CEO’S NOTE

We have all experienced sweeping changes in the healthcare market, more so over the past several years than ever before, and we know that the market will continue to change. One thing that has remained constant and will continue to remain constant is NASCO’s unyielding partnership with the Blues.  

READ MORE
Unlocking the Value of NASCO

We have all experienced sweeping changes in the healthcare market, more so over the past several years than ever before, and we know that the market will continue to change. One thing that has remained constant and will continue to remain constant is NASCO’s unyielding partnership with the Blues.
We know that in order to remain competitive in today’s ever-changing healthcare market, Blue Plans must be able to manage costs and build or leverage scale. And we know that each Plan requires the flexibility to meet their own specific business needs and market challenges.

Unlocking the value of NASCO is easy.

Our shared solutions are purpose-built by the Blues, for the Blues. NASCO is not just a vendor — we are a partner. We foster Blue Plan collaboration, which drives shared solutions and shared investments, allowing Plans to remain cost competitive. In 2017, we partnered with Blue Cross and Blue Shield of Vermont (BCBSVT) to successfully complete the first wave of their Operating Platform Transition – the Plan’s multiyear program that will migrate their entire book of business onto the NASCO platform.

Our product designs are enabled by best-in-class technology and are the result of some of the highest-performing Blue Plans collaborating to optimize solutions to fit their needs. Whether using NASCO’s Digital Connector™ platform to enable member engagement strategies, or implementing NCompass™ to improve member and provider experiences, NASCO’s Plan customers take comfort in the fact that we provide innovative products and services that are built in collaboration with, and are leveraged by, several Blue Plans.

Our products remain compliant with all government and Blue Cross® and Blue Shield® Association mandates, and security underlines everything we do – it is always our top priority. In 2017, we achieved SOC1, SOC2 and HITRUST certifications to assure our customers, as well as their customers, that we have the proper controls in place to protect their members’ data.

Our scalability is second to none. Our leveraged, high-performance environment allows Plans to achieve overall efficiency, maximize their operational performance and capture significant administrative savings. In 2017, NASCO achieved an Operational First Pass Rate (OpFPR) of 91.9 percent on a volume of nearly 300 million claims, which is a record high and well over the industry average. Over the past five years, our Plan customers have collectively increased their OpFPRs by nearly 14 percent, which equates to a significant operational savings.

Whether we are collaborating with our Plan customers, innovating new products, securing and protecting data, improving efficiencies or decreasing administrative costs, NASCO remains focused on ensuring that our Plan customers are primed for whatever changes may come their way.

John Ladaga
President and CEO
NASCO
Collaborating to Ensure Plan Success Now and in the Future

Giving Back to Strengthen Our Communities

Partnering to Help Plans Optimize Operations
Collaborating to Ensure Plan Success Now and in the Future

“If you’re a Blue Plan, especially a Plan with under 2 million members, it’s a huge market advantage to be part of the NASCO family,” said Dan Galdenzi, Vice President of Business Technology and Chief Information Officer for Blue Cross and Blue Shield of Vermont (BCBSVT).

In 2014, BCBSVT made the decision to transition its business onto the NASCO platform to ensure that it would be able to serve its members well into the future of healthcare with scalable and agile products and services.

“Being a small Plan, we don’t have the scale, and it is very difficult for us to keep up with some of the larger Plans, but with NASCO, it levels the playing field for us from an innovation perspective, from a product perspective, from a business process outsourcing perspective, and operationally,” continued Galdenzi. In 2017, NASCO and BCBSVT successfully completed the initial wave of the Operating Platform Transition (OPT). The on-time go-live turned out to be a momentous nonevent with no major impacts to BCBSVT’s business or customers thanks to the hard work and dedication of the unified implementation team. In total, this wave was successfully managed by the collective efforts of nearly 400 NASCO and BCBSVT associates, and it included 2,030 business requirements, 2,902 test cases, required the updating or development of 70 business procedures and accounted for over 2,500 training hours.

“The change that is going on here at our Plan is truly transformational. It’s an audacious thing to change an entire operating platform and all of the surrounding systems together — it’s the core of what we do, and changing everything at the same time introduces significant risks,” said Galdenzi.

nearly 400 NASCO and BCBSVT associates involved

2,030 business requirements
“NASCO came to us with the expertise and the implementation experience we needed, and we never would have been able to do that without our collective team onsite every single day, shoulder to shoulder, working through each problem and question we encountered.”

