

Regional Plans Are Often Leaders in their Markets, Increasing Capabilities to Compete with National Plans

- Many of these regional leaders aggressively focus on value-based initiatives, bundled reimbursements, and participation in insurance exchanges to keep members from being lured away by competitors, new entrants, and alternative sources of care.

Eight Regional Plans Lead Share of Lives in their State

Plan	Largest market	Enrollment	Rank	Plan share of state's medical lives	Plan share of state's pharmacy lives
BCBS Alabama	Alabama	2,762,395	1	48%	34%
BCBS Arizona	Arizona	1,317,898	2	16%	11%
BCBS Louisiana	Louisiana	1,600,000	1	NA	NA
BCBS Massachusetts	Massachusetts	2,872,172	1	36%	24%
CareFirst BCBS	Maryland	3,200,000	1	16%	16%
Highmark BCBS ¹	Pennsylvania	5,674,832	1	29%	19%
Excellus BCBS (The Lifetime Healthcare Companies)	New York	1,481,664	4	6%	5%
Horizon BCBS	New Jersey	3,753,677	1	40%	30%
Independence Blue Cross	Pennsylvania	2,342,453	2	14%	11%
Medica	Minnesota	1,500,000	2	NA	NA
Medical Mutual of Ohio	Ohio	1,477,574	4	NA	NA
MVP Health Care	New York	700,000	10	NA	NA
Premera Blue Cross	Washington	2,020,099	1	22%	14%
Priority Health	Michigan	673,258	2	6%	5%
Wellmark	Iowa	1,345,796	1	35%	23%

¹ Lives are company reported as of December 2017.

Source: Breakaway Partners, LLC, Sources of Coverage, September 2018; Health Strategies Group. Regional and Blues Health Plan Profiles, October 2018.