

WE ASKED. YOU RESPONDED.

Nearly 13,000 shared your thoughts and concerns.

We're listening...

Last fall, we began an ongoing conversation with North Dakotans.



It started with a survey sent to Blue Cross Blue Shield of North Dakota (BCBSND) members. Responses poured in by the thousands.

Responses are now streaming in from a second survey recently sent to areas we didn't reach last fall.



The discussion moved into neighborhoods through a statewide series of community forums. Look for additional locations this spring.



It continues today, online. Join in the conversation at: BCBSND.com/BlueInsight

Taking action...

You want us to lead in finding solutions—and we are. BCBSND has been working internally and with others across the state on rising costs, accessibility, quality of care and many other issues brought up at the statewide forums.

And continuing the conversation.

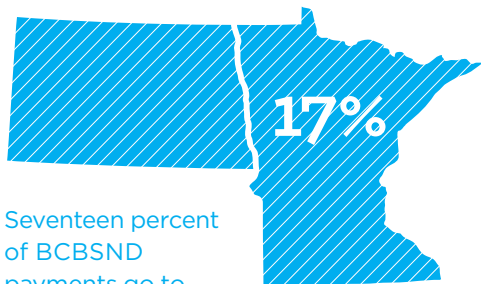
This series from BCBSND answers the questions North Dakotans are asking and tells you what we're doing about them.

One thing you can do:

Seek care in state whenever possible

Out-of-state care costs significantly more and impacts the insurance rates of all members. Clearly, patients need to go out of state occasionally. But if we could reduce out-of-state claims by just five percent, we'd see significant decreases in the dollar amounts of claims and premiums would reflect that decrease.

Out-of-state is more expensive



Seventeen percent of BCBSND payments go to providers in Minnesota where we pay significantly higher prices for care.²

¹Centers for Disease Control and Prevention
²2010 BCBSND institutional claims data

You asked,

“How do we get people to use health care wisely?”

Americans have changed how they use health care. We demand more services. We take kids to the doctor for ailments that might have been remedied at home a generation ago. We use the ER for basic care, take more drugs, have more surgeries and take more diagnostic tests.

Some of that's because of an aging population, but mostly it's because we've changed our expectations about what health care is and does.

We rely on health care to fix us rather than using it to stay well

Largely avoidable chronic illnesses like diabetes, high blood pressure and heart disease are rampant, accounting for 75 cents of every health care dollar spent.¹ Consequently, your health care and your insurance cost more.

Because someone else pays most of the bill, we don't know the true cost of care

Typically—through premiums and co-pays—Americans pay a small portion of their total health care costs. Often, we don't even know the real costs.

A sample visit to the dermatologist

Jane's daughter visited the dermatologist recently. The visit took \$98 out of the family's monthly budget, but that was just a fraction of the total cost. BCBSND paid an additional \$248. That simple visit cost a total of \$346.

| | Jane's cost | Additional costs she doesn't see (Paid by BCBSND) |
|-------------------------|-------------|--|
| At the clinic Jane paid | \$40 | \$132 |
| Later, at the pharmacy | \$58 | \$116 |

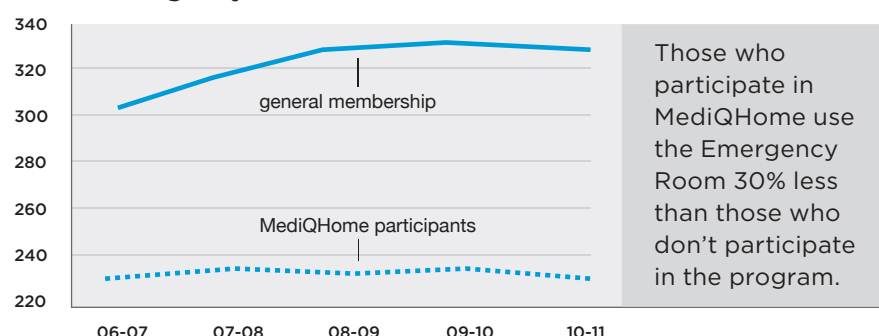
What is BCBSND doing to encourage people to use health care wisely?

That topic came up often at the community forums last fall. As BCBSND President and CEO Paul von Ebers stated, “We need to get in on the front end of care, not only because it's cost effective, but because it's the right thing to do.”

That means focusing on preventive measures, disease management and keeping people well. BCBSND took a major step in that direction with MediQHomeSM, a program that provides preventive care to people with chronic diseases, helping them to manage their conditions and avoid serious complications. Its technology also notifies a patient's primary doctor when it's time for screenings and immunizations.

Launched in 2009, MediQHome is already demonstrating improved clinical and financial outcomes.

Use of Emergency Room Rates per 1,000



BCBSND also:

- Offers tools, information and incentives to encourage healthy lifestyles, like reimbursement for exercising
- Helps consumers understand personal health records, how much they're paying for services and what they're getting for their money

WE'RE STILL LISTENING

Visit the blog at BCBSND.com/BlueInsight



BOLDER SHADE OF BLUE

Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association

Noridian Mutual Insurance Company

Next up in our series:
Affordable premium options