

NEWS RELEASE
For immediate release



**Blue Cross and Blue Shield of Minnesota and American Well™ join to
bring Online Care to Minnesota**

*First health plan in the continental U.S. to offer consumers new
on-demand access to health care services*

Washington, D.C. – April 13, 2009

Imagine being able to talk immediately with a physician who is able to review your clinical information, ask and answer questions, make diagnoses and prescribe medications - doing all of it from your home or work, anytime, using the web or a phone. Consumers in Minnesota soon will be the first in the continental United States to have access to this innovative care through Online Care in the form of a virtual clinic giving consumers real-time access to medical care. On April 14 at the World Health Care Congress in Washington D.C., Blue Cross and Blue Shield of Minnesota (Blue Cross) and American Well™ will make the formal announcement of the agreement that will bring American Well's Online Care to Minnesota.

The agreement will offer Minnesotans a new option for care that complements traditional health care. Online Care initially will be rolled out to Blue Cross' 10,000 employees and family members at the company's campuses in Eagan and Virginia, MN. Blue Cross will evaluate Online Care with the intention of making it available to employer groups and additional consumers as soon as 2010.

"We believe that in order to get health care costs under control, respond to consumer needs, and reshape health care delivery for the future, that new care models are critical," said Pat Geraghty, president and CEO, Blue Cross and Blue Shield of Minnesota. "We can't continue to deliver care the same way we have been doing for years and expect the cost and access equation to change. That's why we are bringing Online Care to Minnesota."

David W. Moen, M.D., medical director of Care Model Innovation, Fairview Health Services, agrees with the need to evaluate new approaches. "We think that looking at new ways to serve patients is critical work for health care leaders. Online Care has promise, and given that our market has a history of innovation in care, it's exciting that this new option is coming to our market," said Moen.

Online Care will allow consumers real-time, live interactions with physicians and other medical care providers. The virtual clinics at the worksite will emphasize treatment for common illnesses, and monitoring care for patients with chronic illnesses and preventive and wellness care.

“Employers are clear that the next stages of health care innovation must come from the ways in which we access and pay for care. Employers in Minnesota are leaders in looking for new models for care and payment, so I think there will be a great deal of interest in the new ‘virtual clinic’ and Online Care being launched by Blue Cross,” said Carolyn Pare, CEO of the Buyers Health Care Action Group.

With Online Care services, a physician or other clinical provider is able to review the patient’s clinical information, speak with and see the patient, prescribe medications as needed, and suggest follow-up care. When the encounter is complete, the patient has the option to share a full record of it with his or her primary care doctor. The use of health data in Online Care encounters abides by HIPAA rules, protecting the privacy and security of patient information.

The system will be fully connected with HealthVault™, Microsoft’s online consumer health platform. This will allow consumers to maintain their personal health information in HealthVault, including data from biometric devices (for example, equipment to measure blood pressure), and to share it with providers during the live encounter - when it is most meaningful.

“At the heart of this collaboration is the understanding that personal health information becomes truly meaningful when consumers and providers can use it in the process of actual care,” said Peter Neupert, corporate vice president of the Health Solutions Group at Microsoft. “Providers will be able to review an array of personal health information, including data from medical devices, so they can address their patients’ health needs in a timely fashion, ultimately improving health outcomes.”

Blue Cross will use the initial effort to evaluate employee productivity, the quality and costs of care, provider and consumer satisfaction and overall consumer reaction. Blue Cross employees will add their input to help shape the service and make it more effective for Minnesota consumers. Blue Cross will also be working with employers and providers in Minnesota to expand Online Care to serve other Blue Cross members and the general population.

“As a large self-insured employer ourselves, it made sense for us to be on the leading edge of looking for opportunities to improve employee health and productivity. Our clients look to us for innovation, and this is an example of supporting and leading new care options for our market,” added Geraghty. Blue Cross was also the first health plan in Minnesota to endorse the use of the

new “retail clinics” as an option from traditional clinics, and last summer launched a new benefit plan that waives the co-pay when consumers choose to use a retail clinic.

“Online Care is exactly the type of innovation the state of Minnesota and other employers are looking for in order to change health care delivery and meet members’ needs,” said Nathan Moracco, director of the State Employee Group Insurance Program for the state of Minnesota.

“We are excited to partner with Blue Cross to bring on-demand health care access to the people of Minnesota,” said Ido Schoenberg, M.D., CEO of American Well Corporation. “The introduction of virtual clinics creates a model for new care options across the nation, while demonstrating how all Minnesota residents will benefit from improved access to quality healthcare services - whether they are at work or at home.”

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About Blue Cross and Blue Shield of Minnesota

Blue Cross and Blue Shield of Minnesota, with headquarters in the St. Paul suburb of Eagan, was chartered in 1933 as Minnesota’s first health plan and continues to carry out its charter mission today: to promote a wider, more economical and timely availability of health services for the people of Minnesota. A nonprofit, taxable organization, Blue Cross is the largest health plan based in Minnesota, covering 2.8 million members in Minnesota and nationally through its health plans or plans administered by its affiliated companies. Blue Cross and Blue Shield of Minnesota is an independent licensee of the Blue Cross and Blue Shield Association, headquartered in Chicago. Go to bluecrossmn.com to learn more about Blue Cross and Blue Shield of Minnesota. Each Blue Cross and Blue Shield plan is an independent licensee of the Blue Cross and Blue Shield Association.

About American Well

American Well has created a new healthcare marketplace where consumers and physicians can come together online to acquire and provide convenient and immediate healthcare services. Using the latest technologies in Web communications and digital telephony, American Well extends traditional healthcare services to the home setting. American Well is committed to supporting health plans in meeting consumer and employer demand for affordable, efficient and immediate access to quality care. For more information, please visit www.americanwell.com.

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