



# BLUE CROSS AND BLUE SHIELD OF VERMONT

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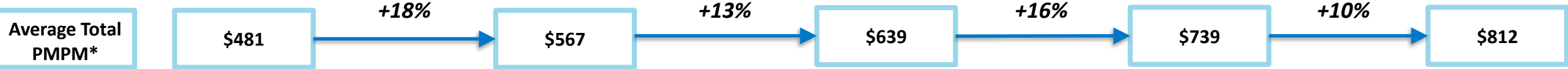
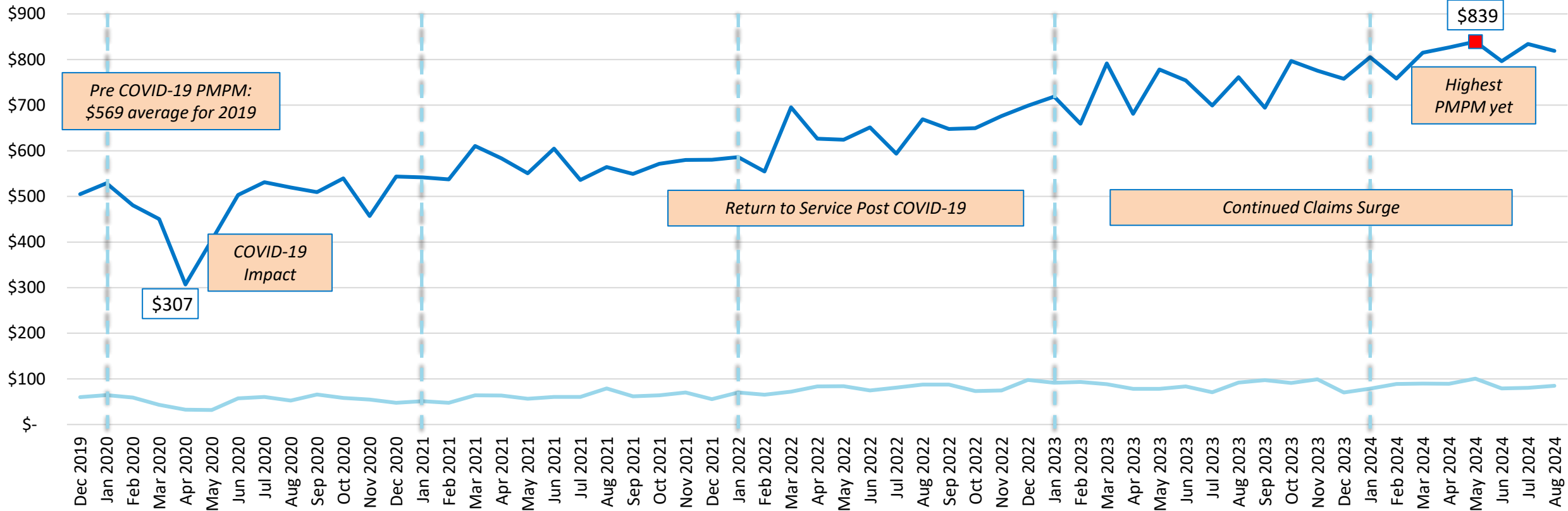
Sara Teachout, Corporate Director  
Government and Media Relations



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# BLUE CROSS VT TOTAL COSTS PER MEMBER PER MONTH 2020 – AUG 24

Average annual per member per month medical and pharmacy costs have increased from \$481 to \$812 since 2020 for local claims only, excluding Medicare primary (+Medicare Advantage), and FEP. Non-service area claims e.g. “Blue Card” do not exhibit this same trend.



— Medical +Pharmacy Local ONLY — Blue Card

Blue Card claims represent 12% of total medical claims in 2024 year to date.



\*EXCLUDES BLUE CARD, FEP, MEDICARE PRIMARY INCURRED CLAIMS BASIS  
CURRENT PERIOD = INCURRED CLAIMS JAN-AUG 2024, PAID THROUGH OCT 2024