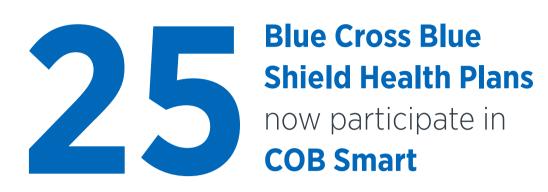
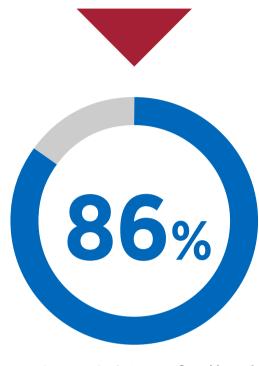
How 25 Blue Cross Blue Shield plans use COB Smart data to pay claims correctly the first time.

Health plans representing more than 86% of Blue Cross Blue Shield membership now use COB Smart, the coordination of benefits solution, to pay claims correctly the first time. Inefficient coordination of benefits processes cost the US healthcare system more than \$800 million annually. Too often health plans do not have access to timely information about overlapping coverage, and instead attempt to recover erroneous payments after a claim has been paid. This automates primacy determination and validation to ensure that claims are paid correctly the first time.

COB Smart participating organizations supply member eligibility information each week, where it is matched with data from other payers to identify members with overlapping coverage. This allows plans to determine primary coverage and ensure that claims are paid correctly the first time.

Broad participation





Plans representing 86% of all Blue Cross Blue Shield members participate in COB Smart¹

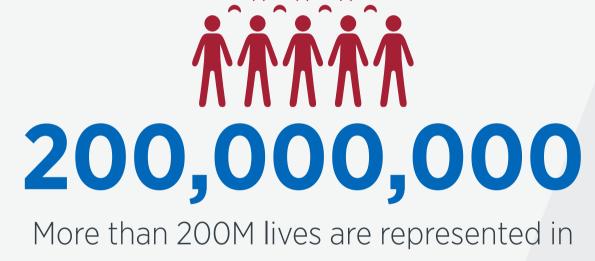
With COB Smart...

Plans have reported 22% increase in **savings associated** with avoided claims

secondary COB identification

31% increase in

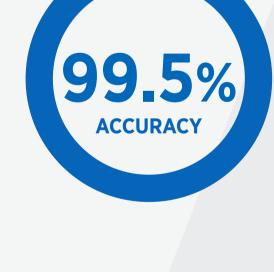
SAVINGS 22% 31% COB IDENTIFICATION



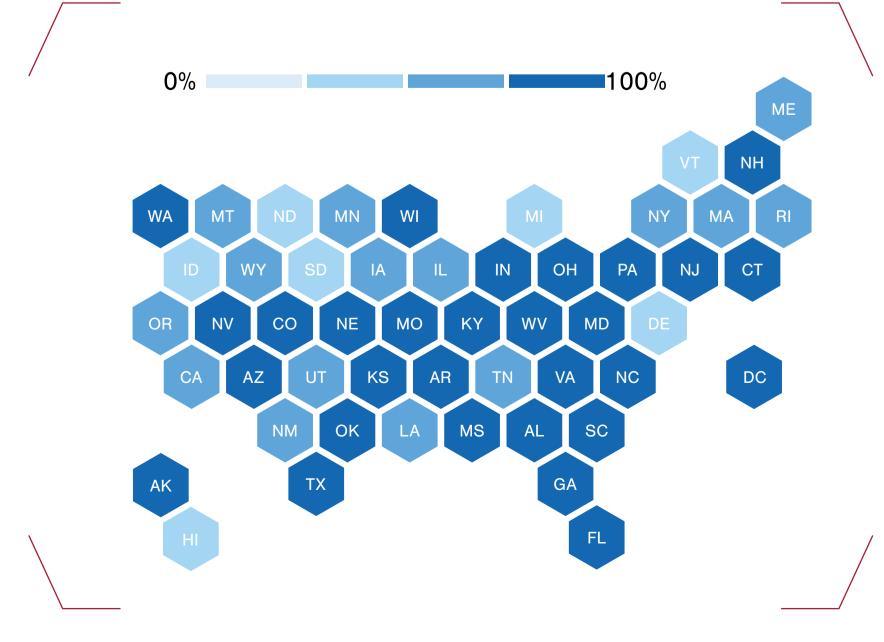
COB Smart and counting

99.5% accuracy

of validated overlaps



COB Smart Total Market Penetration



¹ Calculated using AIS data