One tool that is helping NASCO and BCBSVT collaborate effectively is NASCO Central. Launched in 2017, this online portal provides a secure environment for Plans and NASCO to virtually collaborate and share data. NASCO Central is a BluesNet-facing environment that allows Plans to maintain and manage projects and enable better business processes. With over 2,000 registered users, BCBSVT is certainly not the only Plan taking advantage of the new, intuitive environment, but the Plan and the OPT Implementation team has certainly benefited a great deal from the virtual collaboration it provides.

“NASCO Central is an incredible tool, which provides a one-stop, centralized location of information for the Plan,” said Barry Ibey, Manager of Benefit Configuration Services and IT Core applications for BCBSVT. “My team primarily uses the education and project sections, which gives them access to the NASCO application user guides and the ability to share documents with their NASCO counterparts.”

With the first wave completed, the integrated team will continue to collaborate over the next several months to deliver a quality system that will help BCBSVT remain competitive now and in the future of healthcare.

- 2,902 test cases
- 2,500 training hours
- over 2,000 registered users of NASCO Central
The strength of NASCO is our people. Our company culture is one of family and community — we are a team. From our executive leaders to our trainees, NASCO associates have a wealth of healthcare knowledge and experience, and we exude a sense of pride in the work that we do — but we are most proud of the impact we continue to make in our communities.

We are deeply involved in the communities in which we live and work all across the United States. Each year, we come together to give back to our communities, to the communities surrounding our Plan customers and to communities across the globe. Together, we donate our time, energy, talents and gifts to groups such as Children’s Healthcare of Atlanta, Susan G. Komen for the Cure, Hurricane Harvey Relief, Hurricane Irma Relief, Alzheimer’s Association, Clark’s Christmas Kids, the Atlanta Community Food Bank, and Cure ALS.

What truly makes our contributions to our communities so remarkable this year is the fact that Hurricane Harvey and Hurricane Irma personally affected many of us. Even through our own personal tribulations of devastation and rebuilding, associates still gave time, energy and financial support to assist in relief efforts.

NASCO offers every associate the opportunity to take eight hours of paid time to volunteer in the community. In 2017, NASCO associates took more than 700 hours of time out of our busy workdays to volunteer our service to others. In addition to NASCO’s corporate donations, NASCO associates donated more than $5,000 to hurricane relief efforts in the wake of Hurricane Harvey and Hurricane Irma, and we also donated nearly $4,000 to local Atlanta families in need during the holiday season.

No matter the cause, NASCO associates are dedicated to giving to help strengthen our communities.
Partnering to Help Plans Optimize Operations

Blue Cross and Blue Shield Plans rely on core administrative IT platforms like NASCO to facilitate many of their key business functions. From planning to product development, testing, implementing, integrating, running and maintaining the systems, Plans seemingly have perpetual IT projects that can sometimes put a burden on their organization, whether due to lack of funding, time or resources. That’s where NASCO’s Professional Services comes in!

NASCO’s Professional Services group is a trusted partner that takes on these IT burdens so Plans can focus on what is truly important to their business — providing members with the highest quality of care, gaining market share, reducing costs across the board and offering affordable insurance to members.

One example of the value this group brings to our Plan customers was realized when CareFirst BlueCross BlueShield (CareFirst) began a major corporate initiative to migrate from ClaimCheck™ to ClaimsXten™. During the requirements phase of the project, the Plan encountered critical resource deficiencies. CareFirst did not have resources with the appropriate subject matter expertise to take ownership of the Plan requirements and make timely decisions to move the project forward. As a result, the project timeline was significantly delayed because the requirements could not be finalized. CareFirst reached out to NASCO’s Business Analysis and Project Management Solutions team to obtain resources with the required knowledge, and within one week, resources were assigned to assist the Plan in achieving its business needs.

“The business resources NASCO was able to provide are absolutely top-shelf,” said Ann Hunter, Director of Corporate Systems and Enterprise Programs for CareFirst. “We would not have been able to achieve the progress that we have without them. They were deployed quickly and hit the ground running.”

NASCO’s resources worked in collaboration with CareFirst resources to complete the requirements and get the project back on track. NASCO’s Business Analysis and Project Management Solutions team is committed to providing the right resources at the right time to help our Plans achieve their business objectives.

