Jacksonville University Healthcare Policy Conference: A Payor’s Perspective

Pat Geraghty
Chairman and CEO, Florida Blue
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Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.

**MANAGING THROUGH CHANGE**

- Premium Subsidies
- Cost-sharing Subsidies
- 3Rs
- Competition
- New Market Rules
- Age Rating Compression
- Health Insurance Tax
- Essential Benefit Changes

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HOW HEALTH CARE IS CHANGING...

Member/Patient

Health Care Delivery

Health Plan

Consumer

Health and Care Delivery System

Health Solutions Company

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<table>
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<tr>
<th>Mission</th>
<th>To help people and communities achieve better health</th>
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<tr>
<td>Vision</td>
<td>A leading innovator enabling healthy communities</td>
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<tr>
<td>Values</td>
<td>Respect, Integrity, Imagination, Courage, Excellence</td>
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FLORIDA BLUE – WHO WE ARE
OUR PROPOSED MODEL ENABLES TWO STRONG BRANDS

Mutual Holding Company

Florida Blue

Health Group

Foundation
Health Insurance EVOLUTION to Health Solutions

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Our Delivery System is becoming a Mosaic of Value Models

- Bundled Payment Pilots
- Patient Centered Medical Homes (PCMH)
- Medicare Collaborative Care Models
- Staff Model HMOs
- Physician Groups
- ACO Models
RETAIL CENTERS

Sales & Retention

Education & Events

Member Services

Care Navigation & Support

Community Health & Wellness
RETAIL CENTERS

Florida Blue

Locations:
- Pensacola
- Tallahassee
- Jacksonville
- Orlando (Winter Park)
- Clermont
- Winter Haven
- Sarasota
- Tampa-Pinellas Park
- Fort Myers (Estero)
- Fort Lauderdale (Sunrise)
- Hialeah
- North Miami
- Miami
- Port Saint Lucie
- Palm Beach (Boynton Beach)

In-line Centers
Walmart Centers
RETAIL CENTERS
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INNOVATIONS DRIVE MEMBER ENGAGEMENT
ENGAGEMENT/SUPPORT

HCR e-Book
Mobile Web Applications
Worksite Clinics
Better You From Blue℠
Worksite Wellness

Care
Consulting
Navigation
INNOVATION AT FLORIDA BLUE
BUILDING STRONG COMMUNITIES

Riverside YMCA Florida Blue Fitness Center

Feeding America Tampa Bay

Community Gardens

Generation RN
KEY POLICY ISSUES

1. Cancellations vs. Transitions
2. Marketplace Impacts
3. Medicaid Expansion