

Surveying college students about what they want

From their student health plan

The postsecondary student population is diverse, very connected to mobile, and has a greater variety of healthcare needs than in years past. Universities must stay ahead of students' changing needs to maintain a healthy student body.

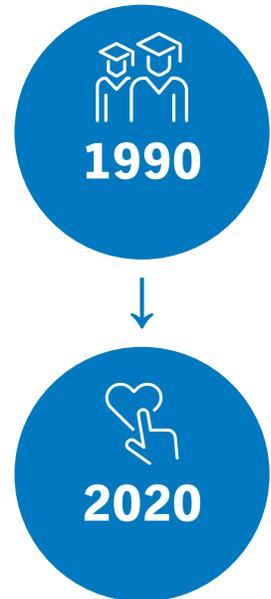


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Introduction

The university and healthcare landscapes have undergone changes over the past 30 years. Demographic shifts and technological advancements have played a role in shaping students' healthcare preferences. The COVID-19 pandemic has also reshaped their healthcare needs, as well as healthcare delivery itself.



As a result, choosing an effective student health insurance plan (SHIP) can be a greater challenge than ever before.

The Anthem Student Advantage survey offers insights into what students are truly looking for. This helps school administrators choose a healthcare partner that best meets their students' needs, which can increase enrollment, and keep students healthy and in school.

A new world for student health plans

An ongoing shift in the racial, ethnic, and socioeconomic backgrounds of American students has led to diverse college campuses. U.S. colleges also host learners from around the world.

In fact, international students make up roughly **5.5%** of the American higher education



population, **nearly double** the percentage of international learners from the 1990s.^{1,2}

The health insurance market has changed as well, with the Affordable Care Act (ACA) of 2010.³ The ACA offered students the option to stay on their parents' health insurance until they turn 26 or buy coverage themselves through the insurance exchanges without worrying about preexisting conditions.

Finally, technology has made its mark on students, many of whom have lived with the Internet and smartphones for most of their lives. This trend has changed the way students use technology, and it's also changed their expectations of how they can access healthcare and interact with their health plan.

The Anthem Student Advantage survey

To determine the role a SHIP plays in this environment, with a greater mix of student demands and increased competition for enrollment, Anthem surveyed students about their healthcare usage, their preferred benefits and communication preferences, and their cost expectations.

The survey focused on students who embody the target market for a SHIP and set up their own health insurance, rather than using a parent's health insurance plan, employer coverage, or a government program such as Medicare or Medicaid.

With this information, university decision-makers can **better**  **understand what students want from their SHIP** and, in the process, how to encourage better health and smarter healthcare consumption.

Part 1 –

Current student health plan usage

While student demographics have shifted, only certain changes have affected the way students use their health plans.

