

BLUE CROSS BLUE SHIELD OF NORTH DAKOTA – CAMBIA HEALTH SOLUTIONS STRATEGIC AFFILIATION

FREQUENTLY ASKED QUESTIONS

Why are Cambia and BCBSND working together?

Cambia Health Solutions and Blue Cross Blue Shield of North Dakota (BCBSND) have had a shared working relationship for many years and have developed a great admiration for one another. We share a vision for the future of health care, mission-based cultures and a focus on our members. That, in addition to our complementary strengths, will allow us to deliver more for members now and into the future.

Who is Cambia?

Established in 1995 by four Blue Cross Blue Shield licensees, Cambia is a nonprofit health solutions company that provides management and shared services for local Blue plans across the Pacific Northwest and Mountain West, all connected by a common focus on delivering more for members.

What changes can we expect immediately?

We expect the affiliation to receive regulatory approval in 2026. While the affiliation agreement between Cambia and BCBSND is new, many of the things members value about our services will not change.

- Members retain their current coverage and will continue to use their BCBSND insurance card just as they do today. BCBSND will continue to offer Medicare Advantage through NextBlue of North Dakota.
- Plans will keep their local names, board of directors, and commitment to serving the community.
- Members have access to a local team who understands the community and local health care needs.

What is the timeline? What are the next steps?

There is no definitive timeline, but we anticipate closing the agreement in 2026. Completion of the affiliation agreement is subject to regulatory approval in North Dakota.

Will coverage change for members or will this impact premiums?

Members retain their current coverage and will continue to use their BCBSND insurance card just as they do today. BCBSND will continue to offer Medicare Advantage through NextBlue of North Dakota.

BCBSND will still be a separate legal entity that will remain local, and rates will continue to be set through the state regulatory process as they are now to ensure consumer and provider protection. Our goal is to bend the cost curve over time and make our local health plans more affordable for people through increased shared resources and more efficient operations.

Who will make claims and provider network decisions for North Dakota?

In keeping with Cambia's current model, we collectively manage decision making but local employees will continue to maintain relationships in market with providers and others. The employees who service BCBSND contracts will be locally based and have deep knowledge of the state's provider landscape.

Can we expect any changes to the network? How will the affiliation determine which providers are in-network?

Provider networks will continue to be determined and contracted locally, based on state regulatory requirements and market conditions. Our focus remains on ensuring members have access to high-quality care at reasonable costs. When selecting doctors and hospitals for our networks, we prioritize what matters most to patients— quality of care, patient satisfaction, and fair pricing. This isn't about limiting choices but about helping members find trusted doctors and coordinated care at convenient locations while keeping costs manageable. We will continue to invest in creative contract models with providers.