Indigo Insurance Services Adds Stop-Loss Insurance to Its Growing Suite of Coverage Options

Self-funded employers throughout the country have new option to safeguard against financial risks

BOSTON — July 31, 2012 —Indigo Insurance Services, LLC, a wholly owned subsidiary of Blue Cross Blue Shield of Massachusetts, today announced it will offer Stop-Loss insurance to employers domiciled outside of Massachusetts who choose to self-fund their health care. Indigo's Stop-Loss, which protects employers from the financial risks associated with self-funding, is now available to employers with 100+ employees and is licensed nation-wide.

According to a 2011 report by the Employee Benefit Research Institute, approximately 100 million Americans receive benefits through self-funded group health insurance plans, representing 57 percent of participants in private employment-based plans nationwide. In addition, the Patient Protection and Affordable Care Act will eliminate annual and lifetime limits beginning in 2014 —increasing the need for stop-loss insurance to decrease employers' exposure.

"Self-funded health insurance is an attractive option for employers seeking more flexibility, benefit design control, and cost savings in comparison to fully insured health plans," said Arleigh Kennedy, Director of Special Risk at Indigo. "Tailored to a company's needs, Indigo's Stop-Loss insurance allows employers to take advantage of the control and cost savings that self-funded plans offer, without exposing their company to undue risk."

Indigo Stop-Loss insurance features include:

- Unlimited lifetime maximum
- Family deductibles
- Coverage on groups 100+
- Flexible contract terms—various run in, run out, and contract lengths
- Advanced funding at no additional charge to the rates
- Aggregating specific deductibles
- Specific and aggregate contracts—down to $50,000 deductible
- No new laser contract
- Terminal liability
- Seamless renewals on incurred contracts
- The security of working with A+ and A rated national carriers

Contact Indigo. Limit Your Exposure.
To learn how Stop-Loss insurance from Indigo can provide employers with the highest level of protection, please visit www.indigo-insurance.com/stop-loss. Other services offered through Indigo include: life, short and long term disability, international health care coverage, critical illness and cancer care coverage, elder care coverage, among other coverage options.

Indigo Insurance Services is a national Managing General Underwriter. Headquartered in Boston, Massachusetts, Indigo has the financial strength, underwriting experience, and proven track record to help employers of all sizes manage their health care needs.

Blue Cross Blue Shield of Massachusetts (www.bluecrossma.com) is a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. Celebrating our 75th anniversary in 2012, we are committed to working with others in a spirit of shared responsibility to make quality health care affordable. Consistent with our corporate promise to always put our 2.8 million members first, we are rated among the nation's best health plans for member satisfaction and quality.

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