you specifying who you are?

Open Google AI, ChatGPT, Perplexity, Claude, or your go-to AI tool and try asking a few of these questions...

- *What is the best health insurance plan for me and my family?*
- *What health insurers provide local plans?*
- *Who are the leading Medicare insurers?*
- *What health insurance providers are best to offer my employees?*
- *What health insurance providers receive strong member reviews?*

# Three Brand Experience (BX) imperatives for AI-era resilience

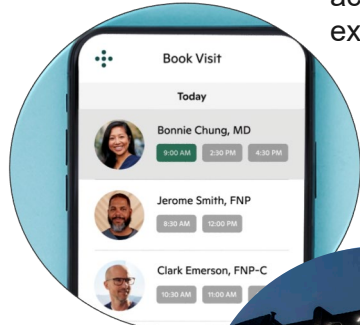
We must *rethink how we show up* — not just where we appear



Your content is part of a holistic ecosystem, and AI prioritizes brands that show up consistently

AI is not just a tool – it's the *4th persona* in the customer experience – it's your most influential and impartial customer

Unique designed signifiers that come to life across the experience



No ordinary doctor's office

Get 24/7 on-demand virtual care. Or book same/next-day appointments – in our offices or over video – with our app. Most insurance accepted.

5C's (Context, Conversation, Collaboration & Culture) throughout



Signature Offerings that are inherently engaging



Signature Interactions & ritualistic moments



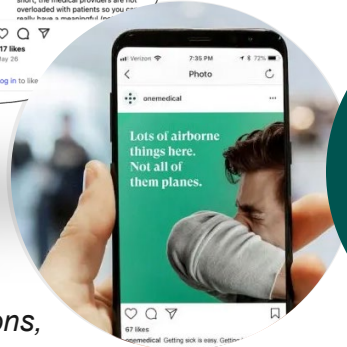
Touchpoints are Trust Signals



Inherently social voice & tone for call / response



Membership model experience



Clear, structured content around symptoms, conditions, and care pathways



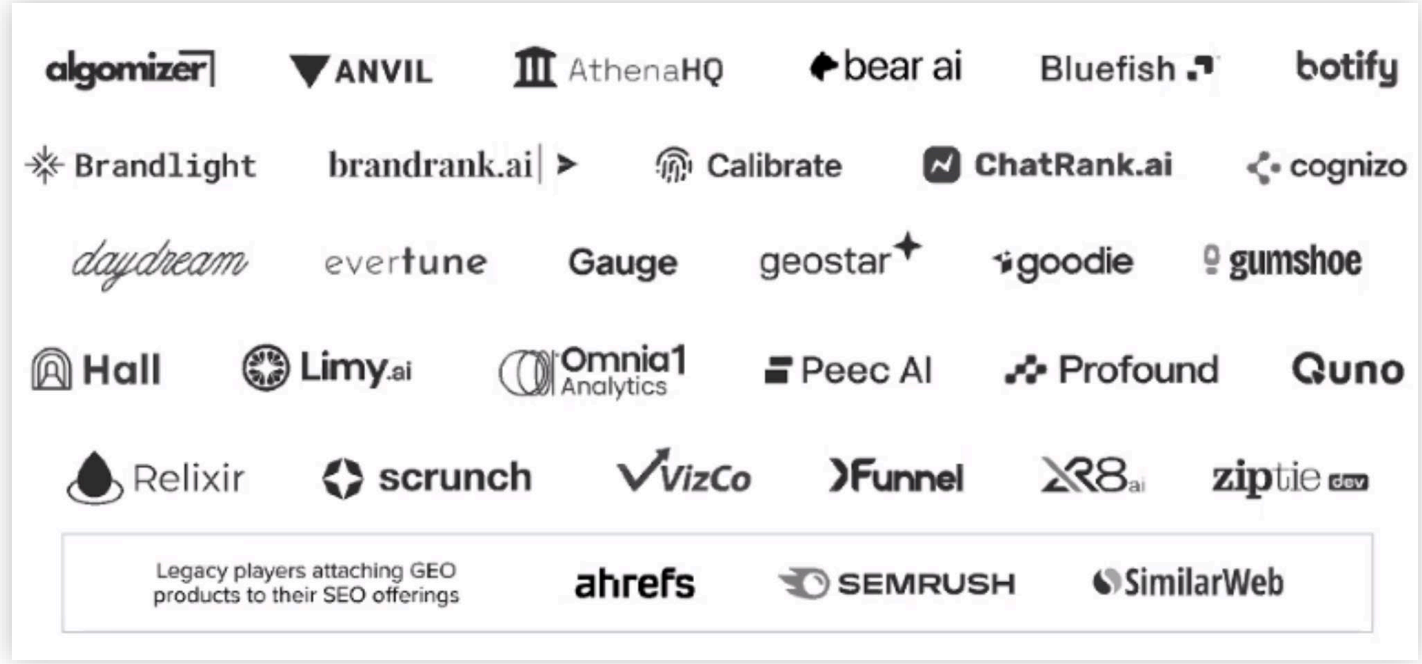
that makes adulting

Gestures, forms, textures & resonant architectural language

It all adds up to **trust** – and it’s being audited.

There’s a whole new category of tools trying to measure and manage how brands show up in AI answers and whether they’re trusted or overlooked.

They call it GEO, AI brand visibility, trust monitoring... but essentially, they’re fighting for the same thing: **who gets mentioned, how they’re mentioned, and whether that representation is correct.**



Leading contenders include: Profound, Bluefish, Semrush, and Brandlight, though there are many still to explore

# So, remember...

Trust is a system,  
and it's being audited

---

Prove trust through customer  
loyalty, backlinks, testimonials,  
and consistent messaging

Brand your experience

---

Ensure your experience is brand-  
led with purpose. Prove your brand  
is worth surfacing with consistent  
trust signals

Activate the experience

---

Activate for reach and relevance by  
expanding presence across owned  
and semi-owned channels

Optimize the  
experience

Structure content for AI parsing,  
performance, and relevance to  
ensure you're surfaced

# Prudential's AI Journey in Marketing

Prudential



YEARS

## WHO WE ARE

50M

CUSTOMERS IN OVER  
50 COUNTRIES

1.5T

IN ASSETS UNDER  
MANAGEMENT

Prudential



# WHERE WE WERE

AN OPPORTUNITY TO  
REINVENT OURSELVES  
USING GENAI TO  
TRANSFORM CUSTOMER  
AND EMPLOYEE  
EXPERIENCES

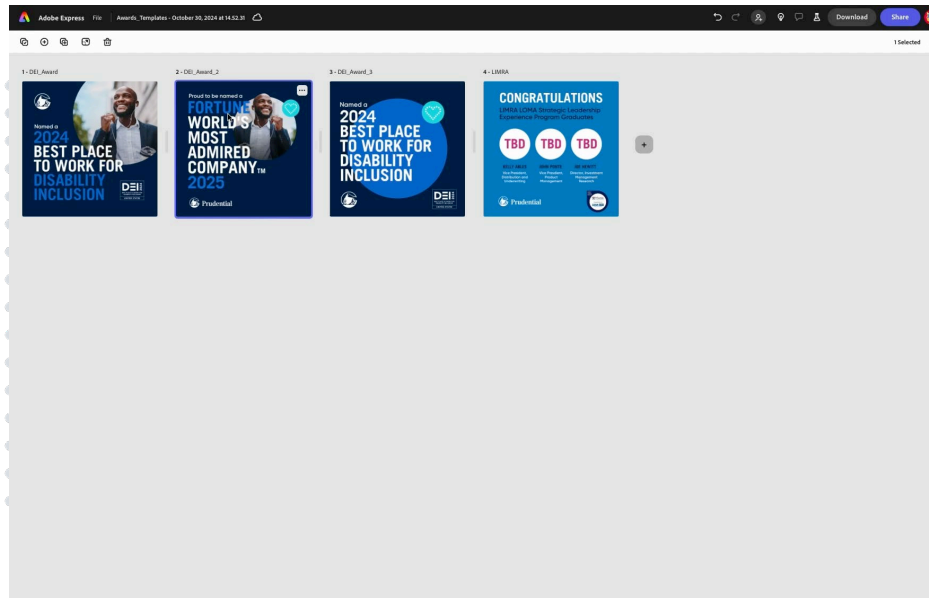


# OUR MARKETING AI JOURNEY

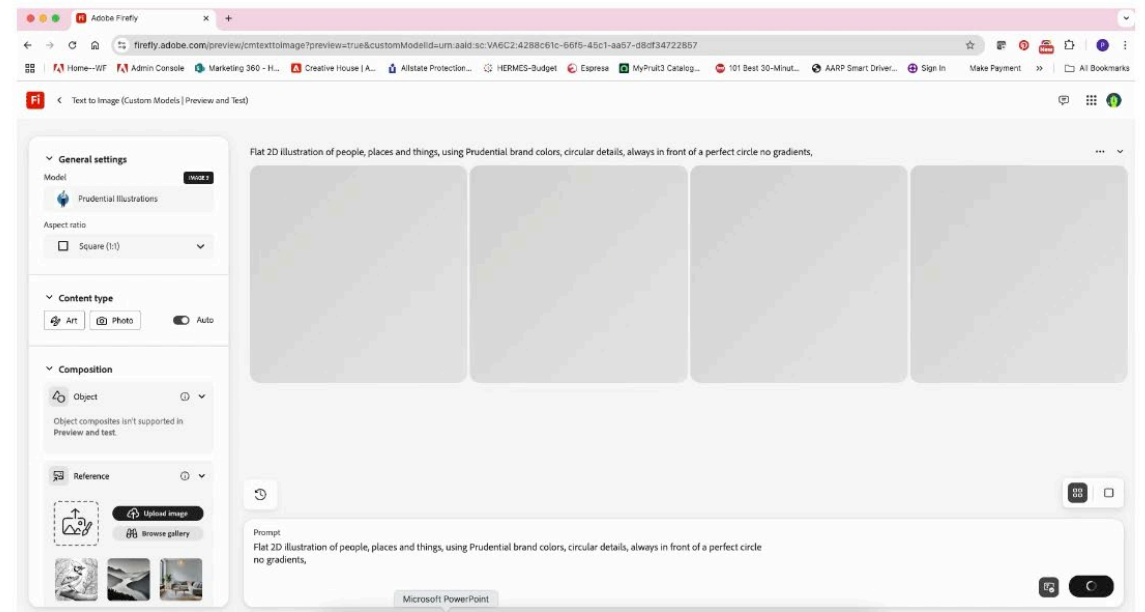
SOLUTIONS ACROSS CHANNELS  
FOR CREATIVE, COMPLIANCE,  
DATA ANALYTICS, UX, &  
PRODUCTION.

FOCUS ON ENTIRE  
PROCESS FROM  
PLANNING TO DELIVERY!

# HOW WE DID IT – BUILDING ON A SOLID TECH LAYER



**ORGANIC SOCIAL -  
SELF-SERVE AND ON BRAND**



**CUSTOM MODELS**



# THE IMPACT

**25%** REDUCTION IN  
MARTECH VENDOR  
SOLUTIONS

**ALL** MARKETERS  
ENABLED WITH GEN  
AI TOOLS

**3-4x** FASTER IMAGE  
EDITING &  
REVISIONS

**90%** OF MARKETERS SEE  
SAVINGS OF 25% OF TIME

**70%** QUICKER FIRST DRAFT

**135%** ENGAGEMENT INCREASE ON PRU.COM WHEN  
GEN AI IS COUPLED WITH PERSONALIZATION





# CASE STUDY



Prudential

**FLASH**  
***FORWARD***

**PRUDENTIAL IS  
HELPING PEOPLE  
LIVE A BETTER  
LIFE, LONGER**

by inspiring people to see  
themselves in a thriving and  
active retirement.

Flash Forward is multi-sensory AI photo booth experience that generates an image and personalized story with voice over that serves as inspiration for people to “Protect Their Life’s Work” in retirement.

**PEOPLE AREN'T FULLY  
PREPARED FOR RETIREMENT  
BECAUSE PEOPLE AREN'T IMAGINING  
THEMSELVES THRIVING IN IT.**

**LEARNINGS**

# BREAKING BOUNDARIES OF AI BIAS WITH CONSCIOUS INCLUSION

Race & Ethnicity

Gender

Skin Tone

Ability

Body Type

Expressive Identity (Drag, Accessories)

Age

## HOW WE ADDRESSED AI BIAS

**Prompt Correction:** Within our image generation pipeline, we use AI vision to look at the input image and describe in a text prompt what it's seeing. This gives more weight and detail to the true likeness and unique characteristics of the person.

**Human-in-the-loop:** We implemented a human moderation step using a Custom iPad app. This allows on-site or remote Brand Ambassadors to select the best output or correct image prompt and regenerate.

**Transparency:** We included a disclaimer within the experience about the potential limitations of the AI system and the possibility of bias outputs. This transparency encourages ongoing improvements and responsible usage.

# How we've learned from and transformed our AI

Original Image



Aspen Model



Current Model



Original Image



Aspen Model



Current Model



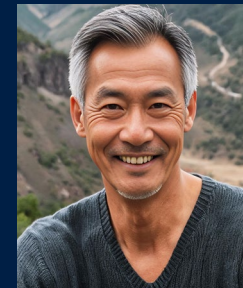
## Improving Individuality and Representation in our AI Models

Generative AI often pulls its responses towards the mean.

After feedback from Aspen, we heard that people couldn't recognize themselves (specifically within their diversity groups). This was likely due to individual characteristics becoming "averaged" in the AI.

We then improved upon our AI processes to better preserve an individual's diverse characteristics which include race, skintone, gender, hair type, body size, ability, and more.

We also added human moderation to ensure accurate representation.



