

We are committed to a balanced contract that puts patient care first.

Here are the facts.

BlueCross BlueShield of North Carolina's Ad Claim



Since Mission Health decided to leave our network...

You might have seen their most recent attack: attempting to use a partial year of financial data to justify their demands for more money...

The amount insurers pay for healthcare spikes in the second half of the year when customers meet their deductibles and out-of-pocket limits.

Mission Health's average profit margin is 3 times larger than that of Blue Cross NC.

Average profit margin over the past 5 years: Blue Cross NC: 0.8%; Mission Health: 3.1%

Local, State and Federal Taxes paid over the past 5 years: Blue Cross NC: \$1.3B; Mission Health: \$0

Financial impact of ACA Customers since 2014: Blue Cross: Loss of more than \$400M; Mission Health: More than \$200M in new revenue

The only way for Blue Cross NC to meet Mission's unreasonable demands is to raise premiums even higher for our customers.

More than 40 hospitals have accepted similar contract terms that Mission rejected when they terminated their contract with us.

When Mission decides that it's ready to be a part of the solution to the problem of rising healthcare costs...

Factual Information from Mission Health



Mission will meet with Blue Cross at any time without preconditions, but Blue Cross inexplicably refuses to even speak with Mission about a new agreement.

It's not an attack, it's a fact. **Blue Cross made over half a billion dollars (\$542 million) in the first six months of 2017 alone.** That's an enormous amount of your money.

That's true, **but no other insurance company shows Blue Cross' enormous margin, and its existing \$2B in reserves** generated from your premiums are more than enough to cover any such utilization; after all, isn't that what premiums are for?

Net Profit since 2010: Blue Cross: \$1.2 billion; Mission Health: \$301.1M. **Over the last 5 years, Mission also cared for 1,136,000 unique patients, and provided \$718M in community benefits.**

Blue Cross has extracted \$1.2 billion in profits from employers and individuals since 2010, and its current year margin of 12.1% is the highest in the nation.

Mission pays taxes, but because we focus on improving our community, we meet IRS income tax exemption requirements. We have provided more than \$700 million of community benefits in just the past five years.

Mission provides healthcare to everyone, regardless of their ability to pay and has provided more than \$700 million in community benefits in the past five years. It's unfortunate that Blue Cross was unable to estimate actuarial risk appropriately and had such mismanagement, they were fined the largest ever amount by the NC Department of Insurance.

Red herring. Blue Cross doesn't have to raise premiums. **Blue Cross already has your money, they just need to actually spend it on care.** Instead, they continue to raise premiums by double-digits year after year, despite their extraordinary profits and \$2B in reserves.

Mission has contracts with every relevant insurer in our market including new, multi-year agreements with Aetna and Cigna. **Blue Cross is the only insurer who doesn't have an agreement with Mission.**

We have been acknowledged by the New York Times as the 32nd lowest commercial insurance cost in the nation, and we are doing our part to lower the rising cost of care. Last year alone, we eliminated more than \$67M in annual costs, and by 2018, we will have reduced our annual costs by more than \$240M in only 6 years.



Visit www.StandWithMission.org to learn more.