Another example of this group’s value came to light in October when NASCO’s Business Effectiveness Solutions team and Anthem, Inc. (Anthem) partnered on an assessment using NASCO’s proven, deep-dive consulting approach to optimize the Plan’s authorization processing and improve both quality and automation rates.

Over 25 Anthem representatives from multiple functional areas participated in a three-day workshop with NASCO’s Business Effectiveness Solutions team to fully understand and document the current state of authorization processing, discuss the impact of new authorization rules, identify opportunities and develop a roadmap for implementing change to a more efficient, optimal state. Of the 40 opportunities identified during this collaborative session, 11 have been implemented and another 17 are scheduled to be implemented in Q1 2018.

Plans count on NASCO’s Professional Services group to maximize the value of the technology assets they use to run their business and serve their members. And we continue to optimize Plan systems, products, environments, resources and technology assets to lower operating costs, improve operational performance, improve system and product performance and increase member retention and satisfaction.
INNOVATION

FEATURED ARTICLE

Enabling Member Engagement Strategies

Facilitating the Shift From Volume to Value

Enabling Improved Member and Provider Experiences
Enabling Member Engagement Strategies

If Plans want to meet consumer expectations for a modern digital experience, they must provide timely, accurate and consistent information across all channels and contexts. NASCO’s Digital Connector™ platform provides immediate access to trusted, secure and actionable events and data generated within NASCO’s products, systems and data repositories, and enables Plans to transform their consumer-centric services.

In 2017, NASCO collaborated with CareFirst BlueCross BlueShield to roll out our first Proof of Concept with event-based servicing for specific basic member events triggered out of MembersEdge®, NASCO’s comprehensive membership and billing solution. Membership management events can be instrumental in helping Plans further engage with their members and guide better care. For example, NASCO can enable Plan-member outreach with something as simple as an address change event, or we can be the impetus for member wellness with something as simple as a preauthorization event. NASCO events can trigger Plan anti-fraud detection workflows in real time, or we can support provider outreach to avoid things like credential expiration.

With NASCO’s real-time event notification capabilities, we can help Plans with member retention and ensure that members remain Blue for Life. For example, when a child is aging off their parents’ plan or when a member is aging into Medicare, NASCO can provide the data needed for Plans to remove the friction of the enrollment process and help their member select a plan that is perfect for their needs, based on experience and Plan analytics. NASCO’s Digital Connector platform is all about driving a highly engaged model of understanding – knowing what a member needs and being able to proactively provide that information.

NASCO’s Digital Connector platform helps Plans create a positive member experience. It provides a connected, more consumer-focused experience that enables a Plan’s member engagement strategy.
Facilitating the Shift From Volume to Value

The provider landscape looks quite different than it did several years ago. Provider consolidation remains a constant, and there is a continued move toward tighter payer and provider relationships. Plans require solutions that enable them to support value-based arrangements and a variety of multitiered custom networks.

In response to the healthcare industry’s transition from volume-based to value-based payment methodologies — as well as major shifts within the healthcare provider market, including significant consolidation — NASCO developed the Provider Management and Reimbursement (PMR) product with capabilities that enable the consolidation of provider data within a single system.

In 2017, NASCO introduced several PMR capabilities to assist Plans in implementing Plan- and account-driven customized networks and to improve speed to market on provider changes occurring in their markets. Blue Cross and Blue Shield of Massachusetts (BCBSMA) began using PMR to support a value-based PPO product offering for national accounts. PMR has given the Plan the ability to leverage provider arrangements in order to drive reimbursements for care coordination, and has provided the Plan with the ability to establish customized provider relationships. Using PMR, BCBSMA has developed HMO custom network product offerings as well as the ability to vary benefits and reimbursement decisions based on the custom network provider.

As part of Blue Cross and Blue Shield of Vermont’s Wave 1 implementation, the Plan began using PMR as part of its provider solution, and it is now leveraging a new feature from PMR – the ability to view and update pricing information. Horizon Healthcare Services, Inc. began its journey to significantly expand Provider Data Record information in PMR. This is the first step in the Plan’s internal roadmap to support the use of PMR for its future claims and capitation needs.

With the provider domain so critical to our Plans’ strategies – from value-based arrangements to consumerism – NASCO offers PMR as a core solution within our provider strategy. NASCO enables our Plan customers to effectively embrace the ongoing shift from volume to value with a comprehensive and flexible product that supports the changing provider landscape, while continuing to focus on improving our Plan customers’ operational performance.
Enabling Improved Member and Provider Experiences

*NCompass*SM is NASCO’s customer servicing product that provides Plans with the ability to improve the customer service experience through high first call resolution rates, reduced call handle times and increased call center productivity.
NCompass offers Plans the ability to support multichannel communications, such as chat, video chat and SMS text, to manage customer interactions across multiple member and provider touchpoints. These member and provider interactions are enhanced through the support of guided processes and intelligent decision-making prompts.

