

NEWS RELEASE

FOR IMMEDIATE RELEASE

Contact: Bret Rumbeck

bret.rumbeck@bcidaho.com

BLUE CROSS OF IDAHO RESPONDS TO GOVERNOR OTTER'S EXECUTIVE ORDER; OFFERS NEW CHOICES IN STATE-BASED HEALTH INSURANCE PLANS

~ Freedom Blue Plans Will Allow Idaho Residents to Choose the Benefits They Need, at Lower Costs ~

MERIDIAN, Idaho, February 14, 2018 – On January 5, 2018, Governor C.L. 'Butch' Otter issued an executive order directing the Idaho Department of Insurance (DOI) to use flexibility to create guidelines for Idaho health insurers to offer health insurance at lower cost. In response to the executive order and the DOI's new guidelines, Blue Cross of Idaho is introducing Freedom Blue, five new individual health insurance plans to meet the needs of the estimated 110,000 middle-class uninsured Idahoans.

Blue Cross of Idaho remains committed to the state exchange and will continue to offer Affordable Care Act (ACA) plans through Your Health Idaho, as noted in the governor's executive order and the DOI's guidelines. The plans offered through the exchange provide options for individuals and families who receive a federal subsidy that lowers the monthly premium cost.

Speaking about the company's decision to offer affordable health insurance options and to address continued uncertainty surrounding the ACA, Charlene Maher, President and CEO of Blue Cross of Idaho stated, "As a not-for-profit health insurance company, Blue Cross of Idaho is committed to the health and wellness of our community. What Idahoans want is a stable, functional market. The current marketplace is not affordable for middle-class families. Our new state-based plans are a response to Governor Otter's executive order, which begins to solve the issues that have kept middle-class Idahoans from buying health insurance. Our Freedom Blue plans bring more choices and lower prices to consumers."

Blue Cross of Idaho designed each new state-based plan to provide access to high-quality healthcare, with the right level of benefits for each member. If approved by the Idaho Department of Insurance, consumers can purchase Freedom Blue plans through Blue Cross of Idaho. Following the DOI's guidelines, Blue Cross of Idaho will continue to offer ACA plans through Your Health Idaho.

"This is about affordability and choice," said Maher.

Freedom Blue plans allow Idaho residents to choose the benefits they want at premiums that cost up to 50-percent less than similar ACA-qualified health plans. (Please see the attached summary of Freedom Blue plans.)

Each Freedom Blue plan provides access to prescription drug coverage, doctors, specialists, emergency services, urgent care, hospitals, physical therapists and much more. Freedom Blue plans use the same Blue Cross of Idaho's guided health networks as its ACA qualified health plans.

More information about the new Freedom Blue plans can be found at *bcidaho.com/freedom*.

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About Blue Cross of Idaho

Blue Cross of Idaho, a not-for-profit mutual insurance company based in Meridian, Idaho, is a leader in delivering innovative health insurance products, services and information to more than 507,300 members. For 72 years, the company has advocated on behalf of its members to ensure they have access to high-quality healthcare at the lowest possible cost. It also serves the people of Idaho through support of community organizations, programs and events that promote good health. Blue Cross of Idaho is an independent licensee of the Blue Cross and Blue Shield Association. For more information, visit *bcidaho.com*.