

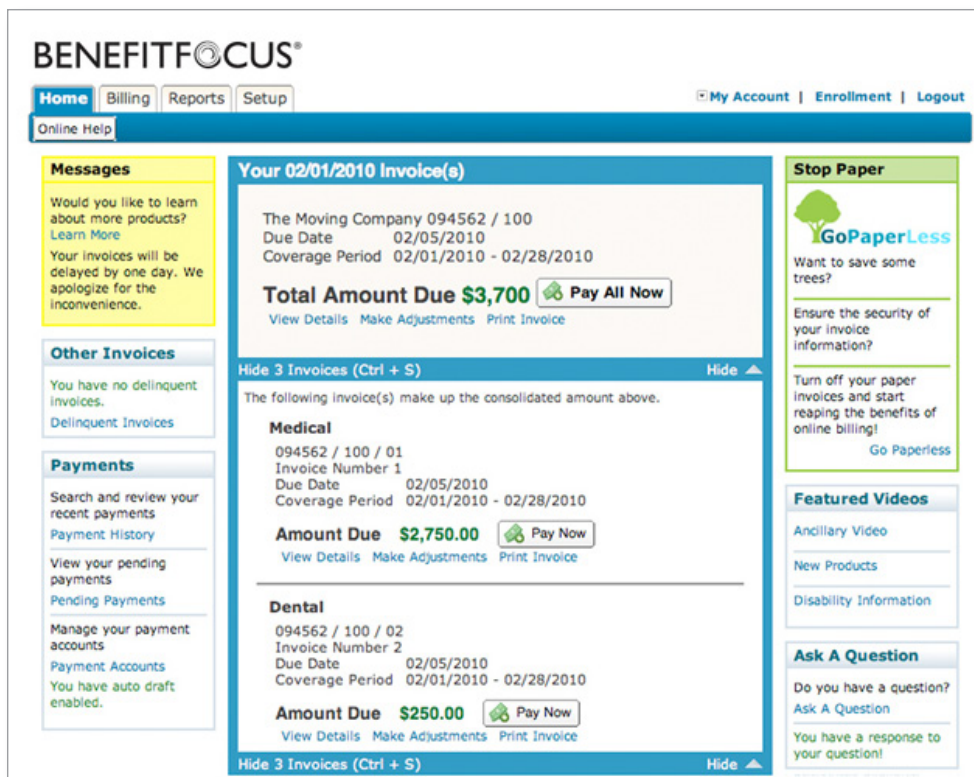
Montana's Largest and Oldest Health Insurance Company Dedicates Customer-Centric Core Value

Serving 240,000 members, Blue Cross and Blue Shield of Montana is the state's largest and oldest health insurance company. The company has provided Montanans with health insurance for almost 70 years and strives to be the healthcare plan of choice. Dedicated to a customer-centric approach, Blue Cross and Blue Shield of Montana desired a solution that would allow them to better meet the needs of their customers while containing costs and remaining competitive in the marketplace.

Paper-Based System Is Costly and Inefficient

Before partnering with Benefitfocus, Blue Cross and Blue Shield of Montana's billing process was a completely paper-based system that required manually stuffing and mailing invoices. "The best we could do for an alternative was scan and fax the materials," reflected Peg Hasner, director of Eligibility for Blue Cross and Blue Shield of Montana. In addition to being inefficient, this process was not customer-centric. All updates and changes to bank account and payment information were also manual. With these issues in mind, Blue Cross and Blue Shield of Montana recognized the need to provide an online product to their customers that was easy to use.

During the end of the second quarter in 2007, Blue Cross and Blue Shield of Montana decided that they needed to find a long-term solution that could be implemented by the beginning of 2008. Their vision was an online billing and payment application that would reduce costs in terms of postage, paper and time. They wanted an easy-to-use, secure solution that could be rolled out to their entire customer base. They also wanted to show their customers that they were actively supporting the "green movement" by reducing paper.



The screenshot displays the Benefitfocus eBilling interface. At the top, there is a navigation bar with links for Home, Billing, Reports, Setup, My Account, Enrollment, and Logout. Below this, a sidebar on the left contains sections for Messages, Other Invoices, and Payments. The main content area shows a 'Your 02/01/2010 Invoice(s)' summary for 'The Moving Company 094562 / 100' with a due date of 02/05/2010 and a total amount due of \$3,700. Below this, there are details for 'Medical' and 'Dental' services, each with their respective amounts due (\$2,750.00 and \$250.00). A 'Stop Paper' sidebar on the right promotes 'GoPaperLess' and offers a 'Featured Videos' section. At the bottom, there is an 'Ask A Question' section.

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Peg Hasner, Blue Cross and Blue Shield of Montana Director of Eligibility

Benefitfocus eBilling Live in Less than Four Months

As an easy-to-use solution, Benefitfocus eBilling provides services for the health insurance market that are delivered via the Internet. This comprehensive Electronic Invoice Presentment and Payment (EIPP) application offers consolidated bill presentment, payment, reconciliation and accounts receivable management. As a Web-based solution, eBilling provides a quick, easy and secure online payment experience complete with immediate access to invoice information and automated payment and reporting services.

Blue Cross and Blue Shield of Montana ultimately signed on with Benefitfocus for eBilling after they learned about Benefitfocus' key differentiators that set them apart from the competition. "Benefitfocus has a lot of experience with other Blue Cross and Blue Shield plans that offered a lot of positive feedback about them, especially about how supportive they are during implementation," said Hasner. "Benefitfocus had the best strategy for implementation and production."

The One-to-Many database design of eBilling allows for the consolidation of data and easy integration with other systems. This was especially important for Blue Cross and Blue Shield of Montana and their sister company, Insurance Coordinators of Montana, Inc, that offers life, vision, dental and AD&D products. "Consolidation is important to us," offered Hasner. "With eBilling, we are able to provide a combined bill to our entire customer base."

During the four week discovery period, Benefitfocus met with representatives at Blue Cross and Blue Shield of Montana to determine how to map their current paper invoices to the new online process. "We went through each data field and mapped out the information so that it would be a seamless transition for our customers," stated Hasner. "This was quite an investment because we had a significant amount of documentation."

Adoption Rates by Employer Groups Surpass Insurer Expectations

With eBilling, Blue Cross and Blue Shield of Montana processes claims and payments faster than with their previous paper-based system. eBilling allows their employer groups to access invoices online instead of having to call customer service. The time the system saves customer service and Human Resources personnel at Blue Cross and Blue Shield of Montana is now spent on issues of higher importance. "By allowing our customers to perform adjustments electronically, eBilling has saved us a significant amount of money in postage and paper costs," said Hasner. "We hope to see those savings sometime next year."

Blue Cross and Blue Shield of Montana's customers are happy with the switch. "Our customers have provided us with positive feedback," shared Hasner. "We have found this to be one of the better projects we've done in the past few years." Benefitfocus training programs have helped the employer groups understand the application and its uses. Additionally, Blue Cross and Blue Shield of Montana also held educational sessions for new customers to help them get acquainted with the system.

Over 3,000 of Blue Cross and Blue Shield of Montana's employer groups are now using eBilling and adoption rates are at 47 percent and growing, which surpasses the initial goal of 30 percent.