NCompass was first implemented at Blue Cross Blue Shield of Michigan (BCBSM) in 2014 with the intention of deploying the product over a multiyear period. Over the past few years, NASCO and BCBSM have continued to expand the product’s base functionality, and in 2017, approximately 25 new capabilities were added to NCompass, which encompassed over 65 process intents and approximately 90 integration points. In addition to the 900 users already engaged with NCompass in Member Servicing, the product’s Provider Servicing Module went live, adding over 300 new users in the Plan’s Provider Servicing area. Also, over 250 users outside of the Plan’s Customer Service team began using the product.

With NCompass, Customer Service Representatives (CSRs) can quickly access information and spend less time searching for that information in multiple systems and more time assessing and understanding a customer’s needs. Since deploying NCompass, the Plan has experienced improved CSR productivity metrics, and in 2017, BCBSM realized improved turnaround times in its Statewide Call-In Pricing area while reducing staff by approximately 15 percent.

Over the last year, BCBSM and NASCO also collaborated on the integration of NCompass with Navigator for Claims™, NASCO's pended claims inventory management product, to support the Registered Nurse review process. The team is also reviewing other opportunities for further product integration and is looking forward to continued success.
Innovating to Ensure Secure Environments and Instantaneous Recoveries

Securing and Protecting Our Customers’ Data
One of the cornerstones of NASCO’s corporate strategy is securing and protecting our customers’ data. We understand our role as custodians of this information, and we take that responsibility very seriously.

NASCO continues to assess and reassess our security architecture to ensure that we have strong defenses and strict controls in place both for electronic data, such as protected health information, and for physical assets, such as data centers and networks. But what happens when there is a disaster? Well, NASCO is prepared for that too.

NASCO performs an annual test of the NASCO Processing System Disaster Recovery Plan (DRP), which confirms that we can resume Production-critical applications quickly. In addition to restoring systems promptly, we follow a detailed process to validate both application functionality and data completeness.

This year’s testing exercise was completed in less than 19 hours and 4 minutes, with only 1.9 seconds of data lost—a record time. The DRP team was able to decrease the recovery time by 74 percent and nearly eradicate any data loss with the elimination of tape backups and the implementation of global mirrored storage, which replicates all data in real time to an off-site disaster recovery location. Not only did the team come in well under time, but they also recovered and validated every application, including some secondary applications that were not planned for inclusion in testing.
Securing and Protecting Our Customers’ Data

NASCO’s security profile has been independently audited and confirmed by our SOC1 and SOC2 certifications, which provides our Plan customers with the validation that the design and execution of NASCO’s controls are operated effectively across four trust principles: system availability, confidentiality, processing integrity and security. Achieving SOC2 certification was a key milestone for NASCO, but we did not stop there. In 2017, NASCO achieved Health Information Trust Alliance (HITRUST) certification against version 8.1 of the common security framework, which means that NASCO has achieved or exceeded the security benchmarks set by HITRUST.

Obtaining HITRUST certification is of utmost importance to NASCO because we know firsthand how important securing and protecting data is, and we want to ensure that we have designed controls and are consistently executing those controls to maintain a secure environment. HITRUST certification provides assurance to our existing and potential customers, as well as their customers, that we have the proper controls in place to protect their members’ data. NASCO’s HITRUST scope covers all of our key products: the NASCO Processing System, MembersEdge®, NCompass™ and BeneFACT™, as well as NASCO’s corporate systems. The comprehensive security framework covers 19 unique control domains and 329 control requirements. While our SOC2 certification ensures that our internal controls are in place, HITRUST ensures that our external-facing controls are also in place. The two different perspectives of these certifications complement each other nicely for NASCO.