# RESULTS

**1,000+ People Inspired and Counting**

**From 85% to 15% Needing Moderation**

**From 8min to 3min to Successful Output**

# Prudential



YEARS

# Plan Sharing: Real-World AI Use Case

# AI & Marketing

Early lessons from the Cambia Marketing crew

# Components of our applied AI strategy

Embrace AI throughout our business to make health care easier and lives better



## Engagement

- AI-first mindset
- Cross-functional collaboration
- Internal & external adoption



## Product Roadmap

- Member experience
- Care access & value
- The way we work
- Growth



## Capacity & Scale

- Development acceleration
- Scalable AI platform capabilities
- Strategic partnerships



## Responsible AI

- Alignment with Cambia values
- Comprehensive policy and standards
- Risk-based governance framework

# Components of our applied AI strategy

Embrace AI throughout our business to make health care easier and lives better



## Engagement

- AI-first mindset
- Cross-functional collaboration
- Internal & external adoption



## Product Roadmap

- Member experience
- Care access & value
- **The way we work**
- Growth



## Capacity & Scale

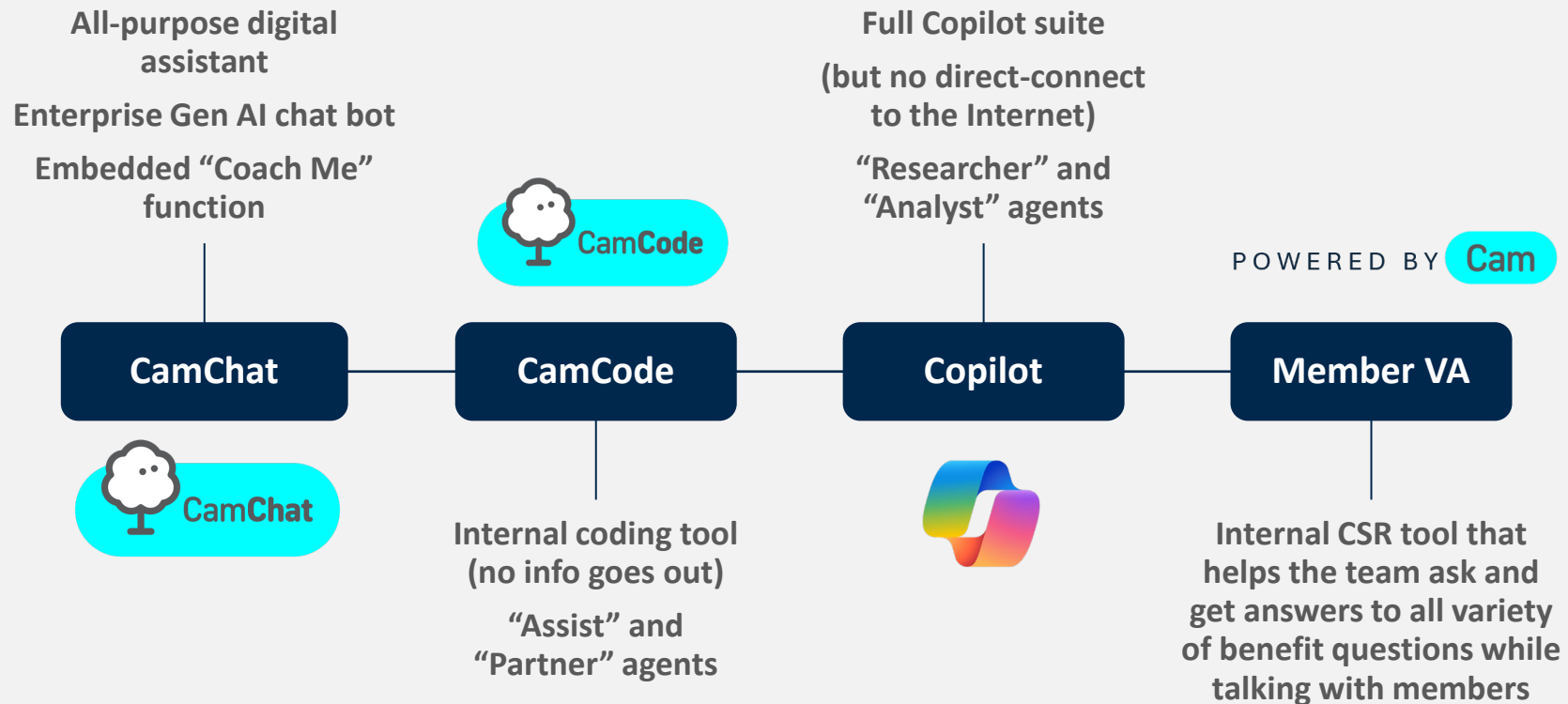
- Development acceleration
- Scalable AI platform capabilities
- Strategic partnerships



## Responsible AI

- Alignment with Cambia values
- Comprehensive policy and standards
- Risk-based governance framework

# Highlights of key tools now available to our team



## How Cambia encourages AI use

- Training and ongoing opportunities to learn and build communities
- Tons and tons of communications
- Integration into daily work: one of our key metrics in 2025 for all employees

# How's it going for our team?

Company objective: use AI at least once a day

## Marketing team use, YTD

**34,619**

Total Queries

**911**

Avg Weekly Q...

**11.4**

Avg Weekly Q...  
per Employee

- Picking up momentum as the tools become more useful to the team
- Sharing real use cases has been great – as has ways AI has hallucinated or proven the need for human oversight

# How my team is using AI today

Thanks, Cam, for the assist in summarizing responses

## Content creation and optimization

- Email drafts, editing
- Presentation development
- Subject line, CTA, headline efficiency

## Data analysis and research

- Analysis and feedback synthesis
- Best practices and benchmarks
- Audience segmentation

## Strategic planning and ideation

- RFP responses
- Content library optimization
- Event planning
- Process ideation

## QA and tech support

- QA on email HTML
- Grammar, syntax, tone, etc.
- Meeting documentation

# Powerful assistant, vs. replacement

For teams who are perpetually short on resources

- “Compare these four job descriptions and put together a comparison grid.”
- ”Take this complex internal deck on (subject) and write a brief, employer-facing presentation.”
- “First, analyze this budget spreadsheet. Now, compare to this second budget document, analyze vs the first, and show me all the areas of change. Ask me relevant questions.”
- “Take this finalist presentation and tell me how a difficult broker, who is x, y and z, will react.”
- “Find every document and email related to (subject) and save them all in a folder.”
- “Check this copy to be sure it’s at a sixth-grade reading level.”
- “Help me write this tough email about...”
- “Create a two-sentence social post from this white paper, specifically targeted for parents of young kids.”
- “Read my Board presentation and tell me the questions they will likely ask.”

# Legitimate concerns about AI

And the importance of staying in dialogue on all of them

---

Job security and relevancy concerns

---

Quality and reliability issues

---

Privacy and security

---

Workplace dynamics

---

Ethical and environmental concerns

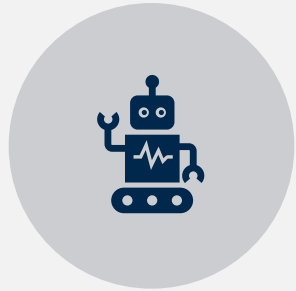
# How we've incorporated AI successfully, thus far



**By starting small:** Using AI for specific, low-risk tasks like email drafting



**By maintaining oversight:** Always reviewing and refining AI output



**By focusing on augmentation:** Using AI to enhance rather than replace expertise



**By building confidence gradually:** Expanding usage as the team sees positive results

# Coming up: Marketing Ops' AI Awards

Upcoming celebration of ways the team is embedding AI into their work

 **Time Saver:** *For AI that dramatically reduces the time spent on work tasks*

Think automation, faster analysis, streamlined processes, or eliminating repetitive work. Show us how AI gave you hours back in your week!

 **Most Relatable:** *For the work use case everyone will want to adopt*

This should solve a common workplace pain point that makes everyone think "I need to try this!" Points awarded for easy implementation and broad team appeal.

 **Most Entertaining:** *For AI that brings joy, fun, or laughter to your personal life*

Whether it's creative projects, games, silly conversations, or unexpected entertainment – show us how AI made you smile or laugh out loud.

 **Best Life Hack:** *For AI that cleverly solves everyday personal challenges*

Think smart shortcuts, learning accelerators, household management, or creative problem-solving that makes your personal life easier or better.

 **Most Mind-blowing:** *For the most creative, unexpected, or innovative AI application*

This could be something that completely surprised you, solved a problem in an unexpected way, or represents a totally new way of thinking about AI possibilities.



# Using AI for affordable, safe ad campaign

---

Eric Trott

BCBS Marketing Executive Council

October 2025

A photograph of an older man with grey hair and a beard, wearing a black wetsuit, standing on a beach. He is holding a long, light-colored surfboard vertically. The background shows the ocean with waves and a rocky coastline under a clear sky.

After a lifetime of paying  
into Medicare, this is  
**PAYBACK.**

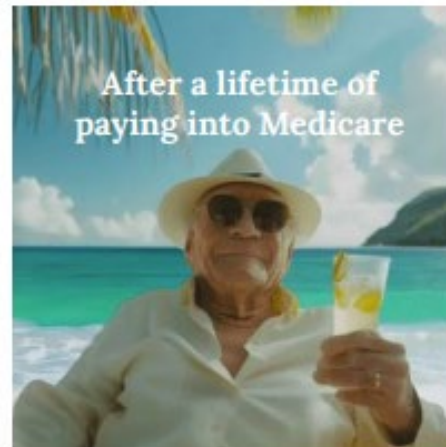
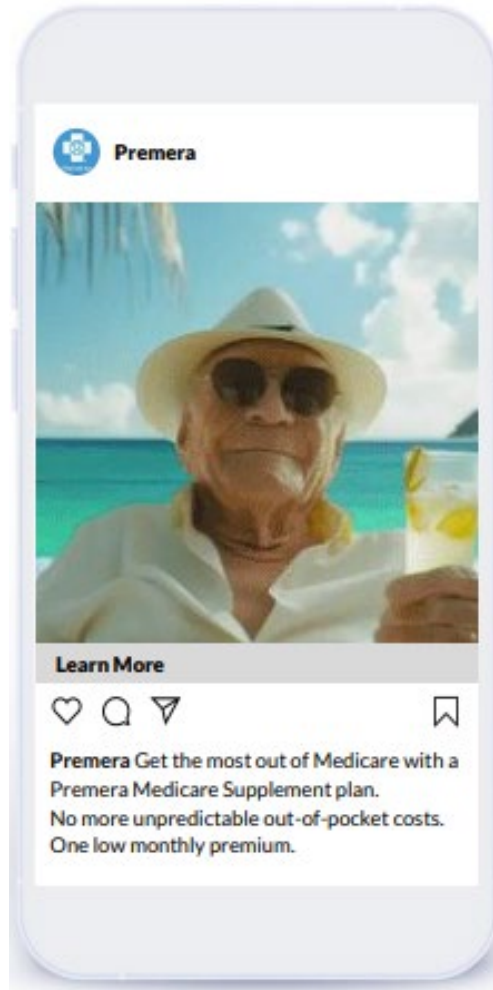
# Challenge: Grow Medicare Supplement ... affordably

- Announced our exit from Medicare Advantage effective 1/1/2025.
- Intended to keep and grow our Med Supp business for 2025, but had never intentionally grown the line.
- Had no advertising creative for the LOB.
- Wanted to put as much budget as possible into media, not creative.

# Solution: Leverage AI for bespoke digital campaign

- Spent about 20% of a real photo shoot.
- Collaborated with ad agency and AI artist.
- Used Adobe Firefly to assure we had rights for imagery.
- Played “champion/challenger” with imagery to maximize ad performance with less anxiety that we were burning assets.

# Digital campaign: Keep it simple



Camera pulls back to reveal that he is indeed.

Headline animates on.



Pull back even further to show that he's laying on the beach, cocktail in hand, as the waves lap and the breeze blows soothingly.

Payoff line animates on.



Color shifts as logo lockup appears.

Payoff line animates on.

# Creative is AI imagery placed within real photography



With about 12 different settings/models, campaign should stay fresh for a few years.



# Welcome Back!

# WEDNESDAY

- Plan-to-Plan Short Cycle Consulting
- Market Forces Overview
- Lunch
- NPS and BSM 2025 Results
- 2026 Planning

# Plan-to-Plan Short Cycle Consulting

A blue Volvo semi-truck with a white trailer is stuck under a bridge. The truck is angled, with the front of the cab and the front of the trailer under the bridge. The trailer is tilted upwards. The truck has "WWW.HIGHLIGHTMOTOR.COM" on the hood and "VOLVO" on the side. The trailer has "WWW.HIGHLIGHTMOTOR.COM" and "HIGHLIGHT MOTOR FREIGHT" on it. The number "874" is on the front fender. The background shows a stone wall and some trees.

# Lateral thinking: The stuck truck

## Short cycle consulting

**Starting point:** As leaders, we all face work challenges that we just can't "crack the code on" despite what we've tried. Get ready to share your challenge.

### 18 minutes per person

- Presenter summarizes major points of the case and areas for help. Group asks questions to clarify the issue. (5 minutes or less)
- Presenter steps back from the discussion.

Group brainstorms ideas/insights/advice on the problem. The presenter actively listens to the group conversation—no speaking or interjecting! (10 minutes)

- Presenter summarizes what he/she has gained and thanks the group. (3 minutes)
- Choose a timekeeper to stay on track!
- First presenter is the person in your group whose birthday is NEXT

## Short cycle consulting

**Starting point:** As leaders, we all face work challenges that we just can't "crack the code on" despite what we've tried. Get ready to share your challenge.

### 18 minutes per person

- Presenter summarizes major points of the case and areas for help. Group asks questions to clarify the issue. (5 minutes or less)
- Presenter steps back from the discussion.

Group brainstorms ideas/insights/advice on the problem. The presenter actively listens to the group conversation—no speaking or interjecting! (10 minutes)

- Presenter summarizes what he/she has gained and thanks the group. (3 minutes)
- Choose a timekeeper to stay on track!
- First presenter is the person in your group whose birthday is NEXT

# 2025 BCBSA Perspective: Market Forces Shaping Healthcare

**Marketing Executive Council**

Corporate Strategy – Isaiah Griffith









**BlueCross  
BlueShield**  
Association

Blue Cross Blue Shield Association is an association of independent Blue Cross and Blue Shield companies.

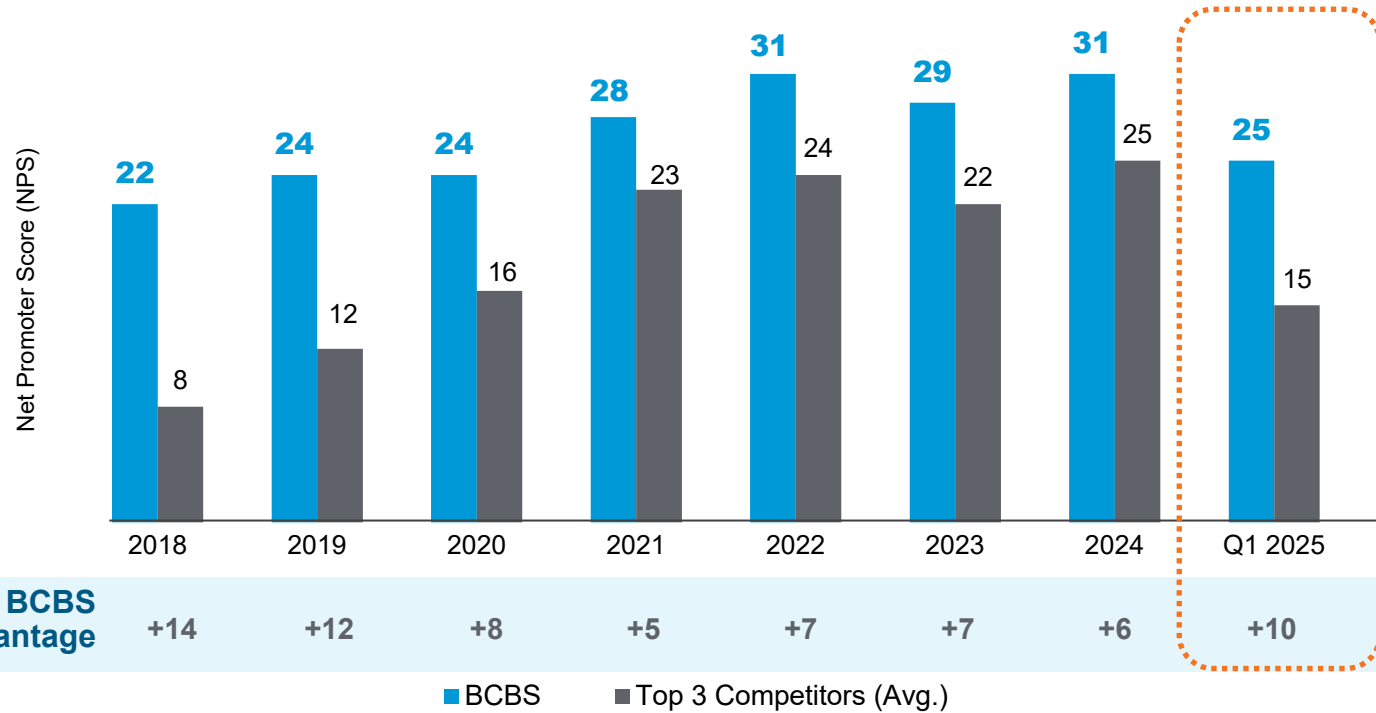
# Market Forces Shaping Healthcare

## Pace of change in healthcare has never been this fast – and yet, it will never be this slow again

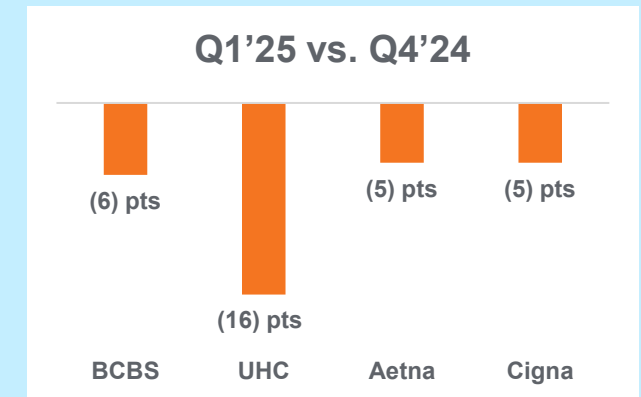
	Rate of Change
A. <b>Loss of trust and dissatisfaction with health care payers</b> – 60%+ blame insurers for health care problems	
B. <b>Increased demand for personalization</b> – Expectation for individualized interactions with brands	
C. <b>GenAI as an accelerator of innovation</b> – Continuing to mature as a capability and integrate in workflows	
D. <b>Regulatory environment and shifting priorities</b> – \$1T in healthcare cuts passed by Senate	
E. <b>Margin challenges impacting payers</b> – Increasing care delivery costs, financial headwinds	
F. <b>Affordability challenges continue</b> – Average family premium up 7% vs 3.2% general inflation	
G. <b>Vertical integration challenges</b> – Evolving M&A chessboard	

