

## Empire BlueCross and BlueShield Introduces Three New Supplemental Health Products That Complement Medical Plans

Accident, critical illness and hospital indemnity supplemental health products offer flexibility and financial wellness in times of need

Empire BlueCross and BlueShield now offers employer-sponsored\* voluntary accident, critical illness and hospital indemnity insurance products, for effective dates beginning January 1, 2019. These new lines of coverage are designed to provide lump sum cash benefits to consumers recovering from an accident or illness to help pay for daily living expenses “like rent, groceries or car payments” that are not covered by major medical.

The new Empire supplemental products, all of which offer funds that can be allocated to cover medical or non-medical expenses, include:

Accident insurance provides a fixed lump-sum payment following a covered accidental injury, and related medical services such as emergency room, surgeries or follow-up care. Critical illness insurance provides lump-sum benefits, when specific illnesses are diagnosed including invasive cancer, heart attacks and strokes. Hospital indemnity insurance provides fixed per-day benefits for inpatient hospitalization caused by, or contributed to, an accident or sickness.

“Empire is committed to creating a simpler, more affordable, and more accessible healthcare experience for consumers,” said Greg Poulakos, President of Anthem’s Life, Disability and Supplemental Health Business. “Financial security plays a role in overall wellness and an unexpected illness or accident can result in a significant financial burden with additional medical and other out-of-pocket expenses, especially if there is a reduction in household income due to not being able to work. Accident, critical illness and hospital indemnity products can help alleviate financial stresses so people can focus on their recovery.”

As an added benefit, purchasers of these supplemental products and other Empire products like

Medical, Dental, Vision, Disability and Pharmacy, gain the advantages of Anthem Whole Health ConnectionSM, which coordinates care to promote better health outcomes and productivity, lowers the total cost of care and improves the healthcare experience. Through integration of claims data, consumers who also have other Empire medical plans can be identified to receive pro-active notifications if they have claims that might be eligible for a cash payment from the supplemental products.

“By leveraging medical claims data, an integrated offering of products can allow us to contact consumers when they may be eligible for benefits under their supplemental health plan,” said Michael Prendes, Director of Specialty Product Management at Anthem. “An advantage of integrated capabilities is that it allows consumers to receive benefits consistently and quickly at a critical time when those funds are needed most.”

For more information on Empire accident, critical illness and hospital indemnity products, visit [www.specialtybenefits.info](http://www.specialtybenefits.info).

#### About Empire BlueCross BlueShield

Serving New Yorkers for 80 years, Empire BlueCross BlueShield is the largest health insurer in New York supporting more than four million members and more than 38,000 business, union and small employers in New York. Empire BlueCross BlueShield (Empire) is the trade name of Empire HealthChoice Assurance, Inc., and Empire Blue Cross Blue Shield HMO is the trade name of Empire HealthChoice HMO, Inc., independent licensees of the Blue Cross Blue Shield Association, serving residents and businesses in the 28 eastern and southeastern counties of New York State. Additional information about Empire is available at [www.empireblue.com](http://www.empireblue.com). Also, follow us on Twitter at @empirebcbs.

\* Employer-sponsored plans of 51 or more employees

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