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Cigna, Humana, Blue Cross Blue Shield of Kansas City Make it Personal DALBAR releases report on Explanation of Benefit Statements

(Boston, MA. April 19, 2012) DALBAR, Inc. announced today the release of the third annual *Trends and Best Practices in Explanation of Benefit (EOB) Statements* report. This report evaluates the effectiveness of EOBs in addressing the needs of the health insurance plan member.

A key trend to emerge among leading insurance providers is the transformation of the traditional EOB in to a Personal Health Statement. These statements take the EOB beyond the basics to include information on an individual's health savings account, flexible spending account details and/or health reimbursement information.

The presence of this type of information propels an ordinary, traditional EOB from the mundane to a more dynamic and actionable document that is more accurately described as a Personal Health Statement. Leading insurers in this transformation include:

- Cigna: The EOB displays tables with flexible spending account information. One of the tables includes an itemized list of the services for which the member is being reimbursed. Another table includes the amount requested for reimbursement and the total amount that was paid from the account.
- Humana: Provides the most extensive details surrounding these types of accounts. Humana has dedicated an entire page to health savings account details. A summary of health savings account contributions and transactions provides an overview of the account's balance. A graph is also provided for the member to visually see the growth of the account value. At the bottom of the page, each transaction is listed for the period.
- Blue Cross Blue Shield of Kansas City: Reimbursements from the members Personal Care Account are included on the first page of the EOB and in the claim summary section. Details from the Personal Care Account are provided on the second page.

"Industry leading EOBs have emerged from a confusing legal document with medical and industry jargon to become a meaningful communication designed to illuminate its members' understanding of their personal health" said Kathleen Whalen, Managing Director of DALBAR.

The EOBs were evaluated using a method that has been developed and refined over the past two decades of evaluating print and electronic communication. Communications

earned credit for including features that strongly impact a consumer's ability to act prudently and make decisions. Features include the ability to understand the significance of the information, answer pertinent questions and utilize design elements that enhanced their overall effectiveness.

For more information on the Annual Trends & Best Practices in Explanation of Benefit Statements industry report or on DALBAR's Explanation of Benefit Evaluation services, please visit the web site at www.dalbar.com or contact Brooke Halloran at 617-624-7273 or bhalloran@dalbar.com.

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