



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

NEWS RELEASE

**For more information, call:
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FOR IMMEDIATE RELEASE

A.M. Best affirms excellent rating for Arkansas Blue Cross and Blue Shield

LITTLE ROCK, Ark. (July 21, 2008) – A.M. Best Company recently affirmed Arkansas Blue Cross and Blue Shield's financial strength rating of A (Excellent), a rating held since November 10, 2005. A rating from A.M. Best represents an independent opinion from the leading provider of insurer ratings of a company's financial strength and ability to meet its obligations to policyholders.

This rating affirmation reflects Arkansas Blue Cross' significant market share, considerable capital strength, broad suite of products and extra-regional alliances. Another strong point mentioned was Arkansas Blue Cross' focus on brand image and identification. Arkansas Blue Cross is the oldest and remains the largest provider of health-care financing in Arkansas.

A.M. Best also has assigned a financial strength rating A (Excellent) to Arkansas Blue Cross' wholly owned subsidiary, USAble Corporation and USAble Life, and its 50 percent owned affiliate, HMO Partners, Inc. A.M. Best notes that USAble Corporation continues to add value to Arkansas Blue Cross through activities such as claims administration and other administrative services for self-insured plans. HMO Partners is cited as having strong membership growth, favorable operating performance and consistent capital development.

A.M. Best Co., established in 1899, is the world's oldest and most authoritative insurance rating and information source. You may obtain copies of the A.M. Best Report

by calling 501-301-3418.

Founded in 1948, Arkansas Blue Cross and Blue Shield, an Independent Licensee of the Blue Cross and Blue Shield Association, is the largest health insurer in Arkansas, serving approximately one-third of the fully insured market. Arkansas Blue Cross and its affiliates have more than 2,550 employees. If combined, the 39 independent, locally operated Blue Cross and Blue Shield Plans collectively provide health-care coverage for 98 million — nearly one in three — Americans.