HITRUST certification is broader than information security — it is about how NASCO runs our business. We have transformed the way we think and approach our work to ensure that we are continually securing and protecting our customers’ data, as evidenced by our associate engagement survey responses where 99 percent of all associates agreed that “protecting information and data is everyone’s responsibility.” Every single business unit within NASCO has security controls in place. Security has become the first, middle and last thought in all the work that we do.
Reducing Costs and Improving Timeliness Scores

Improving Efficiency and Productivity
Reducing Costs and Improving Timeliness Scores

NASCO’s FEP processing model provides Plans with the flexibility to configure a shared claims processing environment that meets the business needs and compliance requirements as defined by the Office of Personnel Management and the Blue Cross and Blue Shield Association FEP Director’s Office.

$120,000  
BCBSM annual savings

98.20%  
Horizon timeliness score
NASCO introduced Message Queue (MQ) technology to the FEP processing model with the implementation of FEP MQ. While MQ technology and real-time claims processing are nothing new for the NASCO Processing System (NPS), this project enables real-time claims processing for the first time in the FEP arena. Now, Plans have the ability to send and receive FEP claims information in a matter of seconds.

“The FEP MQ implementation was one of our highest priorities since migrating to NASCO,” said Deb Fernandes, Director of FEP Systems and Implementations for Blue Cross and Blue Shield of Massachusetts (BCBSMA). “Having the ability to process claims to completion in real time is essential to ensuring that we remain competitive in an ever-changing healthcare environment. All other lines of business were able to process in real time on the NPS, and now FEP has that same advantage.”

This real-time processing has replaced batch processing, which could sometimes take days for claims to process completely and often required staff to handle claims multiple times over multiple days. Now, with the MQ technology installed, claims and adjustments can be finalized within the same claim interaction, and the results can be received instantly through immediate query and response communications.

“Since the FEP MQ implementation, our inquiry volumes have decreased and we have improved our timeliness to the member in communication and resolution,” said Vicki Harbowy, Director of FEP for Blue Cross Blue Shield of Michigan (BCBSM). “We expected to see an increase in efficiency and productivity, and recent data has verified that we have, in fact, improved our first call resolution as well as our inquiry timeliness scores.”

Since its implementation, FEP MQ has enhanced customer service capabilities and improved member satisfaction by increasing the ability for Customer Service Representatives to answer customer inquiries immediately. Horizon Healthcare Services, Inc. (Horizon) has noted a measurable improvement in inquiry management. The Plan’s 0-7 Timeliness has improved from 96.69 percent to 98.20 percent. BCBSMA has realized a 38 percent decrease in adjustment inventory and a 41 percent decrease in correspondence inventory, all while maintaining inquiry timeliness results. BCBSM identified an annual savings of $120,000 associated with the implementation of MQ.

“The implementation of FEP MQ has been a grand slam! Our management team has been pleased with the smooth implementation of the project as well as the processing efficiencies gained,” said Robyn Lepani, Senior Manager of FEP Operations for Horizon. “Our FEP processing staff has become more engaged, as they are able to see immediate results from their actions while working edits in the FEP MQ environment — and users are amazed at the speed of the FEP responses. Overall, there has been a very high level of satisfaction with the performance of this new functionality.”

38% decrease in adjustment inventory for BCBSMA
41% decrease in correspondence inventory for BCBSMA
NASCO has always been committed to driving down operational costs for our Plan customers by helping them achieve greater overall efficiency. To increase efficiency, Plans often look first to their Operational First Pass Rate (OpFPR) — the measure of claims that finalize without human intervention.

NASCO’s OpFPR continues to improve year over year, and in 2017, NASCO achieved an OpFPR of 91.9 percent on a volume of nearly 300 million claims, which is a record high for NASCO and well over the industry average. In fact, NASCO’s OpFPR reached an all-time high of 92.5 percent in November, marking it the third consecutive month we achieved a historical OpFPR.

Blue Cross and Blue Shield of Massachusetts (BCBSMA) has increased its OpFPR by 5 percent. This achievement represents a significant success story in terms of both improvement and predictability for the Plan, and it is something that BCBSMA and NASCO collaboratively worked to accomplish.

“Claims that need manual processing often require coordination with other business areas,” said Lea Wierzbicki, Senior Director of Claims Operations for BCBSMA. “Since our Claims Operations team receives and processes an average of 180,000 claims a day, automating that process as much as possible makes us more efficient and saves money, and that is one of the reasons we moved to the NASCO claims processing system.”

Over the past five years, our Plan customers have collectively increased their OpFPRs by nearly 14 percent, which has provided a significant operational savings.

