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## Arkansas Blue Cross and Blue Shield Chooses Online Insight™ to Help Arkansas Beneficiaries Choose Medicare Insurance to Meet Their Needs

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Arkansas' largest health insurer will utilize the eMpower Guided Selling & Market Intelligence Suite to implement an innovative decision support and plan selection solution across all distribution channels

**ATLANTA – September 6, 2006** – Arkansas Blue Cross and Blue Shield recently inked a deal with Online Insight, Inc., a leading provider of multi-channel guided selling solutions, to provide Medicare-eligible Arkansans with valuable decision support tools designed to identify the best Medicare insurance to fulfill specific personal and financial needs. As the complexity of Medicare options continues to increase, Arkansas Blue Cross was looking for a tool that would empower Medicare beneficiaries to make the best purchase decision for them. The health insurer will implement the eMpower Suite across multiple distribution channels, including the Web, in independent agent offices and in its call centers in November 2006.

“As a not-for-profit health insurance company, our goal is to provide products and services designed to create high customer value, confidence, peace of mind and an improved quality of life,” states Ron DeBerry, Senior Vice President. “We believe Online Insight’s eMpower Suite supports this goal by giving our Medicare customers beneficial decision support assistance when purchasing Medicare insurance products either online or with one of our agents. Leveraging the Online Insight technology, we can serve as a trusted advisor to our Medicare customers in a self-service or agent-assisted environment, significantly enhancing the sales experience.”

Over the years, determining which Medicare insurance one needs has become an increasingly difficult and frustrating process for many consumers. Utilizing proprietary dynamic dialogue technologies, the eMpower Suite will simplify the purchase decision for Arkansas beneficiaries by identifying specific needs and preferences from each prospective customer and using this information to guide individuals to the Medicare insurance that best fits their personal situation. When presented with plan recommendations directly connected to unique needs and preferences, consumers have a higher level of confidence in their purchase decision, helping companies like Arkansas Blue Cross reduce the sales cycle, improve customer satisfaction and increase persistency.

In addition to helping Arkansas Blue Cross drive enrollment in its suite of Medicare health insurance products, the eMpower Suite will provide the health plan with access to real-time data on buying motivations, which will help them develop more personalized and relevant sales and marketing and product development strategies that produce measurable results.

Built with multi-channel flexibility, the eMpower Suite can also be used by Arkansas’ independent agents to streamline the needs assessment process, saving valuable time without sacrificing service. The software also includes a powerful lead generation component, which gives consumers the option of forwarding their individual preferences to their agent for a more personalized consultation.

“Purchasing health insurance is a very personal and increasingly complex decision for most consumers, particularly when it comes to Medicare products,” explains Dave Fiacco, President & Chief Executive Officer of Online Insight. “Our software provides the decision assistance and trusted guidance consumers require when purchasing multifaceted products such as health and prescription drug insurance. By identifying personalized plan choices that best satisfy an individual’s unique needs, eMpower facilitates and validates a sound buying decision. We are excited to add Arkansas Blue Cross and Blue Shield to our growing client list, and we look forward to helping them drive online enrollment and create a distinct competitive advantage.”

## About Online Insight

Online Insight is the leading provider of advanced multi-channel guided selling and market intelligence solutions that help companies close more sales by providing valuable decision support tools that guide consumers towards optimal financial solutions in a self-service or agent-assisted environment. By capturing first-hand, detailed “psychographic” data at the point of influence, the eMpower Suite enables companies to fully integrate sales, marketing, product development, and customer service at the strategic and tactical levels, resulting in increased revenues and continuous process improvement across all distribution channels. For more information, visit [www.onlineinsight.com](http://www.onlineinsight.com).

## About Arkansas Blue Cross and Blue Shield

Founded in 1948, Arkansas Blue Cross and Blue Shield, an Independent Licensee of the Blue Cross and Blue Shield Association, is the largest health insurer in Arkansas, serving approximately one-third of the fully insured market. Arkansas Blue Cross and its affiliates have more than 2,700 employees. If combined, the 39 independent, locally operated Blue Cross and Blue Shield Plans collectively provide health-care coverage for 93 million - nearly one in three - Americans.

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