2015 HEALTH INSIGHTS

Individual/Marketplace Members



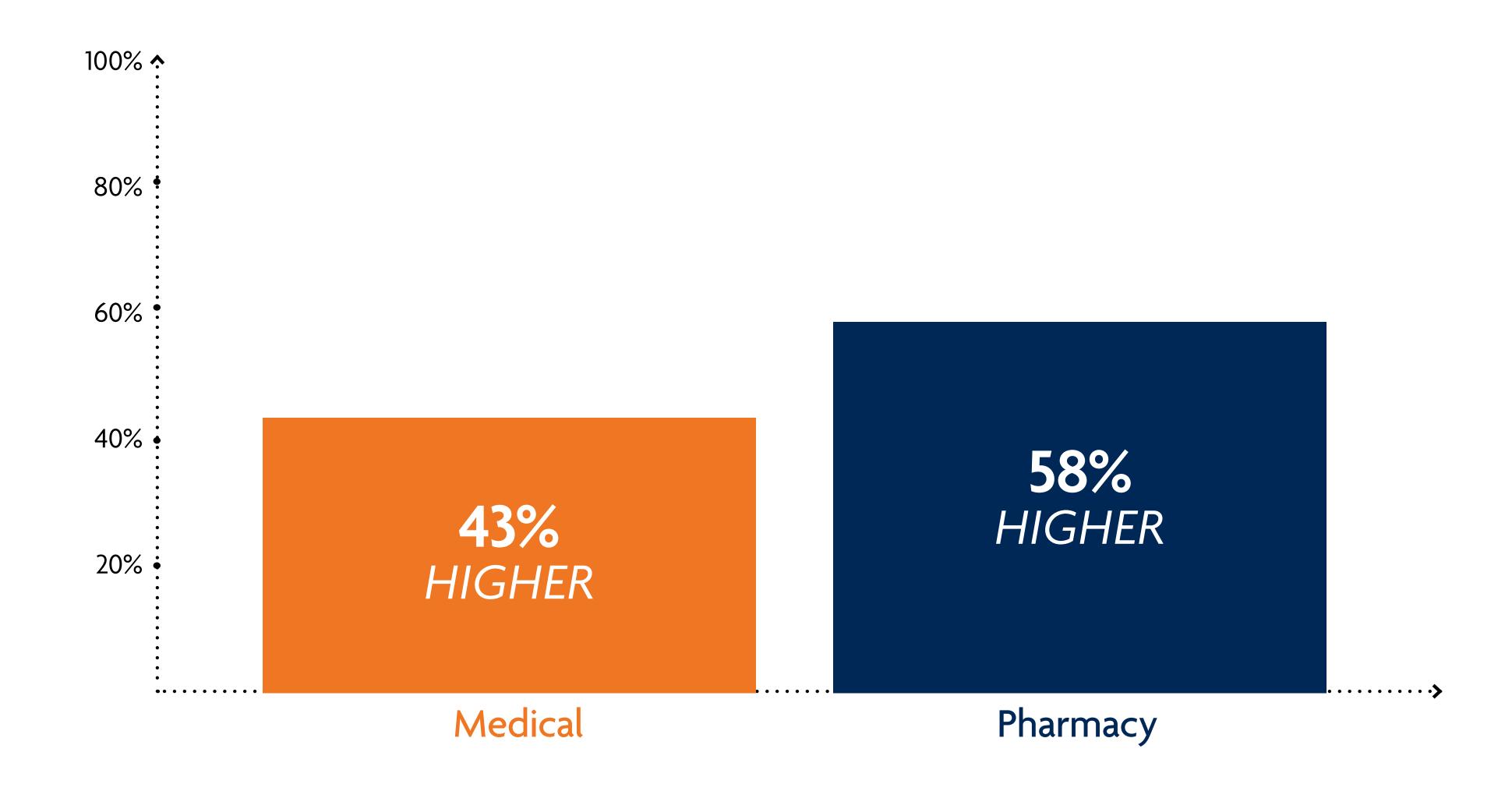
For TDD/TTY help call 1-800-848-0299. Spanish: Para obtener asistencia en Español, llame al 1-800-565-9140

Tagalog: Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-800-565-9140 Chinese: 如果需要中文的帮助,请拨打这个号码 1-800-565-9140 Navajo: Dinek'ehgo shika at'ohwol ninisingo, kwiijigo holne' 1-800-565-9140

BlueCross does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.

