#### **The Blue Cross Blue Shield and BUPA Partnership**

#### **Another Chapter In Global Healthcare**

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### Introduction

 On 1/1/2014, Blue Cross Blue Shield Association (BCBSA) and Bupa announced a global health insurance initiative

 Deemed a partnership, the two companies will provide health insurance programs to customers around the globe

 They will collaborate to expand GeoBlue, BCBSA's global health insurance program marketed in the United States, into other markets/nations



# Blue Cross Blue Shield Association (BCBSA)

Headquartered in Chicago, Illinois, USA

- Employees: 1,000 (approx.)
- The association does business in 170+ nations/territories
- BCBS insurers are licensees of BCBSA
- Provides healthcare coverage to about 100 million persons

 GeoBlue is the international health insurance entity of Worldwide Insurance Services, a Blue Cross Blue Shield Association licensee

#### **BUPA**

Headquartered in London, United Kingdom

Employees: 60,000 (approx.)

The organization does business in 190+ nations/territories

Provides healthcare coverage for over 14 million persons

 BUPA Global Market Unit is BUPA's international health insurance division

## **The Partnership Combination**

 A leading healthcare insurance program combining GeoBlue's and BUPA Global Market's networks including BCBS (U.S.), GeoBlue (BCBS global) and BUPA Global Markets (BUPA global) consisting of approximately:

11,500 hospitals

•750,000 healthcare professionals

Access to care in 190 countries/territories



## **A Competitive Entity**

- Aetna, Cigna and United Healthcare have actively engaged established and emerging markets outside of the U.S. in the past through acquisitions and partnerships
- BCBS and BUPA forms a significant brand entity consumers and employers
  - Each is already servicing expatriate beneficiaries
  - The partnership will provide more service options to existing members while attracting new beneficiaries and client groups

## A New Option For Payers And Plan Members

- Employers/client groups will benefit from wide service networks the partnership will provide globally
- Expatriates will have easier access to healthcare in a larger number of countries
- Physicians, hospitals, etc. will benefit by serving a larger number of patients insured through the partnership
- Administrative processes such as billing, clinical data management and physician network relations are already in place based on existing BUPA Global and GeoBlue arrangements

## **Additional Details**

- BUPA is taking a 49% stake in Highway to Health (HTH), a global health services/insurance unit associated with GeoBlue
- HTH offers online health information tools including smartphone technology)
- HTH resources help manage beneficiary coverage/eligibility and appointments scheduling
- Business travelers, expatriates, students and other beneficiaries of BCBS/BUPA will have better service support through these
- The remaining 51% of HTH will continue to be owned by GeoBlue/BCBS

## **Adjoining Opportunities**

- The partnership will provide new care opportunities for:
  - Clinicians including nurses, pharmacists and physicians in present/future healthcare systems
  - Data technology firms interfacing with BCBSA, BUPA and client/employer groups
  - Healthcare distributors and wholesalers seeking to provide products and services to the joint-venture
  - Medical device/pharmaceutical manufacturers seeking access to patients

## **Summary**

- As businesses continue to globalize, options for worldwide healthcare provider access expands
- Emerging markets/developing nations drive expansion
- Insurers/managed care seeking new revenue streams beyond existing borders and marketplaces
- BCBS and BUPA are well-established entities with deep resources to successfully execute a global partnership
- Data sharing technology provides pathways to facilitate management global healthcare coverage
  - Growing access to/presence of healthcare infrastructure and healthcare professionals is a cornerstone of these developments

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