

**Angela Braly's remarks to the Latino Coalition
Small Business Economic Conference
May 2, 2007**



- Thank you for your warm welcome. I also want to thank Hector Barreto and Roberto DePosada for inviting me to join you today. It is an honor to be included among so many distinguished speakers from the Administration, Congress and the private sector.
- I want to recognize the outstanding work the Latino Coalition has done for Americans across the country on the critical issues of education, health care, immigration, and the economy.
- WellPoint has worked and partnered with the Latino Coalition for the last four years, and I look forward to continuing our partnership in the years ahead.
- Just a little background on WellPoint: We are the nation's largest health benefits company in terms of membership. We serve more than 34 million members, primarily through health plans licensed by the Blue Cross and Blue Shield Association in 14 states. One in every ten Americans carries an ID card from one of our companies.
- That is a great privilege and a great responsibility, and we are taking a leadership role in efforts to improve health care access and affordability. I know that these are important concerns of the Latino Coalition, and indeed all Americans.
- The issues of health care access and affordability are especially important to small businesses and their employees. The fact is that the rising cost of health care hits small employers first, and hardest – forcing more and more small businesses to drop coverage.
- This summit highlights the fact that Latinos are the fastest-growing segment of the population opening small businesses. And WellPoint is the largest insurer of small businesses in nearly every state where we operate a Blue Cross Blue Shield plan. So I think we have a great opportunity to work together to reach more small businesses with affordable coverage.
- Latinos now make up approximately 15% of the total U.S. population, representing roughly 12.5 million households.
- Latinos are a large and growing share of all Americans. We see this growth as an opportunity to grow our membership base in the Latino community.
- Our nation is engaged in a serious discussion about health care reform.
- I believe that we can, and must, create a health care system that is far more inclusive than the one we have now. At WellPoint, we believe that we can do that best through a choice-based, market approach, one that builds on the best qualities of our nation's public-private health care system.
- Today, I want to focus on two issues: What WellPoint is doing to reach out to the Latino community, and how we're addressing the issue of the uninsured.
- To begin with the first issue, WellPoint's initiatives among Latinos are part of our efforts to reach communities that are underserved in the current health care system.
- One reason why these groups are often left out is that linguistic and cultural barriers prevent people from interacting with the health care system.

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- Tearing down those barriers is so important. As the Latino Healthcare Taskforce reported last September, improving health literacy is a critical part of improving Latino health care in America.
- According to the Robert Wood Johnson Foundation, nearly 14 million Americans are not proficient in English, and as many as one in five Spanish-speaking Latinos reports not seeking medical care due to language barriers.
- WellPoint is absolutely committed to helping tear down those barriers by communicating to members, and potential members, in a clear, un-insurance like way.
- One of our health plans, Blue Cross of California, offers a Web site called NuestroBien [Our Well Being] to help promote health and wellness in the state's Latino community.
- Nuestrobien.com provides information focused on prevention, nutrition and early detection of health issues.
- Available in both Spanish and English, Nuestrobien.com contains facts about the leading health care problems for Latinos, tips on improving health, and more than 600 health-related articles for parents, teens and kids.
- With NuestroBien, Spanish-speaking consumers now have a valuable resource of health and wellness information for better decision-making for themselves, their children and their families.
- Just last week, Blue Cross of California was honored by the Blue Cross and Blue Shield Association for a community outreach campaign to educate Latino consumers on the value of health coverage. The campaign utilized television, radio and direct-mail.
- Nearly half of all respondents who saw or heard the campaign not only responded positively, but were driven to take action.
- We offer Spanish-language versions of our websites and printed materials, and we also employ dedicated Spanish-language sales and customer service associates so that we can fully serve our diverse membership.
- One last example of WellPoint's efforts to work with the Latino community is in our philanthropic efforts. In 2006, WellPoint and our Foundation provided more than \$2 million in grants to Latino organizations and causes, and we've provided an additional \$1.5 million already in 2007.
- Let me turn now to my second topic, what we're doing to reduce the number of uninsured in our country.
- This is a problem nationwide, with approximately 16% of the population – or nearly 45 million people – without health insurance.
- As all of you know, Latinos make up a disproportionate share of the uninsured across the country – roughly twice the national rate of 16%. In California, 56% of the uninsured population is Latino.
- Lack of health insurance, even for a short period of time, results in decreased access to care. That means that the uninsured are less likely than those with insurance to receive timely preventive care and more likely to be hospitalized for avoidable health problems.
- According to the Institute of Medicine, having insurance improves health overall and could reduce mortality rates for the uninsured by as much as 10 to 15 percent.
- While WellPoint is passionate about greatly expanding health care coverage, we believe we can't take a one-size-fits-all approach to this problem, because those who are uninsured are not all uninsured for the same reasons.
- Research has identified three distinct groups of people without health coverage:
 - About 24% of uninsured Americans are eligible for public programs but not enrolled;

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- On the opposite end of the spectrum, another 20% are voluntarily uninsured, meaning that they could afford to purchase coverage;
- The remaining 56% of the uninsured can't afford private coverage and don't qualify for public programs.
- The diversity of the uninsured population calls for multiple, simultaneous approaches to covering more Americans. WellPoint is taking the initiative on several fronts to address this challenge.
- First, WellPoint is implementing innovative education and enrollment efforts to reach individuals who already qualify for public programs but don't realize it.
- For example, in California we operate enrollment vans and other community outreach efforts to help eligible individuals and families sign up. This year, we're expanding our mobile education and outreach efforts in several other states.
- In addition, WellPoint continues to develop innovative products and services tailored specifically to groups that have traditionally gone without health insurance.
- Unfortunately, Americans who are self-employed or work for small businesses are more likely to be uninsured than those who work for larger companies.
- About three-fourths of the recent decline in coverage was due to a lack of employers offering it or ineligibility.
- Our efforts to help more of these individuals obtain coverage include our new, industry-leading Lumenos line of consumer-driven health plans, and several lower-cost products specifically designed for small businesses.
- Earlier this year, WellPoint launched its own action plan for the uninsured, which calls for
 - universal coverage for children,
 - an expansion of state-based programs to cover the most needy adults, and
 - a public-private partnership to help low-income workers afford coverage.
- We believe this combination of initiatives could cover as many as 30 million Americans who today do not have health care coverage, while preserving and improving on our public-private partnership, and that is a dramatic step forward.

- Before I close, I'd like to briefly touch on one other issue that impacts the health of the Latino community – the need for a greater focus on healthy lifestyles. While this issue is by no means exclusive to Latinos, it is a very important factor in the health of the entire community.
- Type II Diabetes is a serious epidemic among Latinos, who also suffer from the effects of obesity and heart disease that are plaguing our country.
- The good news is that these health problems are, to a great extent, preventable and treatable. We must all do our part in getting regular check-ups, exercising and eating right. And at WellPoint, we're doing our part to provide consumers with information, incentives, and programs to make good choices and adopt healthier lifestyles.
- In all of these ways, WellPoint is building a better, more inclusive health care system – one that doesn't leave anyone out.
- This is entirely in keeping with our corporate mission, which is to improve the lives of the people we serve and the health of our communities.
- I'm so grateful for your invitation to be here today to have a dialogue about these and other issues. I look forward now to hearing from you. Thank you.