

To our members,

Across the nation and locally, it is becoming more common for health care providers to notify their patients and the media about contract discussions with health insurers.

In the past, contract discussions were rarely made public. Today, more providers are using public pressure as a negotiation tactic. This is why you may be hearing about these discussions more often. Providers may say they'll leave our network if they don't agree to a new contract.

Why you're receiving this letter

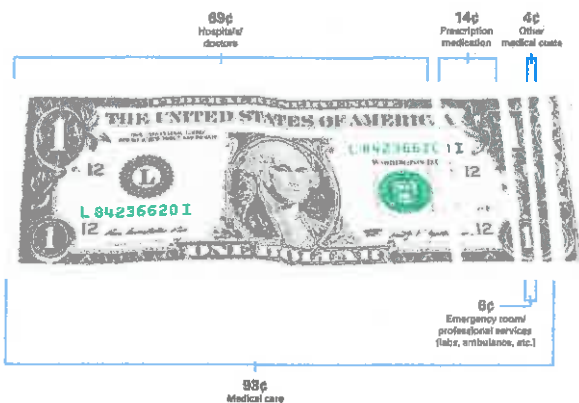
We understand that when you hear that a provider may go out of network, it can cause worry and confusion. We're writing to tell you that our priority is to ensure that the providers you trust remain within our strong network, which includes 98 percent of local providers.

Contract discussions between insurers and providers are a normal part of the process, and in almost every case, it ends successfully. Please know that we approach these discussions in good faith, striving to reach an agreement that is fair for all parties involved.

When we pay more, you pay more

Some providers during contract discussions may ask for more money. We work hard to support our doctors and hospitals. They're dealing with rising health care costs, just like you. We often turn down large requests because we're prioritizing the affordability of your care. **If we pay providers a lot more money, your premium rates could go up.**

93¢ of every premium dollar was spent on medical care



As a local, nonprofit health plan, we spend almost all of your premium on member care. This helps support our goal of access to high quality care that's as affordable as possible.

No action is needed from you at this time, but if you have questions about your benefits and coverage, or other concerns, please log in to your online account at ExcellusBCBS.com, or you may call Customer Care at the number listed on the back of your member card.

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*Data from 2023



Thank you for trusting in us.

Sincerely,

A handwritten signature in cursive script, appearing to read "Lisa Y. Harris".

Lisa Y. Harris, M.D.
Senior Vice President & Chief Medical Officer