



**BlueCross BlueShield  
Association**

An Association of Independent  
Blue Cross and Blue Shield Plans

The Blue Cross and Blue Shield Association (BCBSA), a national federation of 39 independent, community-based and locally-operated Blue Cross and Blue Shield companies, is pleased to assist the NAIC's Medigap PPACA Subgroup with information on Medigap cost-sharing policies. BCBSA requested data from member Blue Plans on the number of new Medigap policies with cost-sharing features, including both individual policies and group certificates, sold/issued from 2007 through March 31, 2011. Twenty-four Plans responded to the BCBSA survey.

This data table shows the percentage of Medigap policies with cost-sharing features that were sold/issued by responding Blue Plans.

<b>New Medigap Policies with Cost-Sharing Features (as percentage of total Blue Plan Medigap policies sold/issued)</b>					
	2007	2008	2009	2010	2011
Plan F with High Deductible	2%	3%	4%	3%	2%
Plan K	<1%	<1%	<1%	<1%	<1%
Plan L	<1%	<1%	<1%	<1%	<1%
Plan M	N/A	N/A	N/A	0	0
Plan N	N/A	N/A	N/A	2%	7%
<b>Total Medigap Cost-Sharing Policies Sold</b>	<b>2%</b>	<b>3%</b>	<b>4%</b>	<b>6%</b>	<b>10%</b>

This data table shows the percentage of member Plans responding to the BCBSA survey that offered the various Medigap cost-sharing plans from January 1, 2007 to March 31, 2011.

<b>Responding Plans that Offered Medigap Policies with Cost-Sharing Features (as percentage of total responses)</b>					
	2007	2008	2009	2010	2011
Plan F with High Deductible	21%	21%	25%	29%	21%
Plan K	21%	21%	51%	38%	29%
Plan L	21%	21%	21%	33%	25%
Plan M	N/A	N/A	N/A	29%	29%
Plan N	N/A	N/A	N/A	63%	63%

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