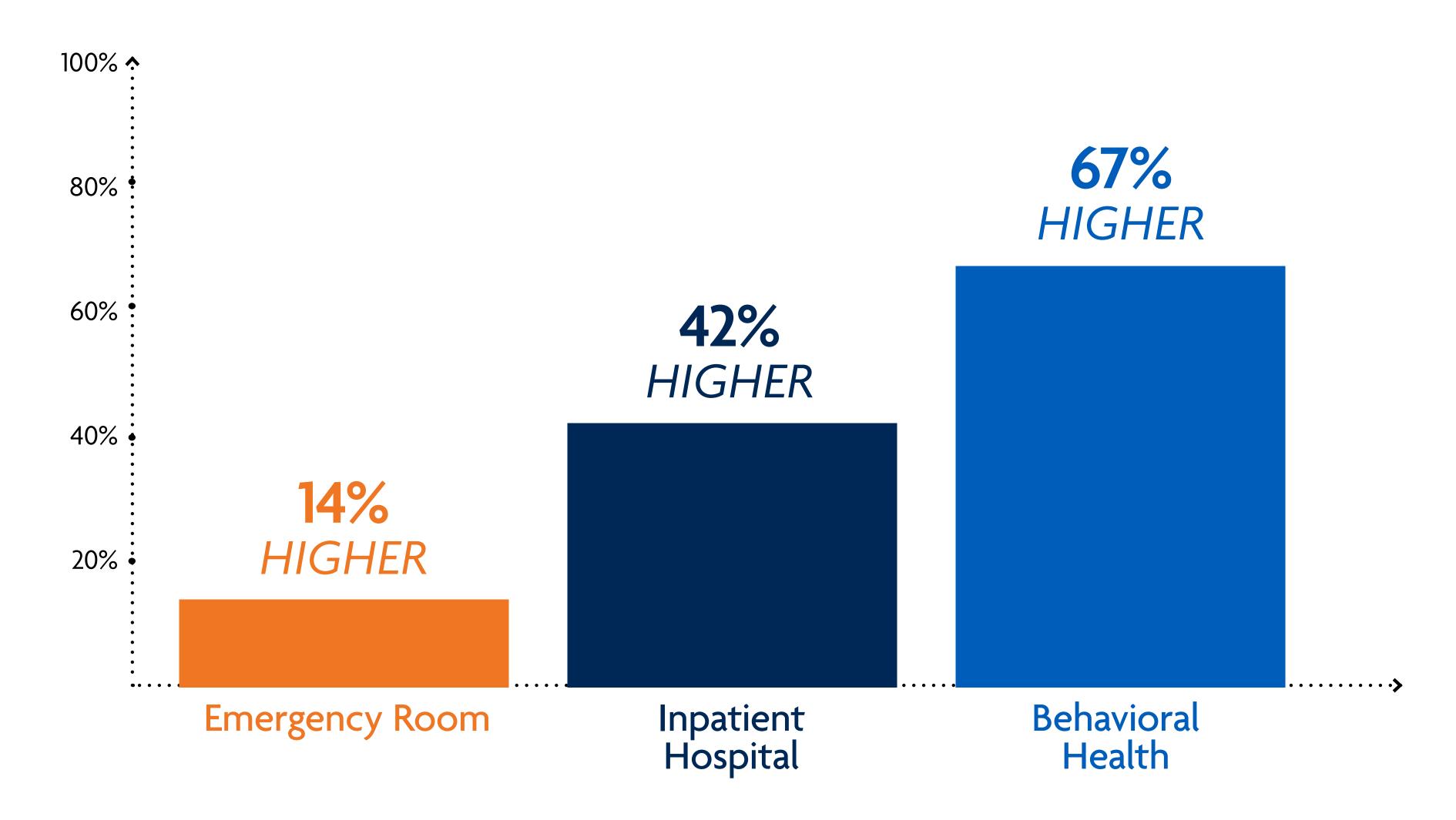
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2015 AVERAGE INDIVIDUAL/MARKETPLACE CLAIMS COMPARED TO MEMBERS COVERED THROUGH WORK



2015 data shows that, compared to those who get coverage through employers, our Individual/Marketplace members had higher average claims costs.

2015 INDIVIDUAL/MARKETPLACE HEALTH CARE UTILIZATION COMPARED TO MEMBERS COVERED THROUGH WORK



2015 claims data shows Individual/Marketplace members used health care services at higher rates than those with employer-sponsored coverage.

2015 INDIVIDUAL/MARKETPLACE CLAIMS VS. PREMIUMS