“With the introduction of Navigator for Claims, our entire process is automated, and our team leaders have complete visibility into their team’s inventory and productivity”
And while all of NASCO’s Plan customers have significantly improved their OpFPRs, the challenge they now face is staying on top of their inventory to ensure that pended claims are promptly and accurately processed. To address the need for flexible and enhanced inventory and performance management, NASCO introduced Navigator for Claims™, which enables Blue Plans to increase efficiencies by optimizing pended claims inventory management. The product offers performance management and skill-based work distribution capabilities that increase productivity by reducing the amount of time required to resolve claim edits.

Horizon Healthcare Services, Inc. (Horizon) implemented Navigator for Claims in February. Horizon’s implementation incorporated thousands of business rules, many work groups and hundreds of workbaskets, as well as numerous unique business and reporting skill delineations. There are more than 400 users engaged with Navigator for Claims. Since the implementation, Horizon’s operational productivity measurements originally forecasted for processors using the product have surpassed target.

“We had a lot of moving parts to consider when we decided to implement Navigator,” said Cynthia Aureli, Director of Service Operations for Horizon. “With many complex business rules and hundreds of workbaskets to migrate, I am quite happy with the results that we have experienced to date — surpassing our original target metrics of success and continuing to gain even greater efficiencies.”

Navigator for Claims automatically distributes pended claims based on the claims’ attributes and processor skills, which enables the work to get into the right hands at the right time, delivering optimal efficiency, quality and value to our Plan customers.

In July, Premera Blue Cross (Premera) completed the Navigator for Claims Sliver I implementation for its jointly administered labor accounts business, and since that time, the Plan has experienced significant improvements in efficiency and productivity.

Prior to implementing NASCO’s Navigator for Claims, Premera assigned work via Excel spreadsheets. A team lead would arrive at 4 a.m. each morning to compile the latest inventory report and ensure that it was ready for processors. In addition to never getting a full night’s sleep, team leaders would often experience complications with this manual process — duplication of work efforts, not being able to make changes in real time and not having visibility into who was working on what at any given time.

The innovative technology within Navigator for Claims provides the real-time ability to adapt claims rules through Plan-administered tables and allows Plans the ability to adjust their process immediately when changes occur.

“With the introduction of Navigator for Claims, our entire process is automated and our team leaders have complete visibility into their team’s inventory and productivity,” said Corrine McGranahan, Manager of Shared Administration for Premera. “The product has simplified how our processors access information, which has significantly increased productivity.”

91.9% OpFPR

BCBSMA increased OpFPR by 5%
Membership Serviced

members in millions

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Total Revenue

$ in millions

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Over the last five years, NASCO has invested more than $300 million in our products and services while materially decreasing average unit prices.
Total Claims

claims in millions

2013 2014 2015 2016 2017
248.6 261.0 289.1 300.2 297.6
Average Price Per Claim

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**NASCO Senior Leadership**

John Ladaga  
President and Chief Executive Officer

Mike Malec  
Senior Vice President,  
Chief Administrative Officer

Barbara Bell-Dees  
Vice President, Human Resources  
and People Services

Alan Bunn  
Vice President, New Business Development  
and Anthem Account Executive

Leslie Dickens  
Vice President, Corporate  
and Product Strategy

Craig Fagin  
Vice President, Account Executive  
and Professional Services

Chris Hauser  
Vice President, Chief Financial Officer

Lauret Howard  
Vice President, Chief Risk Officer

Mike Price  
Vice President, New Business Development

Jim Veiger  
Vice President, Information Technology

David Weeks  
Vice President, Chief Technology  
and Security Officer

**NASCO Executive Committee**

Mark Barnard  
Senior Vice President, Service Division  
Horizon Healthcare Services, Inc.  
NASCO Executive Committee Chair

Harry D. Fox  
Executive Vice President,  
Technical and Operational Support Services  
CareFirst BlueCross BlueShield  
NASCO Executive Committee Vice-Chair

Dan Galdenzi  
Vice President, Business Technology  
and Chief Information Officer  
Blue Cross and Blue Shield of Vermont

William (Bill) Fandrich  
Senior Vice President and  
Chief Information Officer  
Blue Cross Blue Shield of Michigan

Tom Miller  
Senior Vice President  
and Chief Information Officer  
Anthem, Inc.

Beth O’Rorke  
Chief Information Officer  
and Senior Vice President, IT and Operations  
Blue Cross and Blue Shield of Massachusetts

Jennifer Vachon  
Executive Vice President and Chief of Staff  
Blue Cross and Blue Shield Association