

Blue cross essay

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The Blue Cross and Blue Shield Association is a well established family of health benefits companies providing health services for 100 million Americans. Blue Cross insured approximately 12,300 active groups as of October 1, 2005. The groups had a total of 47,000 enrolled subscribers and 92,000 members. This contrasts with 13,800 groups as of January 1, 2003, with 58,000 subscribers and 115,000 total members. Nationwide, more than 96% of hospitals and 91% of professional providers contract with Blue Cross company — more than any other insurer.

Blue Cross offers a variety of insurance products to all segments of the population, including large employer groups, small business and individuals. The Blues currently serve 85% of Fortune 100 companies and 76% of Fortune 500 companies. Moreover, the Blues have enrolled more than half of all U. S. federal workers, retirees and their families, making the Federal Employee Program the largest single health plan group in the world. The Blue Cross and Blue Shield companies enroll in the Federal Employee Program (FEP) — the largest privately underwritten health insurance contract in the world — more than 5. million federal government employees, dependents and retirees. Blue Cross company established the appropriate operating mode according to the special needs of the local community, brings high-quality, affordable health care services to the American public, including low-income people, the elderly and urban residents. The applications will involve patients, doctors, businesses, medical education and research institutions and government decision-making bodies, and many departments.