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Arkansas Blue Cross and Blue Shield, Humana & Assurant Group paint a clear picture of health

DALBAR releases report on Explanation of Benefits Statements

Boston, MA - (April 4, 2011) DALBAR, Inc. announced today the release of the second annual Trends and Best Practices in Explanation of Benefits (EoB) Statements report. This report evaluates the effectiveness of EoBs in addressing the needs of the health insurance plan member.

Following the findings in last year's study, most EoBs continue to receive failing grades. They remain esoteric legal documents.

However, there are three insurers, Arkansas Blue Cross and Blue Shield, Humana and Assurant Group; that have transformed the EoB into a health statement, designed to provide a clear and complete picture of the member's health care benefits and costs. These health statements are personalized and strengthen the member's relationship by including:

- Health tips/educational messaging based on the services provided
- Health tips/educational messaging based on medications prescribed
- Health budgeting information
- Family view of health statement

"The complexities and confusion surrounding health insurance is overwhelming for most members. That picture can often resemble the works of Picasso," said Kathleen Whalen, Managing Director of DALBAR. "EoBs that leave members with unanswered questions due to lack of clarity not only increase internal costs, but also foster distrust," she added.

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 Benefits Statements industry report or on DALBAR's Explanation of Benefits 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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