# A. Consumer satisfaction with payers losing ground, with current events exacerbating public perception...

NATIONAL NPS BY YEAR



LATEST INSIGHTS



- Driven by UHC, scores **dropped industry-wide**; declines for BCBS, Aetna and Cigna all in **similar range of ~5-6 pts**
- Despite this, BCBS **widened NPS advantage by 4 pts in Q1** – demonstrating **resiliency of the BCBS Brand**

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. Top 3 Competitors include United, Aetna and Cigna

## A. ...and **trust in the healthcare system and payers at a low point**

# 49%

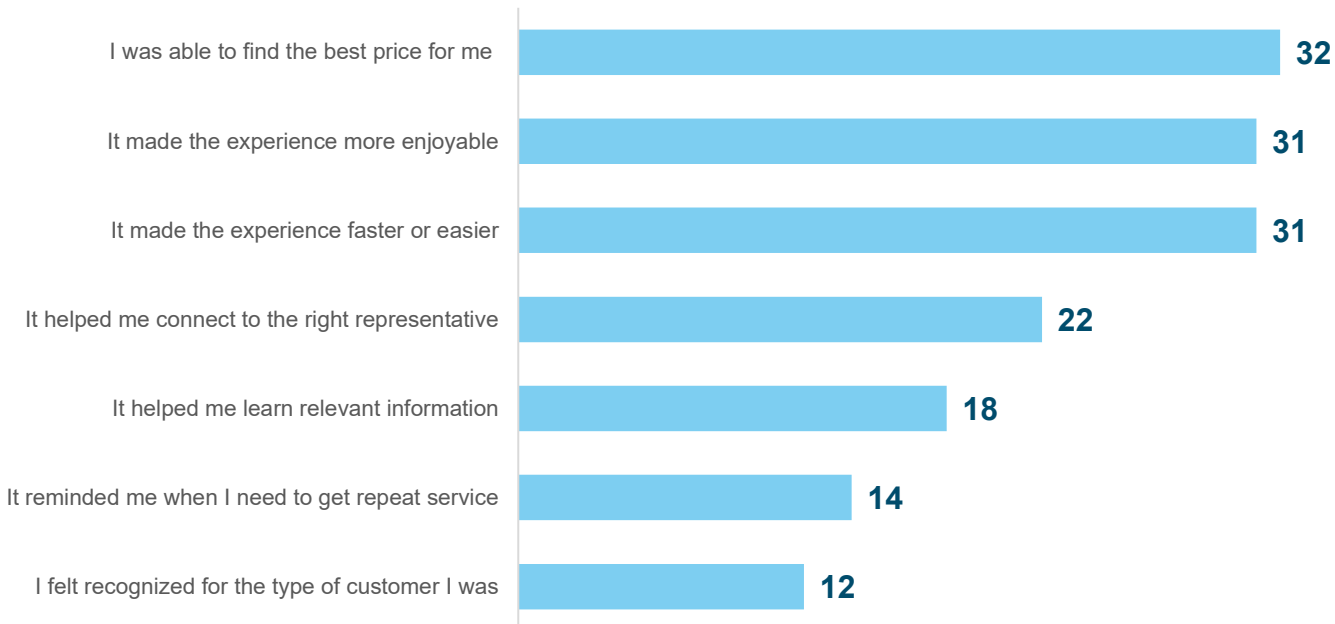
Of Americans **do not trust healthcare companies** 'to do what is right' (down from 60% in April 2023)

### Payers facing disproportionate scrutiny

- **60%+** of Americans agreed that **health insurers** and **corporate executives** were to blame for problems in the healthcare system<sup>3</sup>
- **28%** say **coverage** is excellent or good, down from **41%** high point in 2012<sup>2</sup>
- **Payer consumer experiences scores dropped** for 3rd year; five major payers rated "poor" vs. one in 2023<sup>4</sup>

## B. Consumer expectations for personalization growing– industry-agnostic needs highlight implications for payers

### PERSONALIZATION DRIVERS CONTRIBUTING TO POSITIVE BRAND EXPERIENCE (% of respondents)

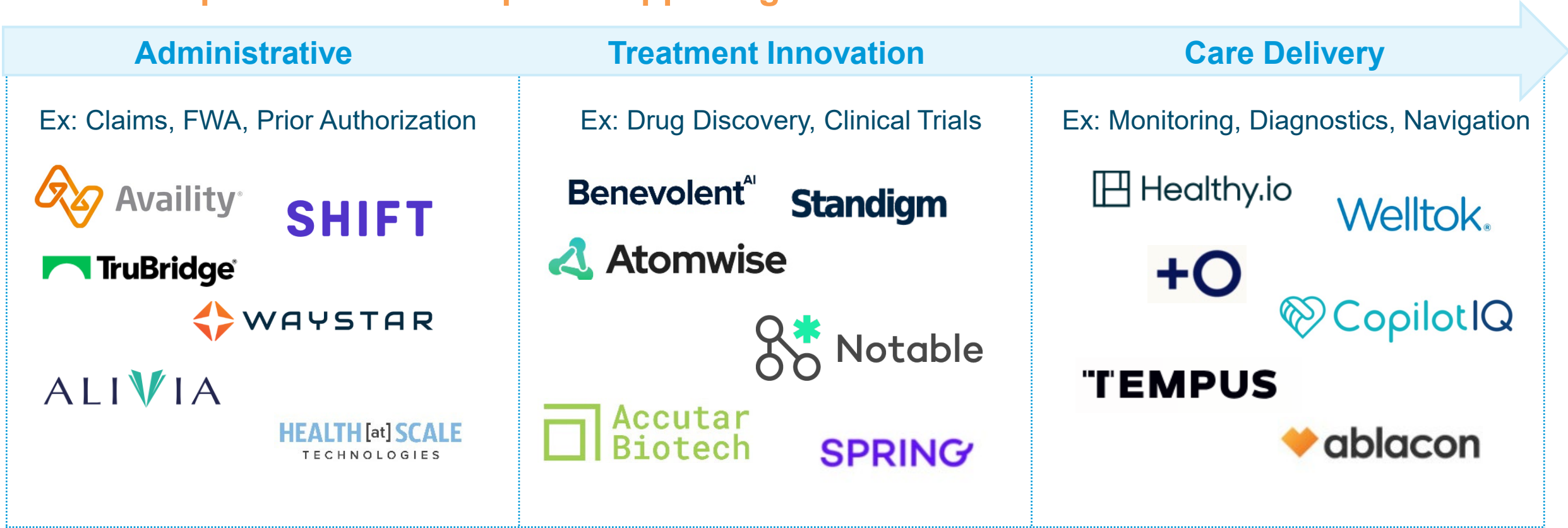


### KEY IMPLICATIONS

- 75% of consumers expect brands to personalize offerings—raising expectations for payers
- Key personalization needs centered on demonstrating value, enabling convenience, and making experience more enjoyable

# C. AI poised to transform healthcare – enabling personalized solutions at scale and driving material business impact

Small sample of the AI disruption happening across healthcare...



...with many more examples and use cases in market

## D. One Big Beautiful Bill Act will slash \$1T from healthcare spending over next 10 years– majority from Medicaid budget

### Key Healthcare Provisions

#### Medicaid Cuts

- **Work requirements** (80 hrs/month for able-bodied adults)
- **Eligibility tightening** (e.g., biannual redeterminations, address verification)
- **Cost-sharing** (e.g., \$35/service for some enrollees)
- **Retroactive provider reimbursement limited** to one month



#### Medicare & Exchanges

- **Migrant subsidy ban** causing exclusion from premium tax credits
- **Stricter verification** for income and eligibility
- **Insurers can drop enrollees for nonpayment**
- **Special enrollment cuts** (i.e., no tax credits during special periods)



#### Expected Impact

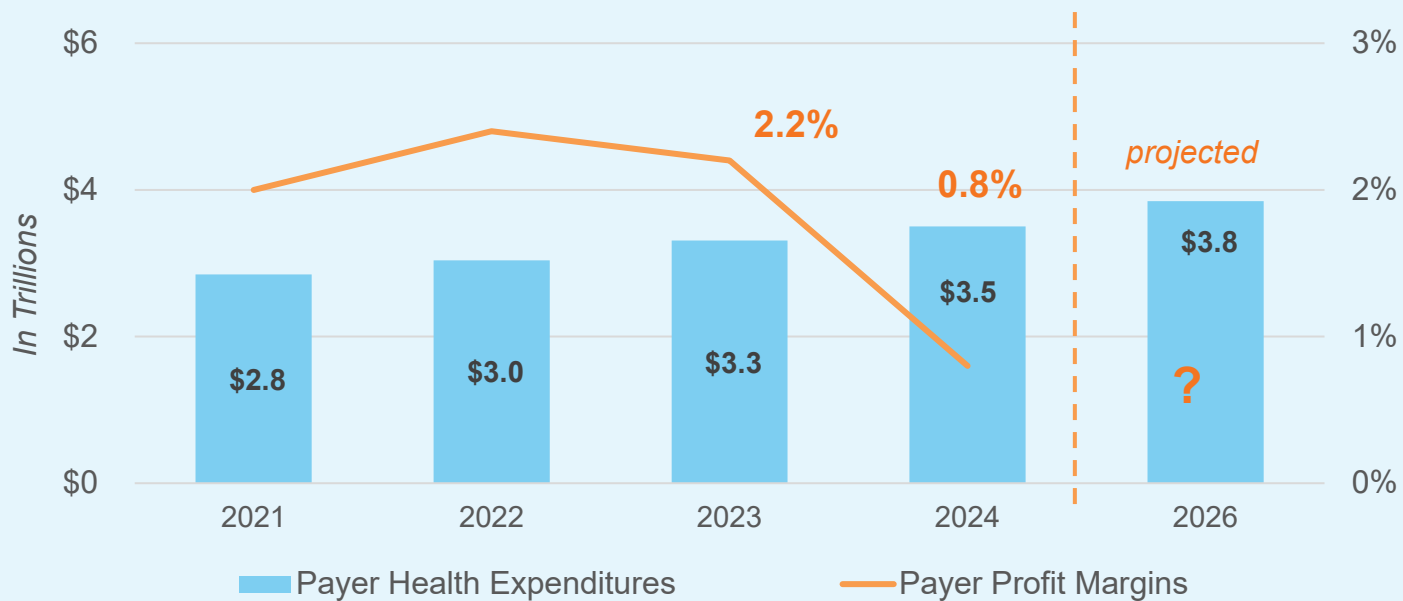
- **11.8M lose coverage** (+5.1M more if ACA subsidies expire)
- Increase in **uncompensated care** for hospitals
- **ACA exchange** risk pool likely to shrink, higher churn

Sources: 1) [Modern Healthcare](#) (2025)

**Establishment of \$50B rural provider relief fund offers short-term support, but long-term Medicaid cuts raise sustainability concerns**

## E. Margins are shrinking across the payer landscape, driven by high utilization and increased costs

### Payer Spending Continues to Grow While Profit Margins Plummet



### KEY DRIVERS

- **Higher-than expected utilization** with \$80B (8.5%) increase in benefits and loss-related payments in 2024
- **Pharmacy costs on the rise** with median big pharma prices doubling overall rate of inflation
  - In 2024, GLP-1 drugs accounted for 46% of the total increase in drug spend and equated to 6.7% of total drug costs

## F. Increasing interest in models that enable **affordability** and allow for consumer choice

### ICHRA Current State

- **Still nascent:** ICHRAs account for 1%-2% of the total commercial health insurance market; this percentage is expected to be 5-8% by 2030<sup>3</sup>
- **Signs of growth:** ICHRA adoption surged 29% in 2024, with 84% growth among large employers<sup>1</sup>

### What is Driving Interest?

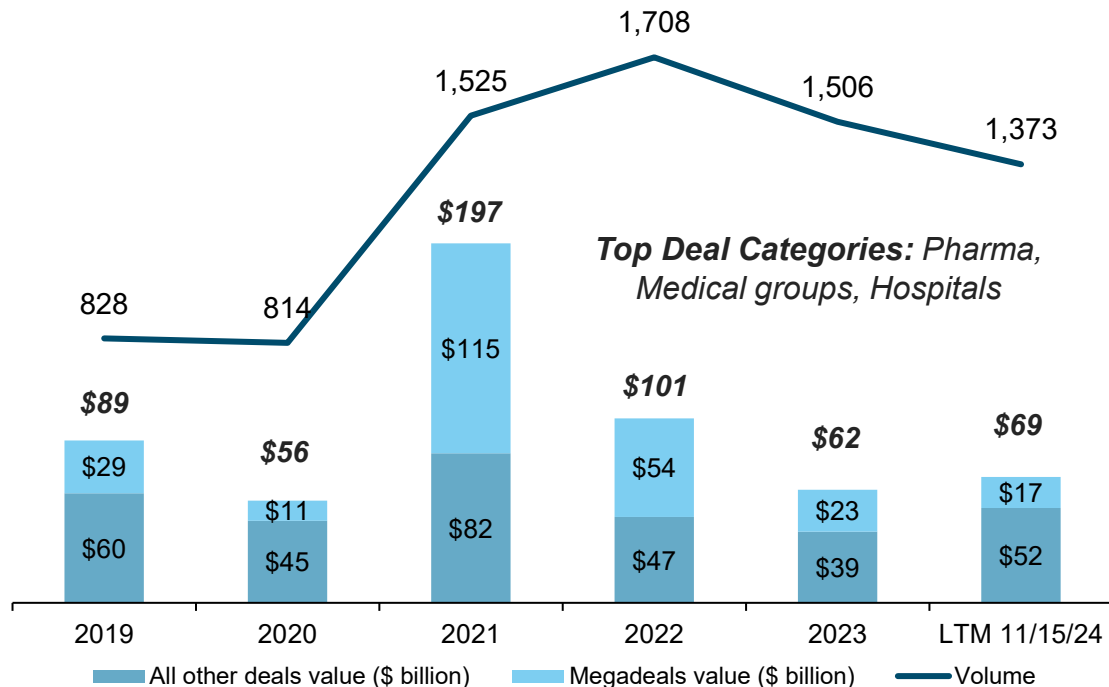
- **Cost Control:** ICHRAs enable fixed reimbursement limits and avoidance of unexpected high-cost claims<sup>2</sup>
- **Personalization:** ICHRAs boost satisfaction by 20% and retention by 15% due to employees choosing their own health plans<sup>2</sup>

Sources: 1) [HRA Council Data Reporting](#) (2025), 2) [Remodel Health](#) (2025), 3) [InsuranceNews](#) (2024), 4) [Fierce Healthcare](#) (2024)

**Current predictions may underestimate growth given administration's belief in ICHRAs as a cost containment strategy**

## G. Health services M&A, vertical integration facing uncertainty given new administration’s impact on financial markets

**Health services deal value (\$B) and volume**  
(2019 through last 12 months of 11/15/24)<sup>1</sup>



### What to Expect for 2025

- **Navigating Near-Term Uncertainty:** Tariffs, executive orders creating uncertainty, impacting M&A growth<sup>2</sup>
- **Potential for Future Increased M&A:** GOP’s pro-business (i.e., deregulation) efforts may boost deal flow if market volatility stabilizes<sup>2</sup>
- **Private Equity Focus Areas:** Firms will likely prioritize healthcare IT, digital health, and admin support services over care delivery assets<sup>1</sup>

# Implications for BCBS

## With all that is changing, what does this mean for the Blues?

- **Healthcare affordability remains an ongoing crisis**—while AI is beginning to demonstrate ROI, further action will be needed to lower costs to counteract growing pressures (e.g., Rx pipeline)
- **Market moving towards increased consumerism (e.g., ICHRAs) while value proposition of insurance is challenged**—offering competitive individual products and rebuilding member trust critical for growth as employers explore new options and demographics continue to shift towards individual purchasers (e.g., Medicare Advantage)
- **Potential for healthiness of Americans to decline as challenges to public health collide**—proposed cuts to Medicaid, varying care access across states, vaccine hesitancy, impacting ability to advance health equity

**To stay relevant, we must work towards simplifying experiences, investing in cost-cutting innovations (e.g., Gen AI), and being the most trusted, easiest to work with payer for all our customers**

# BCBS North Star

# The BCBS North Star prioritizes the pursuit of affordability and peace of mind for our members and communities

## BCBS NORTH STAR

### VISION

The national leader in advancing well-being and health care in every ZIP code.

