

Florida Blue's Insights and Innovations

Presented by:

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Florida Blue 
In the pursuit of health[®]

Our Approach to the ACA

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- Disciplined approach to pricing
- Putting customer needs at the front of product development and pricing



Keys To Success

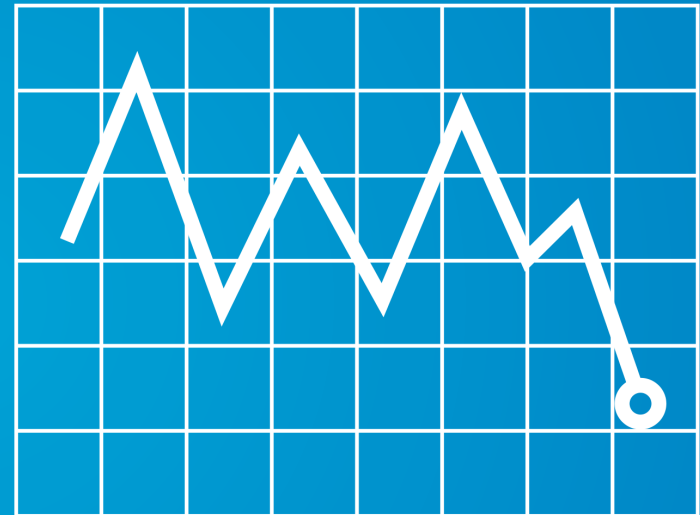
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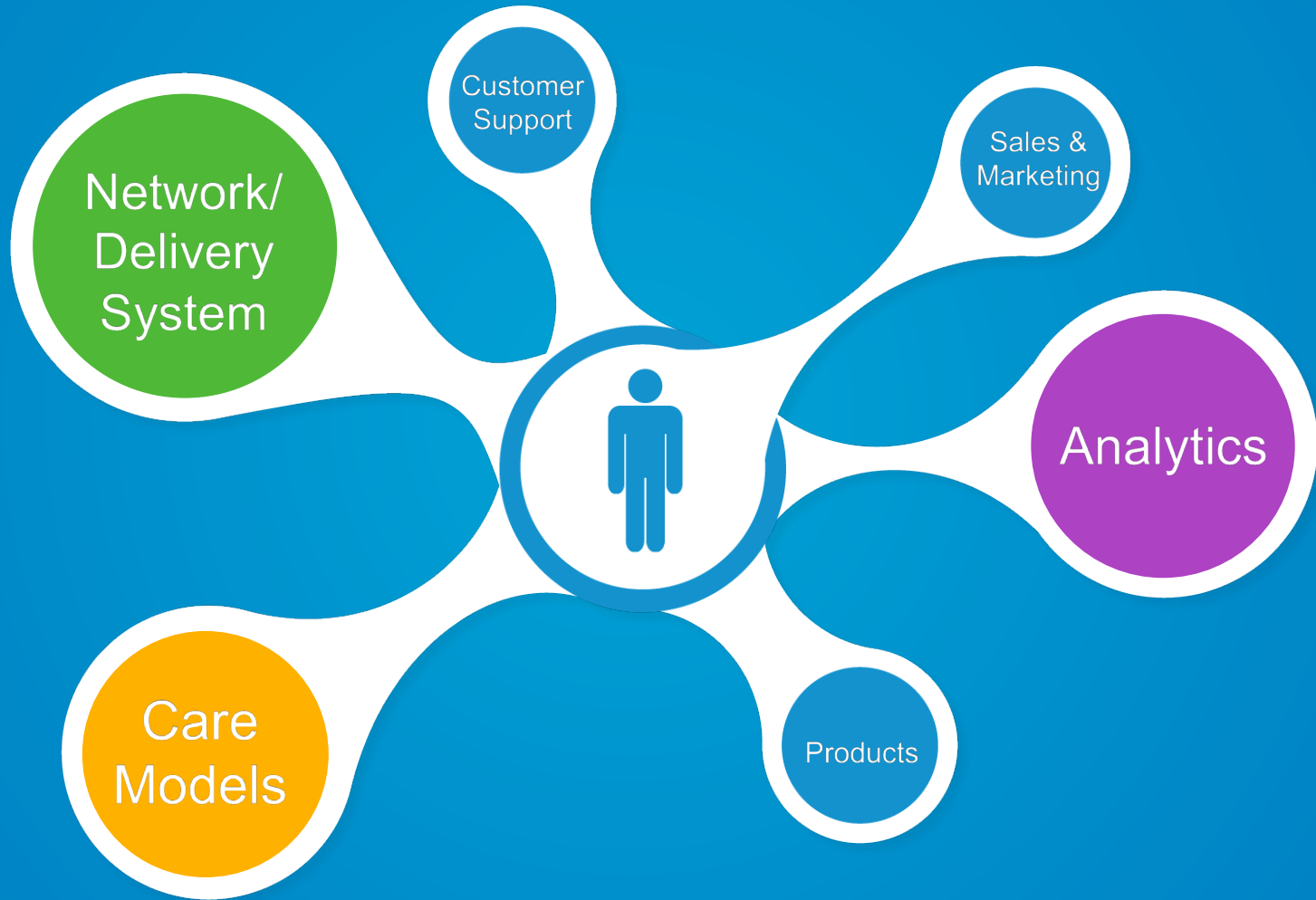


Overcoming Challenges

- Increased member and provider support
- Low margin product
- Significant operational efficiencies



Localized & Personalized, Integrated Approach



ACA Management

Care Models	Network /Delivery Systems	Analytics
Engagement	Narrow Clinical Provider footprint	Leading Clinical Indicators
Retail Centers (GuideWell Connect)	PCP-Centric	Dashboards
Complex Care Focus	Appropriate Specialists	Hands-on, Frequent, Provider Discussions
Localized Multi-Disciplinary Clinical Teams	Quality/outcome & Cost Incentives	Internal Cross Functional Deep Dives

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- Modify Federal premium grace period to coincide with existing state's rules

