



## Press/Analyst Contact

Online Insight  
Lesley Lyons, Marketing Director  
770.508.1464  
Lesley.Lyons@onlineinsight.com

# Blue Cross of California Makes It Easier for Agents to Sell Individual and Family Coverage Online with New 'Planfinder' Tool

---

**THOUSAND OAKS, CA – June 10, 2004** – Blue Cross of California (Blue Cross) now offers PlanFinder, an online sales and application tool to help its agents increase their Individual and Family sales. This technology enhances their clients' purchasing experience by tailoring plan recommendations to specific consumer preferences. PlanFinder is now available through AgentConnect, a program that helps Blue Cross agents maximize their online and offline productivity by enabling them to utilize Blue Cross online sales tools from their own co-branded web sites. Blue Cross is the first health plan in the state to utilize this type of technology provided by the industry leaders Riverwood Solutions, Inc. and Online Insight, Inc.

### Benefits of PlanFinder include:

#### For Consumers

- Ease and convenience with 24/7 access
- A "no pressure" purchase environment
- Immediate, secured access to quotes, application, payment options and electronic signatures
- Applications that qualify will obtain instant approval via E-mail response

#### For Agents

- Virtually paperless application process
- Software ensures applications are complete, saving agents from follow-up for missing information
- Provides a 24/7 sales channel to increase productivity

PlanFinder can also assist agents with their offline selling. Studies have demonstrated a preference among many consumers to shop online and buy offline with the support of a trusted advisor. Consumers purchased nearly \$140 billion in goods and services this way, according to a 2003 American Interactive Consumer Survey. "Many consumers will use PlanFinder to shop for a plan, then seek out the expertise provided by an independent agent," says Louis Ashamallah, staff vice president of Strategic Sales for Blue Cross. "We are committed to providing agents with the tools they need, such as PlanFinder, to sell more effectively and enhance the services they currently provide."

### How PlanFinder works:

- The consumer navigates through a unique plan selection process while answering questions about his/her health coverage needs and specific preferences
- The system uses a technique known as "conjoint analysis" to balance the consumer's competing needs and offer customized plan recommendations based on their responses.
- The consumer selects a plan and applies online with electronic payment and signature for approval.

A “Quick Quote” feature is also available for those who wish to bypass the plan selection process and immediately obtain rates for Blue Cross Individual and Family plans.

PlanFinder is a secured application that is HIPAA compliant. For more information on PlanFinder, agents can contact their regional sales manager or contact agent sales support at (800) 678-4466. Consumers can visit <http://www.bluecrossca.com>.

### **About Blue Cross of California**

Blue Cross of California and its California affiliates, serving more than 7.5 million medical members, is an operating subsidiary of WellPoint Health Networks Inc., the nation’s second largest publicly traded health care company. WellPoint serves the health care needs of more than 15.3 million medical members and approximately 46 million specialty members nationally. WellPoint offers a broad spectrum of quality network-based health products including open access PPO, POS and hybrid products, HMO and specialty products. Specialty products include pharmacy benefit management, dental, utilization management, vision, mental health, life and disability insurance, long term care insurance, flexible spending accounts, COBRA administration, and Medicare supplements. Blue Cross of California can be found on the web at [www.bluecrossca.com](http://www.bluecrossca.com). Blue Cross of California is an independent licensee of the Blue Cross Association.

### **About Riverwood Solutions**

Riverwood Solutions, headquartered in Waukesha, Wisconsin, builds enterprise software solutions for insurers, Health Maintenance Organizations and Third party Administrators that Web-enable core business processes, transforming and revolutionizing sales, enrollment, underwriting and renewal activities. In addition to its signature self-service product suite, eXpress, Riverwood Solutions also develops custom solutions for the insurance industry. For more information, visit the company at [www.riverwoodsolutions.com](http://www.riverwoodsolutions.com) or call 800.367.9611.

### **About Online Insight**

Online Insight, Inc., is a provider of technology solutions designed to facilitate the sale of complex products and services more quickly and efficiently to benefit consumers and companies alike. The Online Insight system provides real-time insight into the personal preferences of the customer and suggests products that best fit these needs. While most relationship management solutions make assumptions based on dated demographic and transactional information, Online Insight answers the crucial “WHY” question behind purchase decisions and allows the enterprise to simulate market acceptance and competitive strength of new products even before they are introduced. For more information, visit [www.onlineinsight.com](http://www.onlineinsight.com).

###