### MISSION

Relentlessly pursuing affordable health care and ensuring peace of mind for the people we serve.

### STRATEGIC PILLARS



#### **INTEGRATED, AFFORDABLE HEALTH CARE**

that members deserve



#### **HEALTHIER LIVES**

for members and  
local communities



#### **CONVENIENT, SEAMLESS EXPERIENCE**

for consumers, customers  
and providers



#### **MARKET LEADERSHIP**

in Government  
Markets

**ENABLERS: Data & Interoperability | Advocacy & National Voice | Talent & Culture**

# Recent BCBSA Board discussions set BCBS System on path toward achieving broader ambitions – advancing position across Pillars

**INTEGRATED, AFFORDABLE  
HEALTH CARE**  
that members deserve



**Pharmacy**

**Affordability  
Platform**

**HEALTHIER  
LIVES**  
for members and  
local communities



**Behavioral  
Health**

**Health  
Equity**

**CONVENIENT, SEAMLESS  
EXPERIENCE**  
for consumers, customers  
and providers



**BlueCard  
Modernization**

**Member Experience**

**MARKET  
LEADERSHIP**  
in Government  
Markets



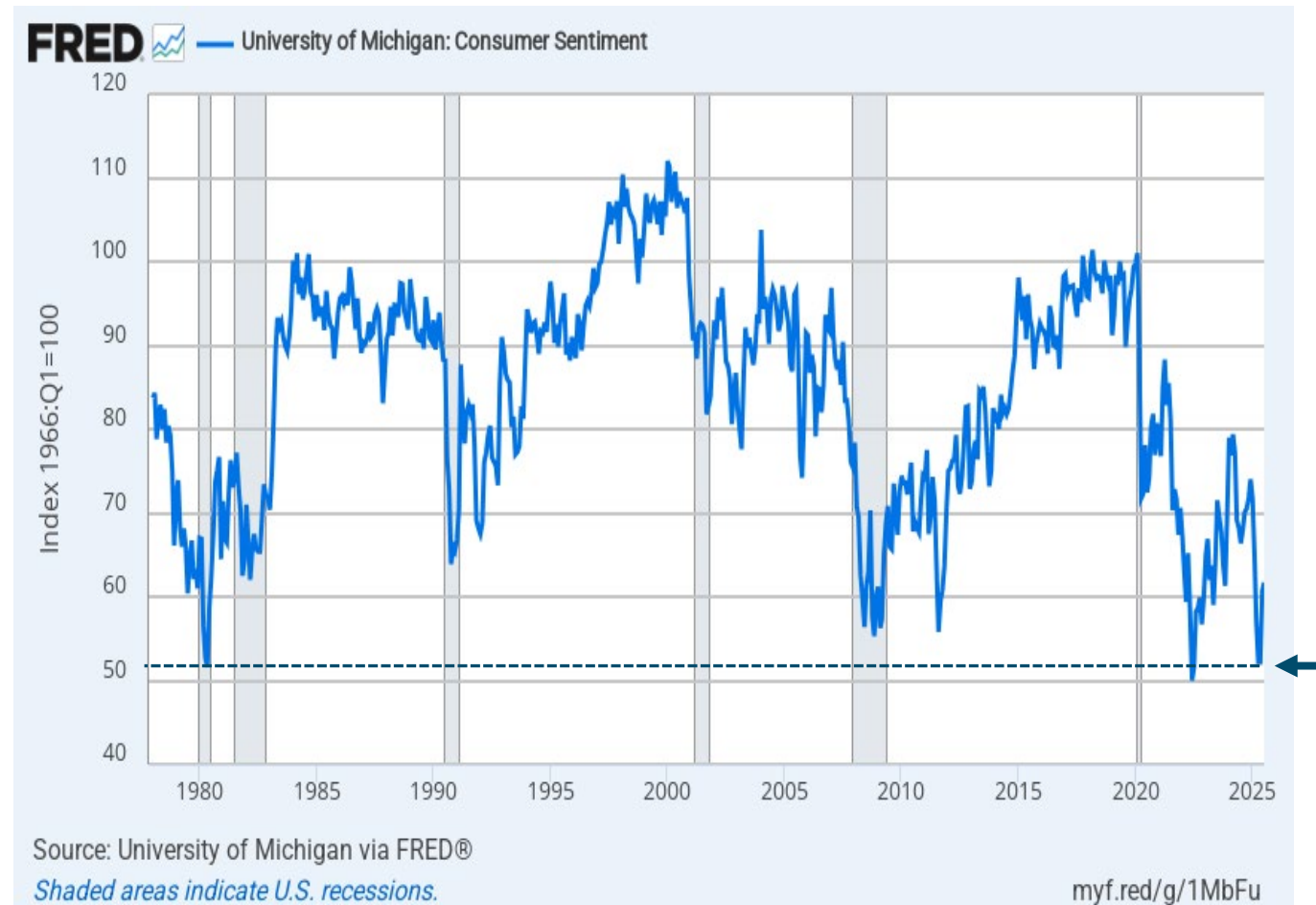
**Medicare  
Advantage (MA)**

**Data & AI**

# NPS and BSM 2025 Results

## Consumer sentiment remains near historical lows dropping to 52.2 in May 2025

Consumer sentiment has been highly correlated with GDP with consumer spending being ~70% of the U.S. GDP (FRED; Morningstar).



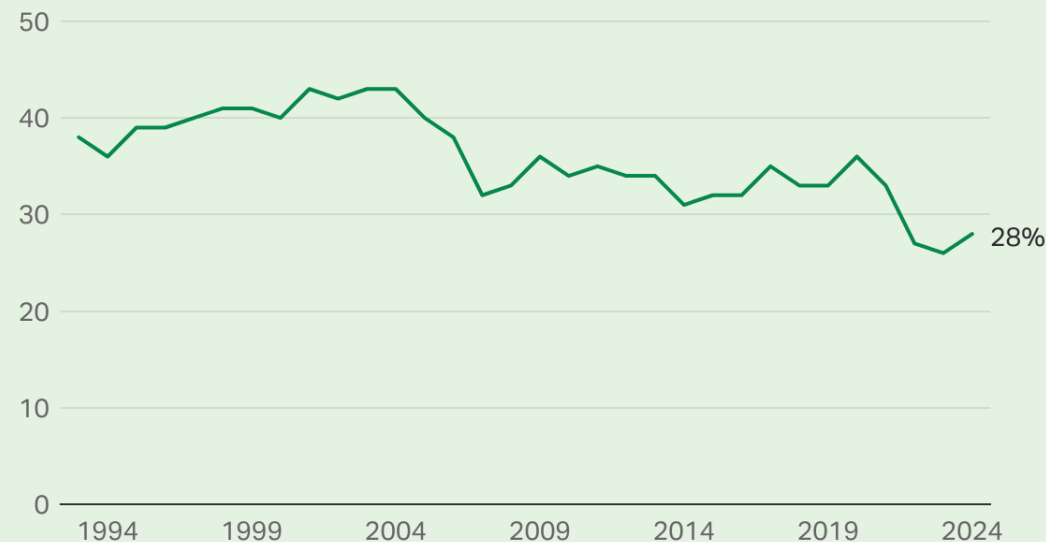
## Confidence in major institutions is at all time lows

The net effect of the pressure on the Middle Class has been a decline in the confidence in Institutions (Gallup).

Healthcare is one industry seeing the greatest impact (Gallup).

### Average Confidence in Major U.S. Institutions, 1993-2024

Figures are the average percentage of U.S. adults who have a great deal or quite a lot of confidence.



The average includes the 14 institutions rated consistently by Gallup since 1993 -- the church or organized religion, the military, the U.S. Supreme Court, banks, the public schools, newspapers, Congress, television news, organized labor, the presidency, the police, the medical system, the criminal justice system and big business.

GALLUP

## Americans lose confidence in insurers

In December 2024, ~70% of Americans attributed broader healthcare issues, such as insurer denials and profit motives, to the circumstances surrounding UHC CEO Brian Thompson's death (NORC).

In 2025, consumer confidence in health insurers hit a record low: only 56% believe that insurers prioritize their interests (Hampton Global Business Review).



### December Wave 2 2024 AmeriSpeak Omnibus

UHCA2. How much responsibility do you think each of the following had for the recent killing of the UnitedHealthcare CEO, Brian Thompson?

[GRID ITEMS RANDOMIZED; HALF SAMPLE ASKED RESPONSE OPTIONS IN REVERSE ORDER]:

	A great deal/ Moderate amount NET	A great deal	Moderate amount	Only a little/ None at all NET	Only a little	None at all	DK	SKP /REF
12/12-16/2024								
Denials for health care coverage by health insurance companies	<b>69</b>	44	24	<b>29</b>	15	14	*	2
Profits made by health insurance companies	<b>67</b>	43	25	<b>30</b>	14	16	*	2
Wealth or income inequality in general	<b>53</b>	28	25	<b>44</b>	20	24	1	3
Health insurance industry layoffs and job losses	<b>41</b>	15	26	<b>57</b>	24	33	-	2
Personal issues in the CEO's life	<b>24</b>	9	15	<b>73</b>	24	50	1	2
The media	<b>40</b>	16	23	<b>58</b>	25	32	1	2
Political division in the U.S.	<b>45</b>	17	28	<b>53</b>	23	30	1	2
The individual who committed the killing	<b>78</b>	63	15	<b>20</b>	9	11	*	2

N = 1,001

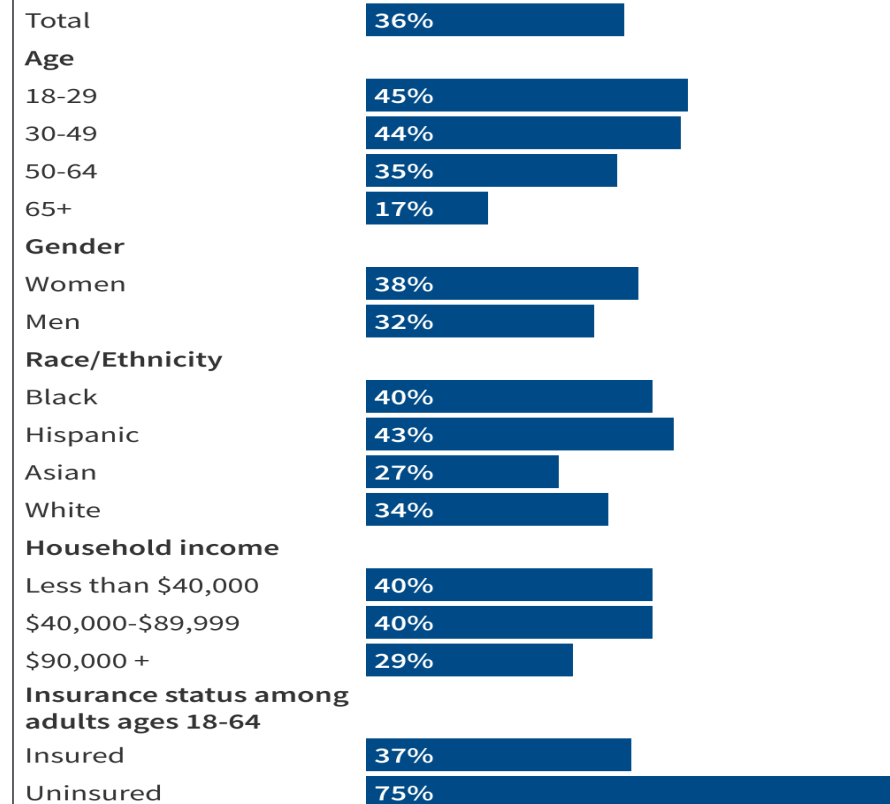
## Increasing healthcare costs lead more adults to skip or postpone care

In 2025, 36% of U.S. adults reported skipping or postponing necessary healthcare in the past year due to cost (KFF).

51% of those delaying care reported worsened health outcomes (KFF).

### Three-Quarters of Uninsured Adults Say They Have Skipped or Postponed Getting Health Care They Needed in the Past 12 Months Due to Cost

Percent who say, in the past 12 months, they have skipped or postponed getting health care they needed because of the cost:



Note: See topline for full question wording.

Source: KFF Health Tracking Poll (May 5-26, 2025)

**KFF**

## Healthcare affordability is a concern for the middle class

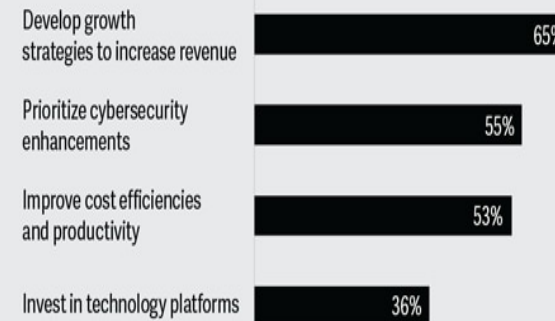
46% of health care executives (C-suite executives from healthcare organizations) cite consumer affordability as a top concern for 2025 (Deloitte).

Only 51% of middle-income Americans feel they can afford a doctor’s visit, and 27% are worried about their health or the possibility of getting sick, fueling financial anxiety (Primerica Financial Security Monitor).

### Top trends for US health care in 2025

Percentage of respondents who identified the trend as having a “significant impact” or separately considered the corresponding action “very important”

#### Growth



#### Consumer affordability



Note: n (health care) = 80 (including 40 health plan and 40 health system respondents).

Source: Deloitte’s 2025 US Health Care Outlook survey.

