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News Release

FOR IMMEDIATE RELEASE:

May 7, 2007

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The Availity Care Profile: Proven Benefits for Florida Clinicians *Positive Results From Pilot of Nation's First Multiple Payer Electronic Health Record*

JACKSONVILLE, Fla. – Blue Cross and Blue Shield of Florida, Inc. (BCBSF) and Humana Inc. (NYSE: HUM) today announced their plans for the statewide deployment of the nation's first multiple payer electronic health record, the Availity® Care Profile (ACP). Approximately 400 Tampa Bay area provider sites now have access to the ACP, and the capability is expanding to other Florida geographies, including Gainesville, Jacksonville, Miami and Tallahassee. The ACP is delivered through Availity, L.L.C., a leading health care information exchange, in partnership with BCBSF and Humana.

The ACP is an electronic health record currently sourced by claims-based information from multiple health plans. A consolidated view of patients' health care services across physicians and providers helps improve patient safety, eliminates duplicate medical procedures and aids in reducing unnecessary services and fraud. The launch of the ACP facilitates improved sharing of health information and interoperability between clinicians and multiple payers, bringing efficiencies and cost savings to the health care industry in Florida.

Point-of-Care Partners, a consortium of independent general management and marketing health information technology consultants, recently evaluated the success of the ACP pilot. The general questions framing their evaluation centered on: the ACP's role in the emerging landscape of health information exchange services; whether the ACP is providing value to physicians using the service; and where BCBSF and Humana should make future investments in the ACP to increase its value to physicians, as well as to accelerate adoption and generate benefits for payers. Interviews and surveys of pilot users, research of other health information exchanges and secondary information were also included in the evaluation.

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Key results of the study included:

- As electronic health records evolve, “payer-sourced health records” serve a vital, strategic role.
- The ACP clearly fills a gap in the patient’s medical record, contributing to higher quality, safer and more efficient health care.
- The use of ACP led to a time savings of three to six minutes on patient assessments, leading to more productive and efficient encounters with commensurate cost savings.
- Consumers, employers, physicians and payers all benefit from the value delivered by the ACP. For example, in the area of cost avoidance, detection of non-compliance and potential adverse drug effects may prevent more costly interventions due to complications. In addition, identification of potentially duplicate and/or unnecessary tests is a significant source of cost avoidance. Physicians utilizing the ACP have the potential to detect these occurrences.
- A general opinion exists that relying solely on provider-sourced electronic medical records (EMRs) as the source of information for a comprehensive, longitudinal electronic health record is impractical. Current adoption rates of EMR systems remain low, suggesting physicians will need alternative sources of electronic health information, and the ACP complements the EMR in those practices that have one.

"We are very excited about the value the Availity Care Profile can add in improving the quality and affordability of health care," said Catherine Peper, vice president, health information technology, BCBSF. "The enthusiastic feedback we are hearing from the market place is extremely encouraging. Our network of physicians and members understand the advantages of the ACP. It improves the physician-patient experience by allowing members and physicians to make better informed health care decisions."

With the approaching hurricane season, Peper notes the additional value of the ACP, "Just think of the peace of mind this can bring to Floridians following a catastrophic event such as a hurricane. They would know that a robust view of the medications they are using and the physicians they see is available to authorized Availity users anytime and anywhere. We hope other payers in Florida will join us in offering this valuable information to Florida physicians."

"Expansion of this service provides clinically relevant information at the point of care to more physicians and their patients," said Bruce J. Goodman, chief service and information officer, Humana. "We see this as an important and valuable step in improving the exchange of health information and our members' experience."

"Payer-sourced electronic health records are an important component in the public-private partnership that is contributing to the growth and development of the Florida Health Information Network (FHIN) initiative," said Lisa Rawlins, director, Florida Center for Health Information

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and Policy Analysis and executive director of the governor's Health Information Infrastructure Advisory Board. "One of the key goals of the FHIN and its partner Regional Health Information Network Organizations is the integration of provider and payer electronic health records to create a patient-centric medical record for clinician use at the point of care."

About Blue Cross and Blue Shield of Florida

Blue Cross and Blue Shield of Florida is a leader in Florida's health industry. BCBSF and its subsidiaries serve more than 8.6 million people. Since 1944, the company has been dedicated to meeting the diverse needs of all those it serves by offering an array of choices. BCBSF is a not-for-profit, policyholder-owned, tax-paying mutual company. Headquartered in Jacksonville, Fla., BCBSF is an independent licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield companies. For more information concerning BCBSF, please see its Web site at www.bcbsfl.com.

About Humana

Humana Inc., headquartered in Louisville, Ky., is one of the nation's largest publicly traded health benefits companies, with approximately 11.3 million medical members. Humana offers a diversified portfolio of health insurance products and related services – through traditional and consumer-choice plans – to employer groups, government-sponsored plans, and individuals.

Humana is one of Florida's leading health benefits companies with more than 350,000 commercial members, and is Florida's largest Medicare health benefits provider with more than half a million Medicare members statewide.

Over its 46-year history, Humana has consistently seized opportunities to meet changing customer needs. Today, the company is a leader in consumer engagement, providing guidance that leads to lower costs and a better health plan experience throughout its diversified customer portfolio. More information regarding Humana is available to investors via the Investor Relations page of the company's Web site at www.humana.com.

About Availity, L.L.C. – Patients. Not paperwork.®

Availity optimizes the flow of information between health care professionals, health plans, and other health care stakeholders through a secure internet-based exchange. The Availity® Health Information Network encompasses administrative and clinical services, supports both real-time and batch transactions via the Web and electronic data interchange (EDI), and is HIPAA compliant. Availity is the recipient of several national and regional awards, including Consumer Directed Health Care, A.S.A.P. Alliance Innovation, eHealthcare Leadership, Northeast Florida Excellence in IT Leadership, E-Fusion, Emerging Technologies and Healthcare Innovations Excellence (TETHIE), and AstraZeneca-NMHCC Partnership. For more information, including an online demonstration, visit www.availity.com or call 1.800.AVAILITY (282.4548).