

2009 Community Health Reinvestment Application Summary

Blue Plan	Estimated 60% Amount for adultBasic ^{1, 2}	Estimated 40% Amount for Permitted Community Health Endeavors ²	Anticipated Expenditures for Permitted Community Health Endeavors
Capital BlueCross	\$0	\$0	- [none indicated]
Highmark	\$69,200,000	\$46,142,000 ⁴	<ul style="list-style-type: none"> - underwriting losses and rate subsidies for low-income products - uncompensated costs of state programs for low-income and uninsured - underwriting losses for individual/ non-group and senior products - rate subsidies for individual/ non-group and senior products - initiatives, grants, and donations for community health programs
Independence Blue Cross	\$61,252,000	\$24,500,000 ⁴	<ul style="list-style-type: none"> - rate subsidies for individual/ non-group products - subsidy to social mission and Caring Foundation - financial support to area clinics for the uninsured - nurse scholars program - contributions and sponsorships of local health care organizations and institutions
Blue Cross of Northeastern PA	\$2,964,000	\$n/a ³	<ul style="list-style-type: none"> - rate subsidies for individual/ non-group products - nurse scholarship program - support to local health-oriented non-profits

¹ Gross amount after anticipated allowable credits but before reconciliations.

² Numbers rounded.

³ No 40% obligation under the CHR formula. Nevertheless, Permitted Community Health Endeavors are anticipated as indicated.

⁴ Expenditures for Permitted Community Health Endeavors anticipated to be in excess of this CHR formula amount.