Deloitte | [deloitte.com/us/en/insights/research-centers/center-for-health-solutions.html](https://deloitte.com/us/en/insights/research-centers/center-for-health-solutions.html)

# Industry trends relative to BCBS

## Trust and NPS

## **Current challenges in healthcare and the economy are visible in declining Brand Strength Measure ratings**

**Trust and NPS decline industry-wide**

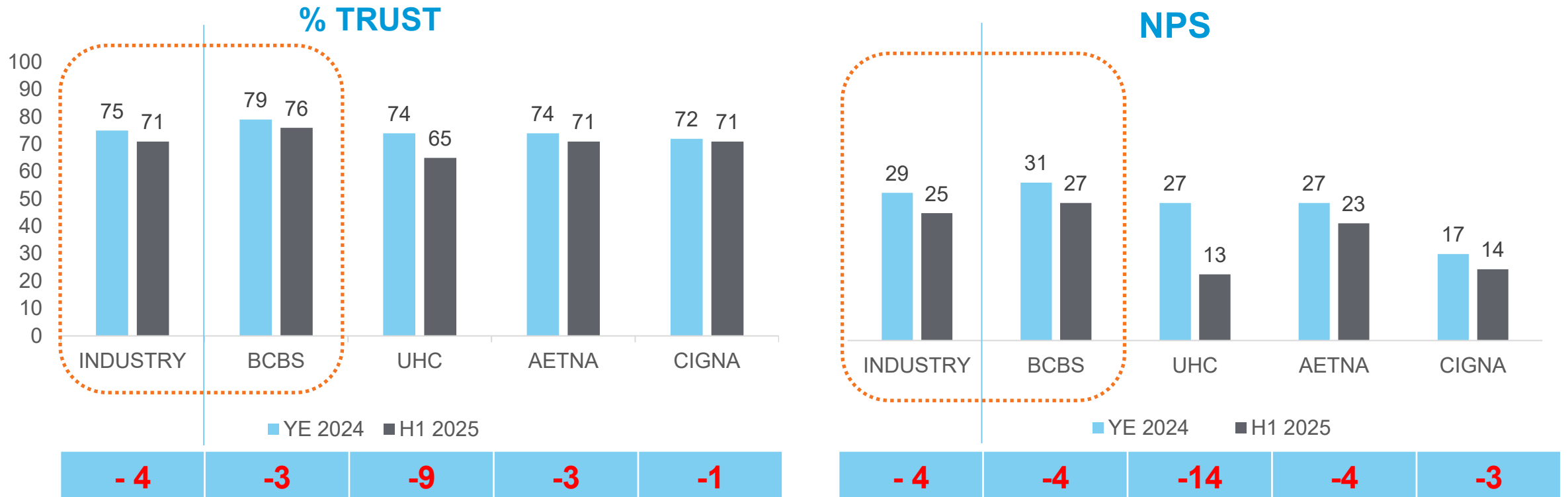
- **BCBS tracks with the industry**
- **UHC experiences declines of larger-than-average magnitude**

**Trust declines similar across all income levels and generation**

**NPS declines is more fragile for lower and middle-class consumers and for Gen Z**

# BCBS sees similar declines as the industry for Trust and NPS

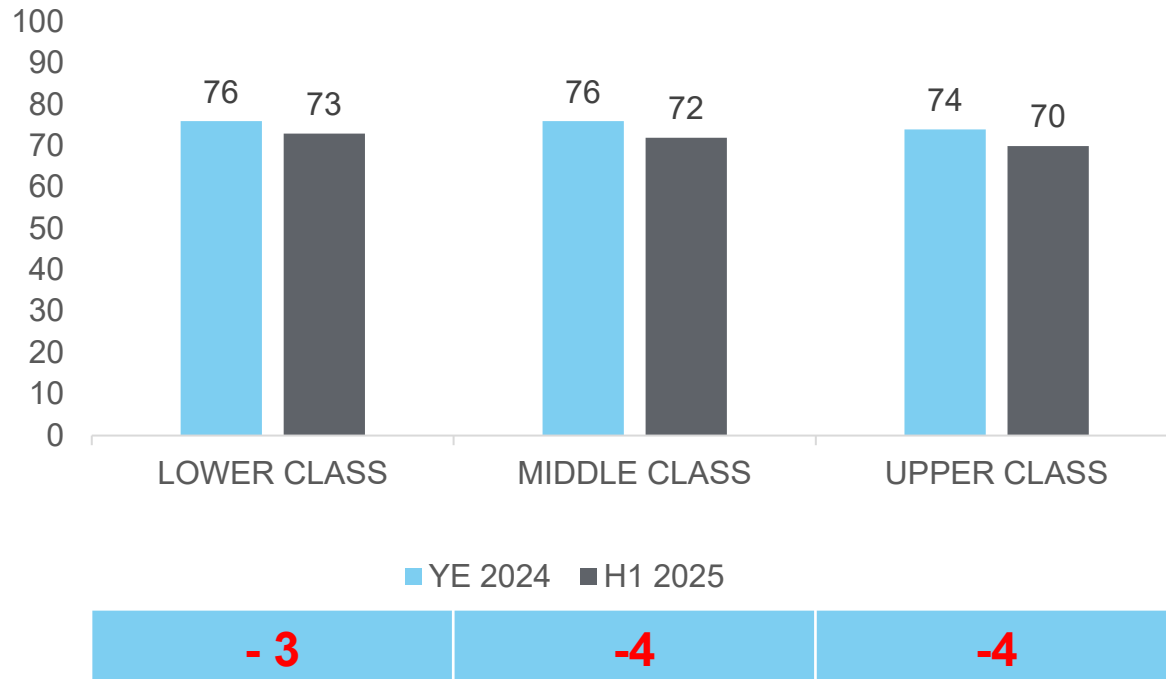
UHC takes largest hit of all National brands; other National brands decline with the industry.



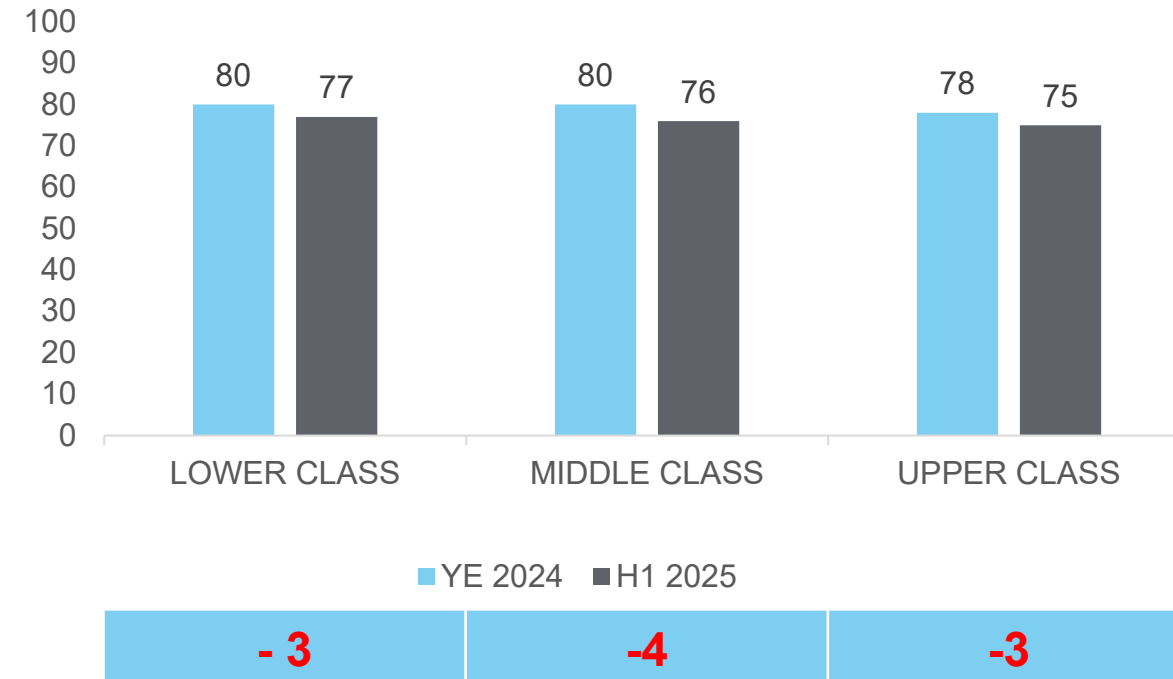
# Trust declines for all income levels; BCBS trends with industry

Declines are similar regardless of income class.

### TRUST - INDUSTRY



### TRUST - BCBS

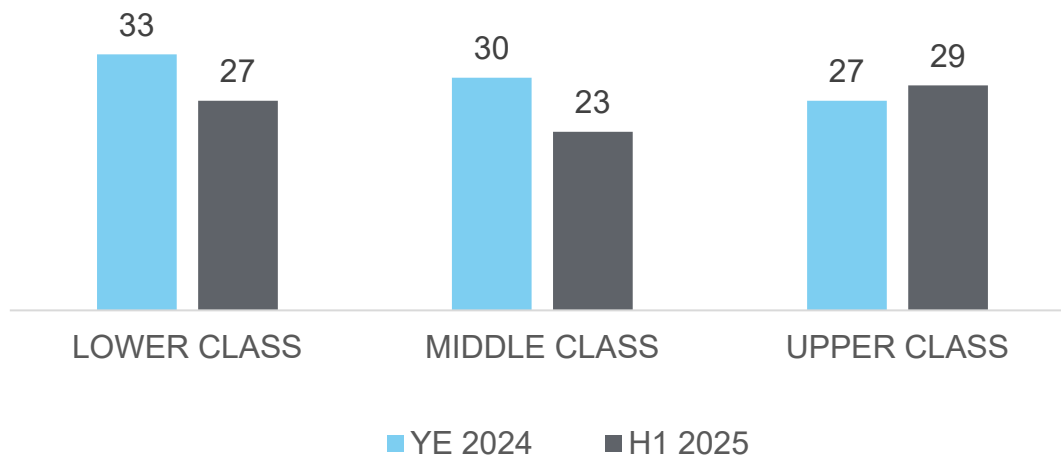


Source: BCBSA Brand Strength Measure (BSM) survey;  
 Lower Class=Less than \$50K  
 Middle Class=\$50K - \$149,999  
 Upper Class=\$150K +

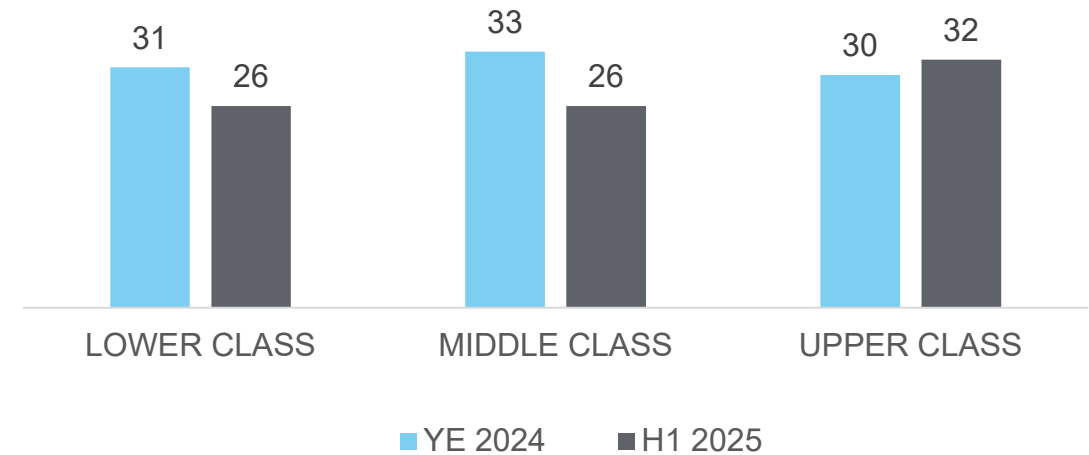
# NPS declines for lower and middle class, but not upper class

Upper class members maintain 2024 NPS levels; this is true for both industry and BCBS members.

## NPS – INDUSTRY MEMBERS



## NPS – BCBS MEMBERS

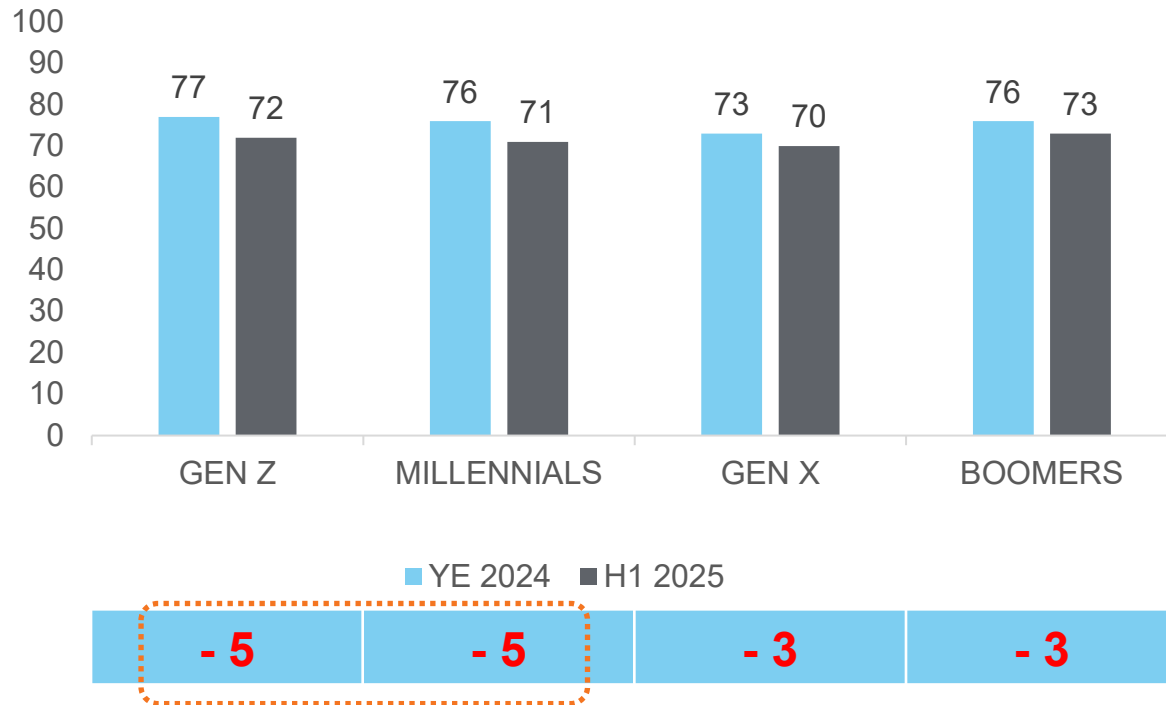


Source: BCBSA Brand Strength Measure (BSM) survey;  
 Lower Class=Less than \$50K  
 Middle Class=\$50K - \$149,999  
 Upper Class=\$150K +

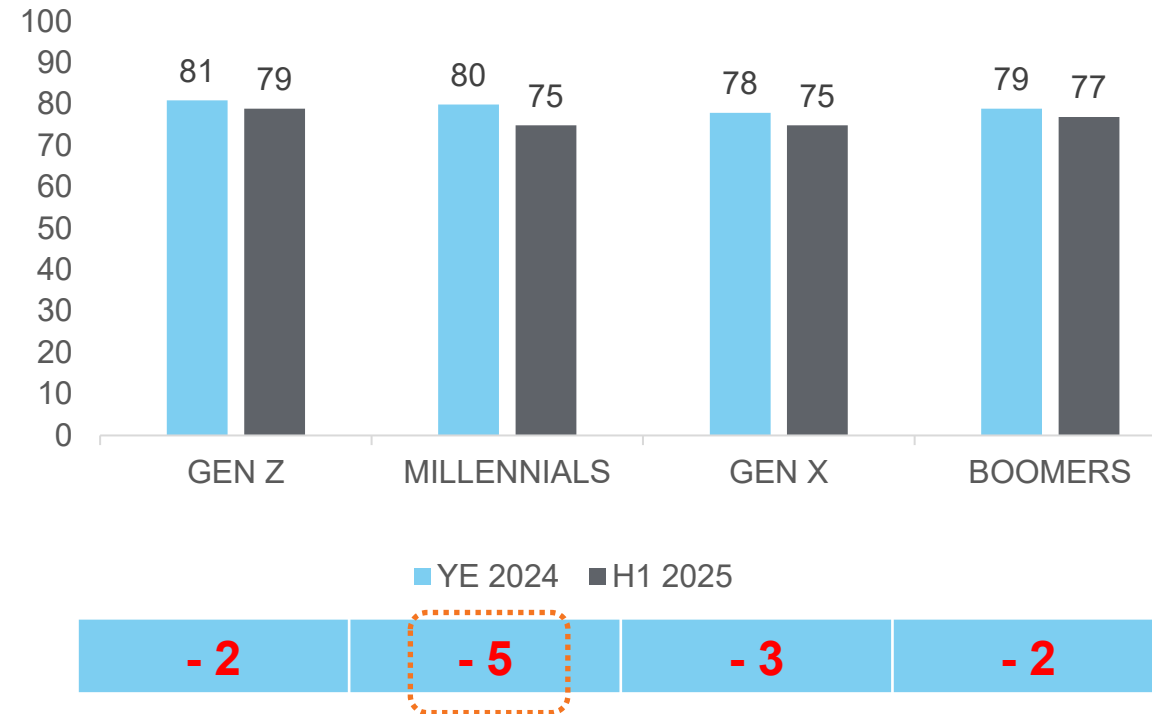
# Trust dips for all generations, slightly more for younger consumers

BCBS's declines track with the industry, though Gen Z ratings are slightly more stable for BCBS.

