



## Press/Analyst Contact

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

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**ST. LOUIS, MO – July 8, 2004** – Blue Cross Blue Shield of Missouri (BCBSMo) now offers PlanFinder, an online sales and application tool to help its agents increase their sales to individuals and families (under age 65). This technology enhances the client purchasing experience by tailoring plan recommendations to specific consumer preferences. PlanFinder is now available through AgentConnect, a program that helps BCBSMo agents maximize their online and offline productivity by enabling them to utilize online sales tools from their own co-branded Web sites. BCBSMo is the first health plan in the state to utilize this type of technology provided by Riverwood Solutions, Inc. and Online Insight, Inc.

### Benefits of PlanFinder include:

#### For Consumers

- Ease and convenience with 24-hour-a day/7-days-week access
- A “no pressure” purchase environment
- Immediate, secured access to quotes, application, payment options and electronic signatures

#### For Agents

- Virtually paperless application process
- Software ensures applications are complete, saving agents from follow-up for missing information
- Provides a 24-hour-a-day/7-days-a-week 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 Kathy Zorica, general manager, Consumer Services, BCBSMo. “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 or 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 individual and family plans.

PlanFinder is a secured application that protects an applicant's confidential information. For more information on PlanFinder, agents can contact their regional sales manager or contact agent sales support at 1-888-800-1053 menu option #3. Consumers can visit <http://www.bcbsmo.com/>.

### **About Blue Cross Blue Shield of Missouri**

Blue Cross Blue Shield of Missouri serves more than 1.1 million medical members and is the oldest and largest health benefits company in Missouri. Blue Cross Blue Shield of Missouri is an operating subsidiary of WellPoint Health Networks Inc., the nation's second largest publicly traded health care company serving 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 Blue Shield of Missouri can be found on the web at <http://www.bcbsmo.com/>. Blue Cross Blue Shield of Missouri is independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield of Missouri is the name RightCHOICE Managed Care Inc. (RIT) uses to do business in most of Missouri. RIT and certain affiliates administer non-HMO benefits underwritten by Healthy Alliance Life Insurance Company (HALIC) and HMO benefits underwritten by HMO Missouri, Inc. HMO Missouri, Inc. does business as BlueCHOICE. RightCHOICE and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. RightCHOICE, HMO Missouri, Inc. and HALIC are independent licensees of the Blue Cross and Blue Shield Association.

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