

Blue Cross/Blue Shield Highest Ranked Health Insurance Company Among Consumers

BCBS ranks highest in inaugural year measuring health insurance industry

New York, N.Y. — July 7, 2010 — Leading global market research firm, Harris Interactive, continues to examine the results of its 2010 EquiTrend® study, today focusing on the Top U.S. health insurance companies. This is the first year EquiTrend® has analyzed this category. The annual brand equity study measures over 1,000 brands across 42 categories, including a battery of U.S. health insurance companies.

Blue Cross/Blue Shield Health Insurance ranks highest in overall brand equity in the health insurance industry. The second and third highest ranked health insurance companies are Aetna Health and United Healthcare, respectively.

Given health reform passage this year, more Americans will come face-to-face with the decision to choose a particular brand of health insurance for themselves and their families. Previously, many simply chose the health insurance selected by their employer. In addition, as cost-shifting moves to patients and they assume more of their health expenses, consumers will likely reconsider the factors influencing their healthcare purchasing decisions.

Harris Interactive's Strategic Health Perspectives found in its annual Consumer Survey that the percentage of consumers who made the choice to switch to a less expensive health insurance plan significantly increased from 7% in 2008 to 11% in 2009. Strategic Health Perspectives forecasts future trends in the U.S. healthcare system by analyzing economic, political, social, technological and marketplace forces among major industry stakeholders.

"Healthcare reform could benefit the insurance industry dramatically by generating billions of dollars of new revenue and millions of new customers. However, health insurers must change their marketing strategies if they are to remain competitive in this evolving market, stated Debra Richman, Vice President, Healthcare Strategy at Harris Interactive. "Now, as health plans compete for business, as well as in future insurance exchanges, it is important that insurers focus on their brand and understand how their company is perceived by consumers who are making purchasing decisions. In addition, it is equally important for health insurers to retain their existing customers since attracting new clients can be a costly, lengthy process. Customers' perceptions and brand equity are equally important in this scenario."

In measuring consumer brand purchase consideration, Blue Cross/Blue Shield Health Insurance is also ranked the highest among health insurance companies, followed in second by United Healthcare and Aetna Health in third. Brand purchase consideration was determined by asking how likely a consumer would be to purchase a product or service.

Stated Richman, "How do I, as a healthcare consumer, differentiate among competing health insurance companies when their products, benefits and costs may be very similar? I'm likely going to make a decision that is influenced by my perception of the company. Health insurers should understand how consumers may or may not connect with their brand and how that impacts a purchase decision, along with what may motivate a customer to remain loyal to an insurer rather than switch companies. As health insurers develop more of a "retail" strategy, their approach will need to be increasingly targeted and consumer- friendly."

Top 6 Ranked Health Insurance Brands	Score
Blue Cross/Blue Shield Health Insurance	56.82
Aetna Health Insurance	50.87
United Healthcare Insurance	49.95
Kaiser Permanente	48.59
CIGNA Health Insurance	47.90
Humana Health Insurance	44.25

Top 6 Ranked Health Insurance Brands in Purchase Consideration	Score
Blue Cross/Blue Shield Health Insurance	6.39
United Healthcare Insurance	5.64
Aetna Health Insurance	5.61
Kaiser Permanente	5.40
CIGNA Health Insurance	5.22
Humana Health Insurance	4.76

Methodology

The EquiTrend® study evaluates measures including: Equity, Consumer Connection, Commitment, Energy, Brand Behavior, Brand Advocacy, and Trust. The keystone to the program is Equity, which provides an understanding of a brand's overall strength and is determined by a calculation of Familiarity, Quality, and Purchase Consideration.

This year's EquiTrend® study was conducted online among 19,708 U.S. consumers ages 15 and over between January 12 and 21, 2010. The total number of brands rated was 1,151. Each respondent was asked to rate a total of 60 randomly selected brands. Each brand received approximately 1,000 ratings. Data were weighted to be representative of the entire U.S. population of consumers ages 15 and over on the basis of age sex, education, race/ethnicity, region, and income, and data from respondents ages 18 and over were also weighted for their propensity to be online.

These statements conform to the principles of disclosure of the National Council on Public Polls.

The EquiTrend® study results disclosed in this release may not be used for advertising, marketing or promotional purposes without the prior written consent of Harris Interactive.

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For a complete listing of all the brands covered in the study, contact Whitney Heckathorne at 212-539-9600 or wheckathorne@harrisinteractive.com.

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