### TRUST - INDUSTRY



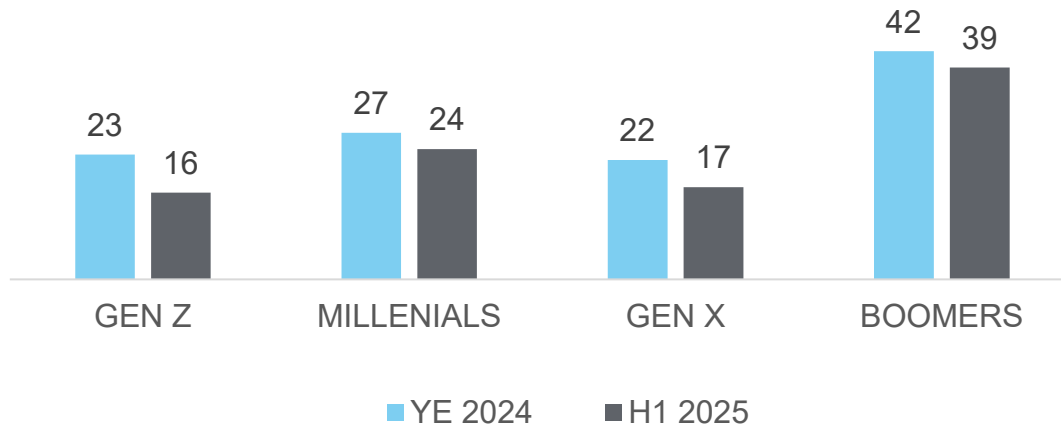
### TRUST - BCBS



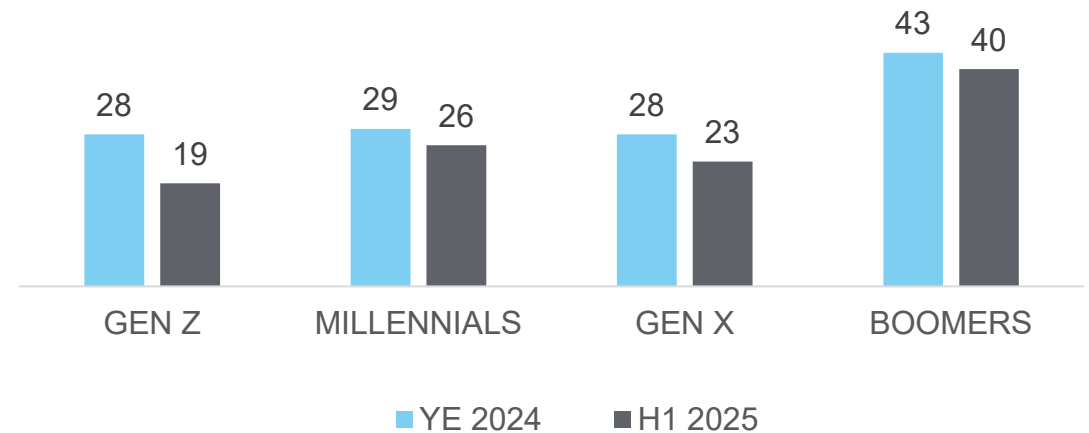
# NPS declines for all generations, Gen Z with largest decline

BCBS sees similar trends as the industry with Gen Z showing biggest YoY declines.

## NPS – INDUSTRY MEMBERS



## NPS – BCBS MEMBERS



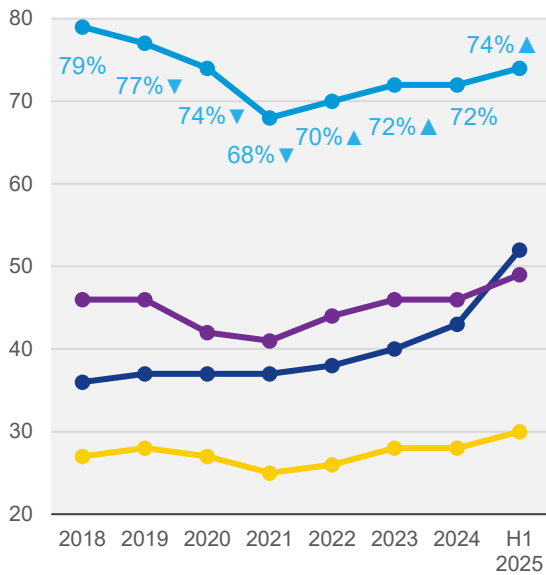
# Brand Strength Measure Member Experience

# BCBS continues to lead consumers on key brand metrics as Trust declines across brands

## Key Metrics | Total Consumers (Members & Non-Members)

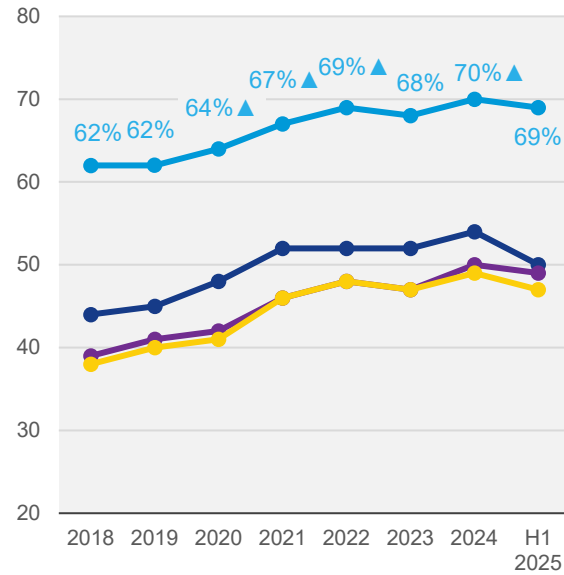
### UNAIDED AWARENESS

% mentioned the brand unprompted



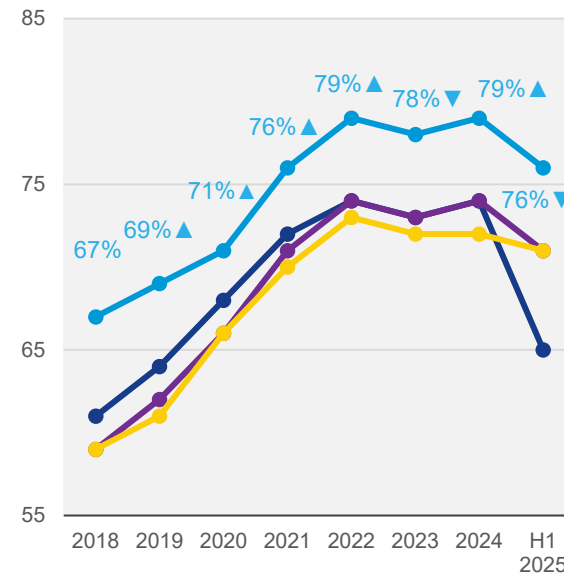
### FAVORABILITY

% rating 4 or 5 on 5-point scale



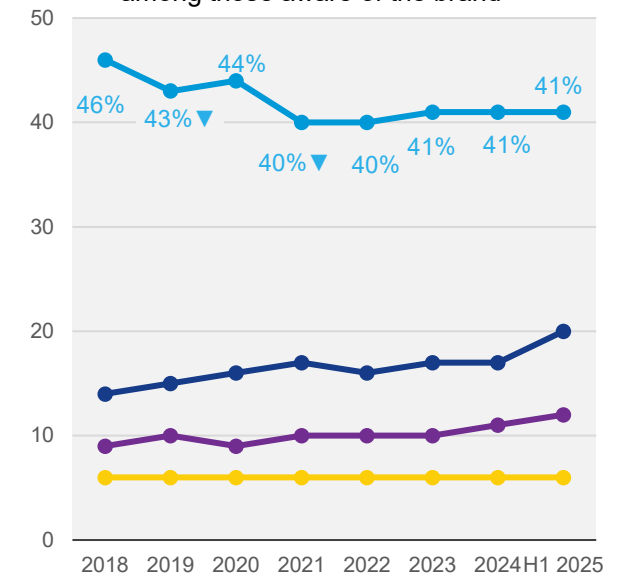
### TRUST

% 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.

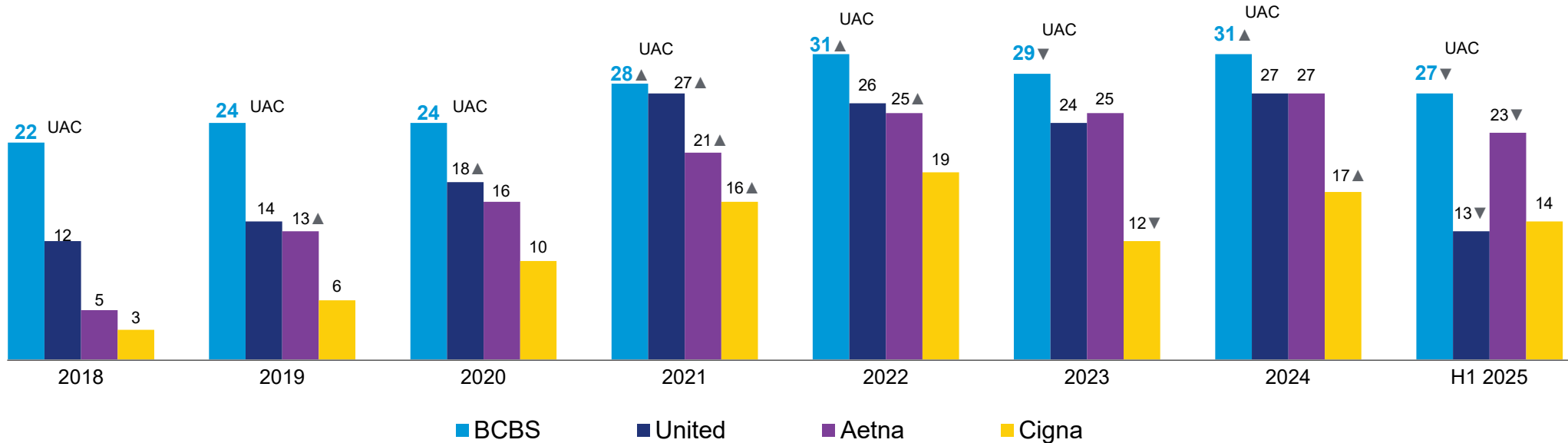
Starting in Q3 2021, BCBSA evolved the BSM program which included survey enhancements and methodology changes.

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

# Although still below 2024, H1 2025 BCBS NPS is now significantly higher than other three national brands

## NATIONAL NPS BY YEAR

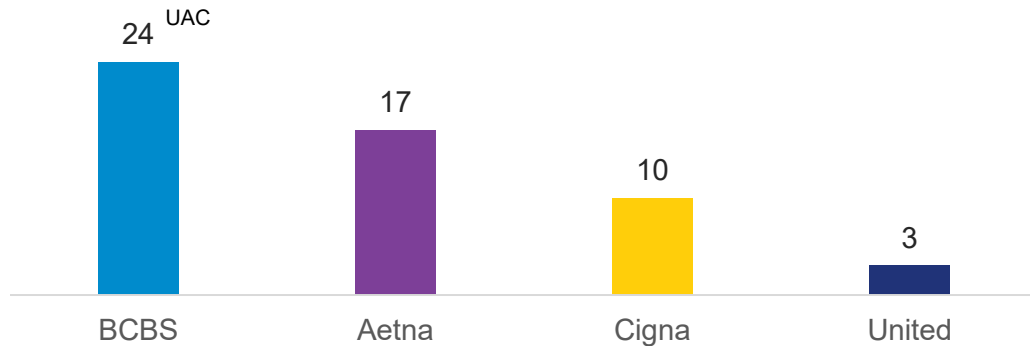
All brands' NPS declined in Q1 2025, followed by subtle rebounds in Q2 2025



**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

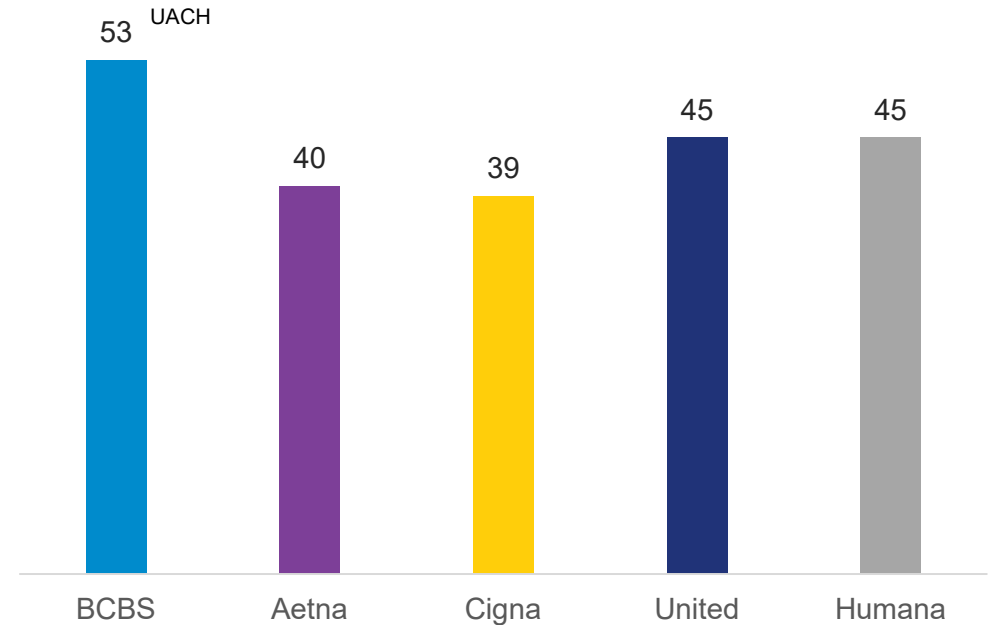
# Nationally, BCBS holds a leadership position across both Commercial U65 and Medicare markets

H1 2025 National NPS | Commercial U65



**90%** BCBS Plan Areas in Top 2

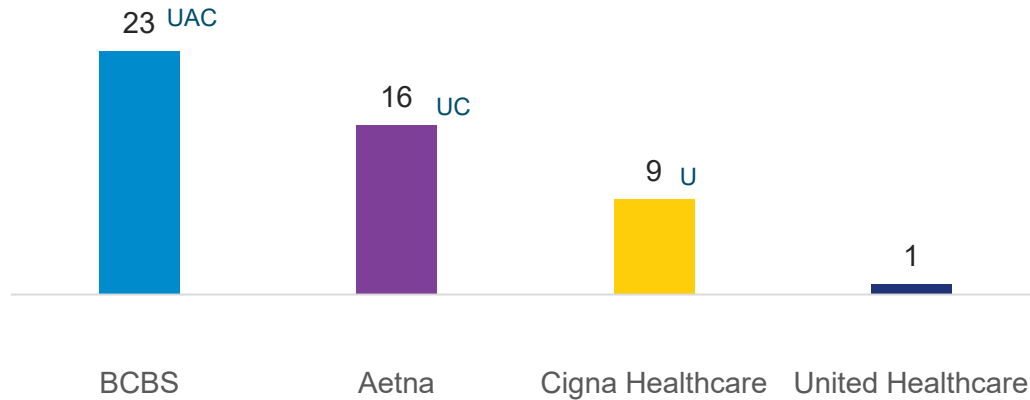
H1 2025 National NPS | Medicare



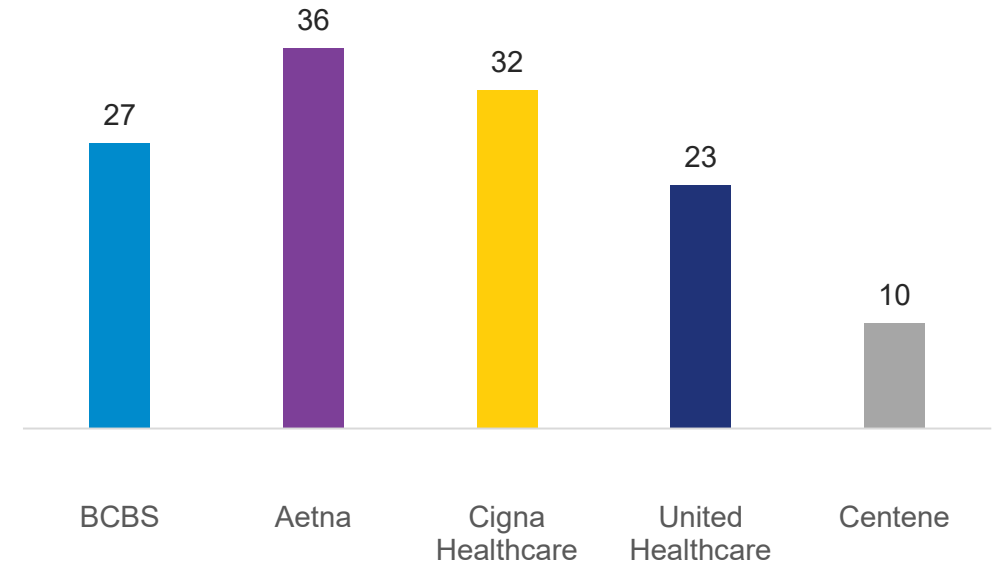
**81%** BCBS Plan Areas in Top 2

# BCBS is market leader in Group and Aetna is directional leader in Individual

H1 2025 National NPS | Group



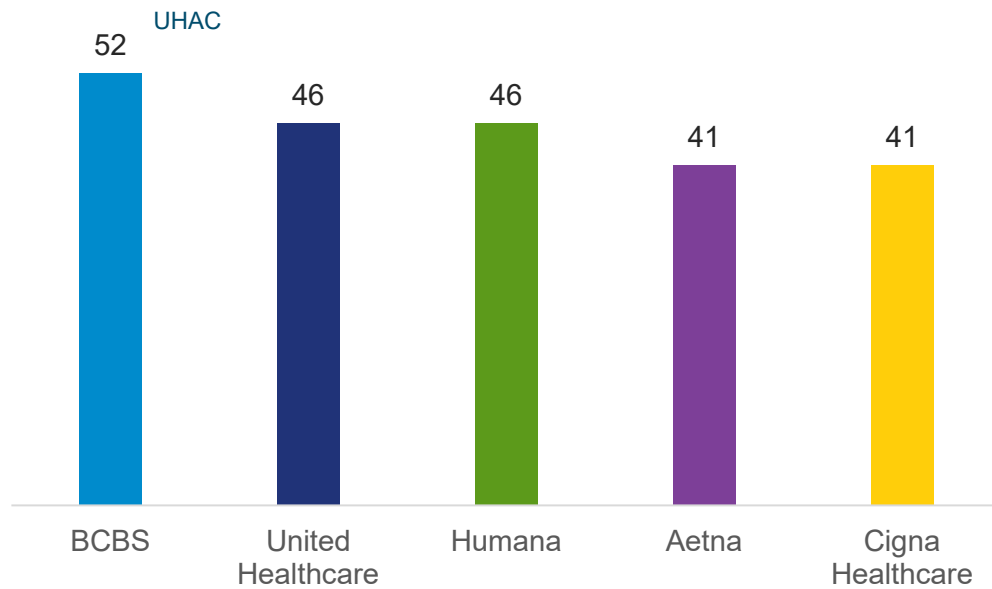
H1 2025 National NPS | Individual



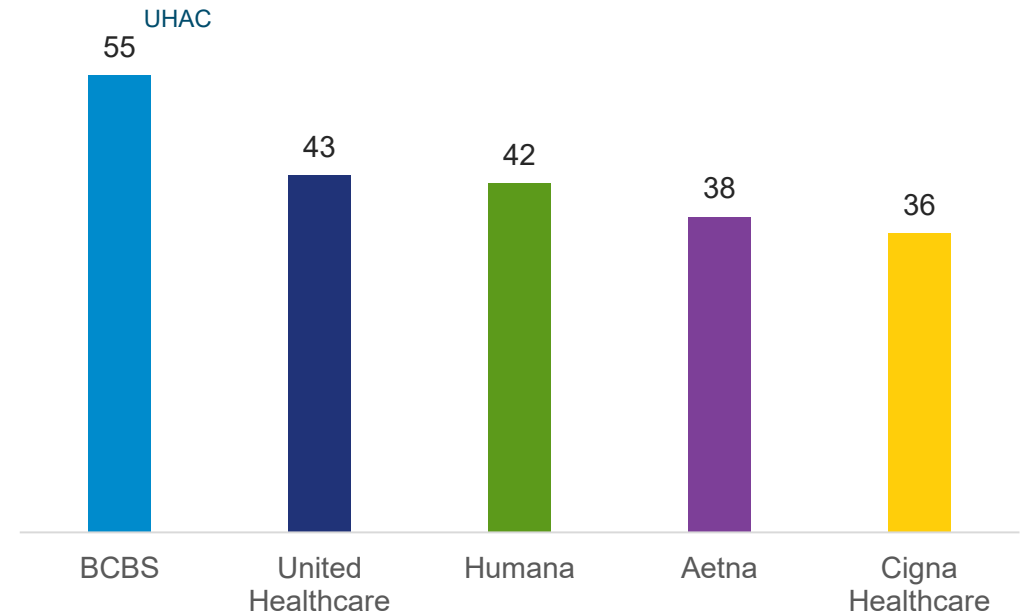
Group: Base Size - 2025 (YTD) - Yearly: BCBS - 14307, Aetna - 3394, Cigna Healthcare - 3219, United Healthcare - 3764  
 Individual: Base Size - 2025 (YTD) - Yearly: BCBS - 3067, Aetna - 649, Cigna Healthcare - 433, United Healthcare - 900, Centene - 1682  
 Source: H1 2025 BCBSA Brand Strength Measure (BSM) Survey  
 Base: Members.  
 Question Text: How likely would you be to recommend to your family and friends if they needed health insurance?

# BCBS with highest NPS across Medicare Advantage and Medicare Supplement

H1 2025 National NPS | Med Advantage



H1 2025 National NPS | Med Supp



Med Advantage: Base Size - 2025 (YTD) - Yearly: BCBS - 3413, Humana - 2565, United Healthcare - 2672, Aetna - 2169, Cigna Healthcare - 900  
 Med Supp: Base Size - 2025 (YTD) - Yearly: BCBS - 2172, Humana - 509, United Healthcare - 1183, Aetna - 811, Cigna Healthcare - 792  
 Source: H1 2025 BCBSA Brand Strength Measure (BSM) Survey  
 Base: Members who self-reported had Medicare Advantage or Medicare Supplement coverage.  
 Question Text: How likely would you be to recommend to your family and friends if they needed health insurance?

# BCBS performs on par with Aetna and Cigna across key drivers, with all three outperforming UHC

## H1 2025 National | NPS & Key Experience Touchpoint Attributes

	Commercial Under 65			
	BCBS	United Healthcare	Aetna	Cigna
<b>NPS</b>	<b>24</b> UAC	<b>3</b>	<b>17</b> UC	<b>10</b> U
Plan value (Top 2 Box)	77% U	70%	75% U	79% UA
Reasonable cost (Top 2 Box)	69% U	65%	70% U	70% U
Quick resolution (Top 2 Box)	76% U	71%	77% U	75% U
Accurate benefit information (Top 2 Box)	84% U	80%	83% U	85% U
Plan for future health care costs (Top 2 Box)	69% U	64%	69% U	74% BUA
Personalized benefits (Top 2 Box)	71% U	66%	71% U	72% U

# Most brands perform similarly across key touchpoints, but all fall short on one critical measure: planning for future healthcare costs

## H1 2025 National | NPS & Key Experience Touchpoint Attributes

	Medicare (MA + Med Supp)				
	BCBS	United Healthcare	Aetna	Cigna	Humana
<b>NPS</b>	<b>53</b> UACH	<b>45</b> AC	<b>40</b>	<b>39</b>	<b>45</b> C
Plan value (Top 2 Box)	90% UA	88%	87%	87%	89%
Reasonable cost (Top 2 Box)	84% U	81%	85% U	87% U	87% U
Quick resolution (Top 2 Box)	83%	81%	82%	80%	85%
Accurate benefit information (Top 2 Box)	93% UA	91%	90%	91%	92%
Plan for future health care costs (Top 2 Box)	71%	71%	71%	67%	75% B
Personalized benefits (Top 2 Box)	80%	82%	80%	76%	86% BUAC

# 2026 Planning for Collabroatives

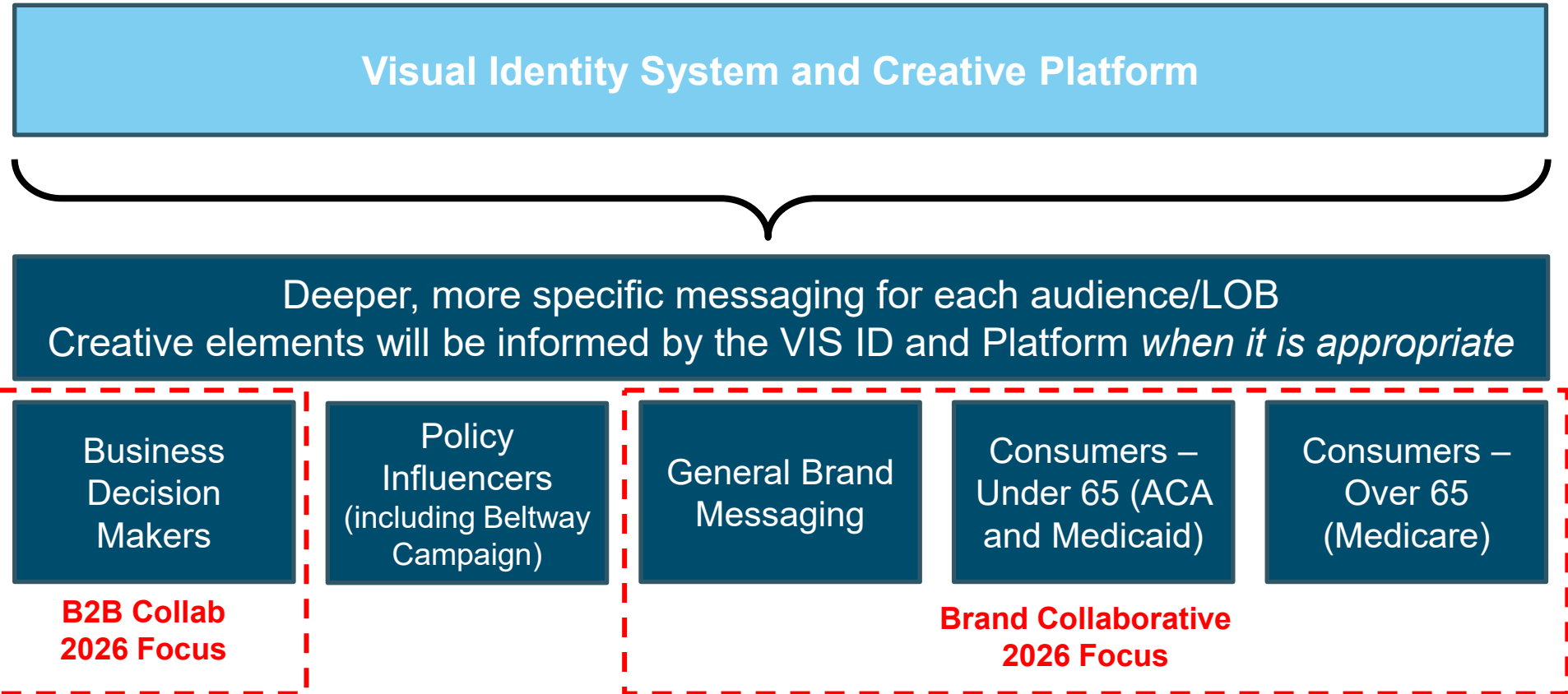
# Brand & B2B Collabs: Shared Foundation, Distinct Focus

The Brand Collaborative and B2B Collaborative are not mutually exclusive, but will focus on going deep in different areas once the foundational work has been established

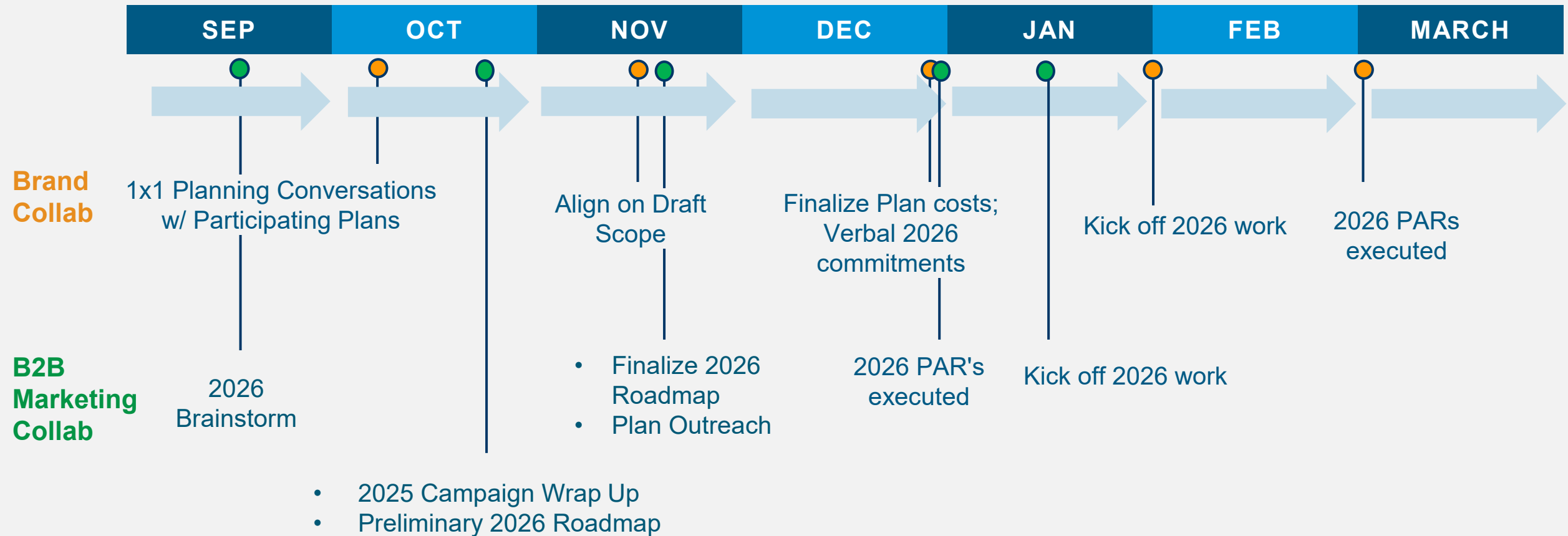
**2025:** Brand Collaborative is focused on setting the foundation for the VIS ID and Platform

**2026:** Brand Collaborative will continue to build out high-level brand messaging as well as additional consumer-related elements

Other audiences will begin to infuse *where it make sense*, AND go deep with those audiences on specific topics and needs



# BCBSA Collaboratives 2026 Planning Timeline



# Brand Collaborative

## Brand Collaborative 2026: Potential Scope

The follow items may be included in a 2026 scope (pending final input from Plans)

**Brand-level Advertising Templates** such as TV Spots scrips/music reco's/imagery/treatment reco's, Print + OOH, Digital, Social, Medicare market-warming, etc

**Educational content** – Entertaining and engaging micro-content that ladders up the to core creative platform

**Influencer Strategy** – Strategic Partner Identification & Vetting, Channel & Media Strategy Alignment, etc.

**Team trainings** – High-level overview for SLTs, hands-on sessions for creative and MKT teams

**Imagery** – Additional, proprietary imagery

**Icon Library** – Utilizing the new VIS ID

**Sonic**– Explore a signature sonic device for Plans to use

# **B2B Marketing Collaborative**

# 2025 B2B Marketing Collaborative Roadmap

Intended to dive deeper into the BDM audience and deliver a mix of custom content, research, high-funnel advertising, and opportunities to learn for participating Plans

	Q1	Q2	Q3	Q4
Topics	<b>Mental Health</b>	<b>Total Cost of Care</b>	<b>Cancer Management</b>	
Content Deliverables	Mental Health Thought Leadership Piece ✓	TCOC Toolkit ✓	Toolkit ✓	National Messaging Key Pieces Cancer Journey Infographic
Advertising Campaign		Social, Banners, E-newsletters/Emails ✓		
Research	BDM Segmentation ✓			
Blue Value Story Roll Out	Style Guide & Playbook ✓			
Meetings	Official Collab Meetings, Office Hours and September In-Person Event ✓			



## 2026 Vision: More insights, trends, and knowledge sharing to establish each Plan as a thought leader for employers

### ➔ Continue:

- **Ad Campaign:** High-level air coverage, test & learns
- **Toolkits:** Pharmacy and Payment Integrity, potentially Women's Health
- **Meetings:** More outside speakers and Plan sharing

### ➔ New Additions:

- **Newsletter:** BDM-focused industry trends, Association workstreams, competitive insights
- **Segmentation:**
  1. Materials to help educate sales teams on each segment
  2. Exploring predictive model and GenAI tool to enable further utility of the segmentation

# “Alternative Health Plan” Naming

## Our Task: Name the **BCBS *national umbrella solution***, a common framework across our suite of ‘alternative health plan’ products



When working with accounts, consultants, and brokers, BCBS Companies need a way to identify our collective ‘alternative health plan’ solutions, while enabling local Plans to maintain their own offerings/names.



By leveraging our scale and our brand equity, look to create a name that **matches the clarity and confidence the suite of BCBS products provide while also propelling the overall category (and starts to shift away from ‘alternative health plan’)**

- Should also stand up to evocative competitors like Surest, Centivo, and Imagine360

## Core differentiators for the BCBS suite of products

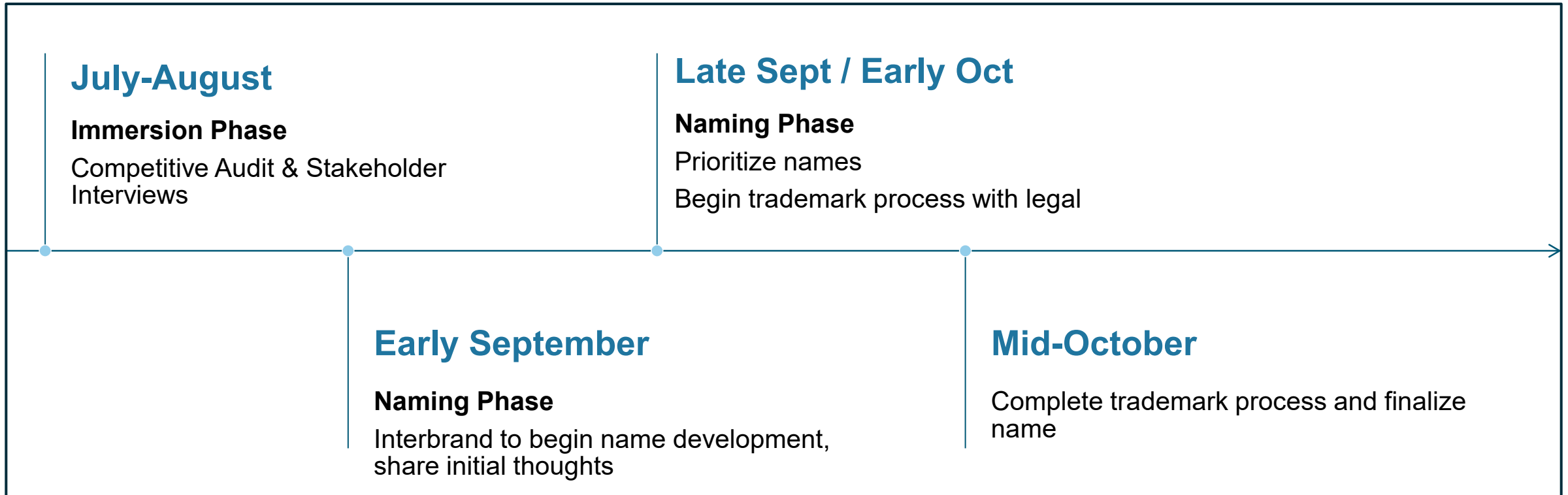
1. **Empowering:** Members are in the driver’s seat to choose which providers they want to see and how much they want to pay.
    - Members see clear pricing up front, before they book, before they walk in the door. No surprises.
    - Members are guided to choose high-quality care that is appropriate and efficient (BCBS Axis Provider Insights data)
  2. **Simplified consumer experience:**
    - Embedded consumer-friendly tools provide members with a simplified, intuitive digital approach focused on engagement, navigation, advocacy, and care management
  3. **Trusted:** Based on the collective power of the Blues and the Blue brand
    - Available nationally – built on our broad-based BlueCard PPO network
- **Additional core benefit for accounts/consultant/broker:** Delivers Savings (National Average % TBD)

### Proposed Creative Territories for Names Tie Back to Product Differentiators

01. Clarity 	02. Empowerment	03. Simplicity
Transparency, upfront cost, awareness, predictability	Choice, agency, personalization/curation of benefits	Effortless navigation, streamlined experience, ease

## Timeline & Next Steps

Interbrand to share names over the next week with the goal to narrow down to 1 or 2 to take forward with legal



# **Affordability Narrative Language Strategy Update**

# Affordability Narrative project overview

SCAN + MEC  
Partnership Project

## OBJECTIVE:

To find the affordability language that will position BCBSA + BCBS Plans to succeed in all its communications and lobbying efforts.

The new messaging will show our value to the people who need to hear it the most – *and in the way they need to hear it*. And that will strengthen our political and business case.

Even in a hostile environment, there is a way to win. We need the language to show our role in making affordability real.

## PROCESS:

1  IMMERSION + EXPANSION	2  TESTING		3  LANGUAGE STRATEGY
<ul style="list-style-type: none"><li>• Kickoff and briefing session</li><li>• Language stimuli development (5 to 6 different ways to frame and articulate BCBS's POV on affordability)</li><li>• BCBS review and approval</li></ul>	<b>QUALITATIVE</b> <ul style="list-style-type: none"><li>• Qualitative research with:<ul style="list-style-type: none"><li>• 2 x sessions with DC Policy Elites (n=6 per session)</li><li>• 2 x sessions with Consumers – members and nonmembers (n=6 per session)</li></ul></li></ul>	<b>QUANTITATIVE</b> <ul style="list-style-type: none"><li>• 20-minute nationwide Persuasive Strength™ survey with:<ul style="list-style-type: none"><li>• n=100 National Policy Influencers</li><li>• n=600 Consumers (members and nonmembers)</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Language Strategy®: A road-tested communications blueprint that includes:<ul style="list-style-type: none"><li>✓ Core narrative</li><li>✓ Responses to tough questions</li><li>✓ Specific recommendations on what to say, what not to say, and why</li></ul></li></ul>

# In qual focus groups, we're evaluating six framing approaches...

Each of the below was written into a 180 – 200-word narrative, with supporting proof points:

A	B	C	D	E	F
<p><b>Complex care = expensive care. Company X is focusing on prevention and better health.</b></p>	<p><b>The cost of care has gotten out of control. Company X is negotiating prices for you.</b></p>	<p><b>Insurers only get a small piece of the “healthcare dollar.” Company X is demonstrating transparency and trust.</b></p>	<p><b>Healthcare costs include a variety of inputs. Company X helps maintain the balance.</b></p>	<p><b>There’s many parties involved in insurance costs. Company X promotes collaboration to bring those costs down.</b></p>	<p><b>High costs are a result of uncertainty. Company X plans ahead and advocates for affordability.</b></p>
<p><b>The big idea:</b> Health care costs are rising because people are sicker and care is more complex — Company X lowers costs by keeping people healthier</p> <p><b>What this frame does:</b></p> <ul style="list-style-type: none"> <li>Explains rising costs as a result of an aging, sicker population and chronic conditions</li> <li>Positions Company X as a proactive problem-solver who reduces costs by keeping people healthier</li> <li>Shifts the frame from “we’re just paying more claims” to “we’re intervening earlier so you don’t need expensive care later.”</li> </ul>	<p><b>The big idea:</b> Costs are high because hospitals and drug companies raise their prices faster than inflation — Company X fights to hold the line for members</p> <p><b>What this frame does:</b></p> <ul style="list-style-type: none"> <li>Casts high provider and pharma prices as the villain driving up costs</li> <li>Makes Company X the fighter/advocate standing up to powerful institutions on behalf of members</li> <li>Frames premiums as a pass-through: when hospitals raise prices, premiums must rise — unless Company X pushes back</li> </ul>	<p><b>The big idea:</b> Insurance isn’t the driver of rising costs — Company X ensures every dollar is used responsibly</p> <p><b>What this frame does:</b></p> <ul style="list-style-type: none"> <li>Addresses consumer suspicion that insurers themselves are “ripping people off”</li> <li>Emphasizes regulatory requirements (medical loss ratio), transparency, and reinvestment of premiums</li> <li>Reassures members: “Your premium isn’t padding profits — it’s overwhelmingly spent on your care”</li> </ul>	<p><b>The big idea:</b> Premiums reflect the total cost of care in the system — Company X works to keep the balance fair, and critically, ensure easy access to healthcare when someone needs it</p> <p><b>What this frame does:</b></p> <ul style="list-style-type: none"> <li>Breaks down the premium as the sum of many cost components: hospital stays, prescriptions, technology, administration</li> <li>Shows that Company X doesn’t set prices independently — premiums reflect the larger system</li> <li>Frames Company X as an explainer and problem-solver who works to balance the equation when costs spike in one area</li> <li>Builds understanding that affordability challenges aren’t arbitrary, but tied to inputs</li> </ul>	<p><b>The big idea:</b> <i>Everyone in the system — insurers, hospitals, providers, policymakers — has a role to play. BCBS leads by building partnerships to lower costs</i></p> <p><b>What this frame does:</b></p> <ul style="list-style-type: none"> <li>Acknowledges that affordability is a shared challenge across insurers, hospitals, providers, and policymakers</li> <li>Highlights Company X’s unique role in convening, partnering, and incentivizing value-based care</li> <li>Positions affordability not as conflict (vs hospitals/pharma), but as collaboration (working with them to reward better outcomes)</li> <li>Shows Company X as a leader and collaborator in making the system work better</li> </ul>	<p><b>The big idea:</b> <i>The system is uncertain and unpredictable, but Company X innovates and advocates to protect members now and in the future</i></p> <p><b>What this frame does:</b></p> <ul style="list-style-type: none"> <li>Highlights uncertainty in health care costs (new drugs, tech, regulations)</li> <li>Positions Company X as the protector: planning for uncertainty and fighting for fairer policies</li> <li>Emphasizes Company X’s role in pushing for systemic changes — regulatory reform, negotiating tools, and tech innovation</li> <li>Tells members: “We’re looking around the corner to keep care affordable tomorrow, not just today”</li> </ul>

## ...and messages highlighting BCBS's role in creating affordability

- A. Negotiating on behalf of members for better rates with providers (*so you get a fair price, not "sticker price".*)
- B. Implementing cost-saving technologies and innovations.
- C. Guiding members to the right care, at the right time, and in the right place; for instance, lower cost options or generics that are just as effective.
- D. Offering preventative care and wellness programs, usually at \$0 cost, to reduce long-term costs.
- E. Helping members understand pricing and make smart, cost-saving decisions before getting care.
- F. Providing transparent and easy-to-understand billing following care – so members clearly understand provider bills, savings from their coverage, and out-of-pocket costs.
- G. Offering a range of coverage options to meet everyone's needs and budget.
- H. Investing in community programs and partnerships to improve the everyday conditions that affect people's health.
- I. Developing health education and literacy efforts to help members better understand how health insurance works, and how to get the most value from their plan.
- J. Advancing "value-based care" arrangements with providers. These agreements with hospitals and doctors encourage the quality of care, rather than how many services are provided.

# 5 key takeaways from our first qual focus group on 10/2

**Audience:** *Consumers, all BCBS members*

- 1. Costs are a top-of-mind concern, but most don't go as far as calling them "unreasonable".** Consumers are highly focused on affordability and administrative hassles, yet more than half say their current health care costs feel "reasonable" or simply reflective of rising costs of living. They don't see premiums as uniquely unfair, but rather just part of a broader economic reality.
- 2. Blame-based explanations don't land well.** Messages that suggest "complex care is expensive care" or point to hospitals and drug companies as primary cost drivers are heard as shifting blame. Consumers reject the idea that their own health or other parts of the system are solely responsible; they believe insurers share in the problem.
- 3. The "health care dollar" frame is informative, but raises skepticism.** Some found it helpful for understanding where their premiums go, but many were skeptical that margins are truly that low. They also noted that the frame explains spending, not action — it shows allocation, but not what the company is doing to make care better or more affordable.
- 4. So, far "balancing access and affordability" resonates most.** The idea of keeping care accessible while maintaining affordability feels comprehensive and constructive. It avoids blame and reflects the complexity of the system, which consumers find realistic. They also appreciate the idea of collaboration across the health care landscape as a way to "solve" affordability.
- 5. Negotiation feels like real action.** Negotiating with hospitals and drug manufacturers is viewed as the most tangible way insurers can protect members and control costs. Preventive and value-based care are appreciated as long-term strategies, but seen as less immediate in their impact on members' wallets.

# Project timeline

	Week of													
	Sept 8	Sept 15	Sept 22	Sept 29	Oct 6	Oct 13	Oct 20	Oct 27	Nov 3	Nov 10	Nov 17	Nov 24	Dec 1	Dec 8
✓ Kickoff	On 9/11													
✓ Screener development and delivery	By 9/12													
✓ Immersion session with BCBS stakeholders		On 9/15												
✓ BCBS screener review and approval		By 9/16												
✓ Recruiting research participants		9/17 to research start												
✓ Research stimuli and DG development		By 9/25												
✓ BCBS review of research stimuli and DG			By 9/30											
✓ Finalize materials for qualitative research				By 10/1										
☐ Conduct qualitative research				10/2, 10/6, 10/7, 10/8										
☐ Topline development & delivery					By 10/14									
☐ Survey development and delivery						By 10/21								
☐ BCBS survey review and approval							By 10/24							
☐ Survey programming and testing								By 10/31						
☐ Survey launch and fielding								Estimate: 2 to 3 weeks						
☐ Data cleaning and analysis											3 days			
☐ Language Strategy development													1.5 to 2 weeks	
☐ Language Strategy delivery and presentations														TBD

# Closing

# MEETING SURVEY



[Please complete the survey here.](#)

**Thank you!**