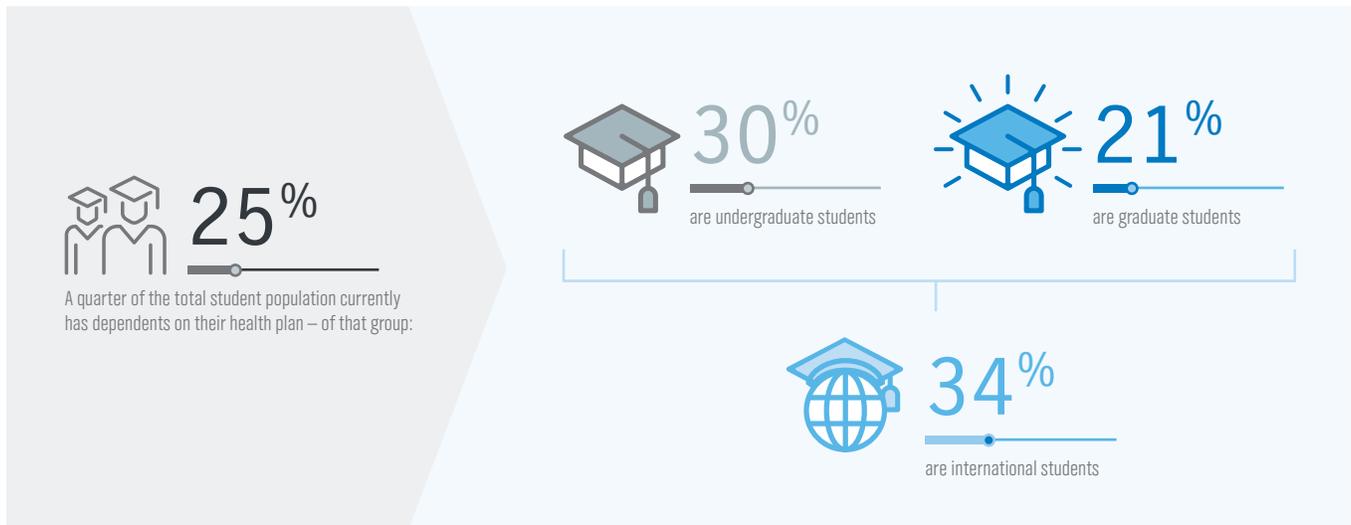
Current health plan enrollment

The majority of students have access to health insurance through their parents under the ACA, and average enrollment in SHIPs is only about 15% of the student body. When students choose a health insurance plan themselves, SHIPs are by far the most popular category. Out of the survey respondents:

- **56%** were enrolled in a student health plan
- **31%** of the group signed up for their own individual plans
- **7%** used an international health insurance plan⁴
- The rest were **uninsured** at time of survey

These numbers show there is room for improvement.

For a quarter of students enrolled in health insurance, their plan also covers dependents. This applies not only to graduate students further along in their academic careers, but to undergraduates as well. In fact, the survey found that 30% of undergraduate students have dependents on their plan, versus 21% of graduate students.⁴



International students are more likely to use **hospital visits, emergency, mental health, physical therapy, and substance abuse services.**

Enrollment factors for student health plans

A university's SHIP is no longer the only option for many students. Due to the ACA, guaranteed options for coverage within federal and state-run insurance exchanges have allowed students to buy their own health insurance, and they know it. The survey results back this up, as "it was the only option" was fourth on the list of reasons students said they signed up for their student health plan.

Students were more likely to say that they were attracted to one of three things:

- 1 The cost of the SHIP
- 2 The quality of the coverage
- 3 The easy sign-up process — the most popular reason⁴

Separate that data by level of schooling, and the numbers reveal even greater insight. For instance, undergraduate



students rated the cost of the plan as their top priority, while graduate students' central deciding factor was ease of enrollment.⁴

Graduate students may have fewer options, possibly because a higher rate of graduate students eventually age out beyond access to their parents' plan. They also typically cover a greater percentage of their education costs themselves, which means their parents may be less likely to help them pay for an individual plan.⁶

Most frequently used health services

As the quality of a plan's coverage and benefits was the factor most likely to sway a student choosing insurance, it's important to understand how they actually use their healthcare. In addition to basic offerings, such as prescription benefits and urgent care coverage, mental health also surfaced as a significant need.

In fact, **24% of respondents planned on using this service in the upcoming year**, and students who use mental healthcare rate it as a top priority for their health insurance.⁴

This trend is poised to rise, as younger Americans seem increasingly likely to seek out mental healthcare. A 2017 Penn State report found that over the course of a five-year study, counseling center utilization rates increased by 30% to 40% despite recording only a 5% increase in student enrollment.⁷

Most students **do not believe** a SHIP is their only option for health coverage.

Reasons for selecting student health plans

	Total student population	Undergraduate students (A)	Graduate students (B)
Process was easy	45%	50%	41%
Benefits provided by plan	40%	45%	36%
Cost of plan	40%	51%	28%
It was my only option	37%	32%	41%
Parent recommendation	9%	12%	6%
Plan is free	1%	0%	2%
Other	<1%	0%	1%

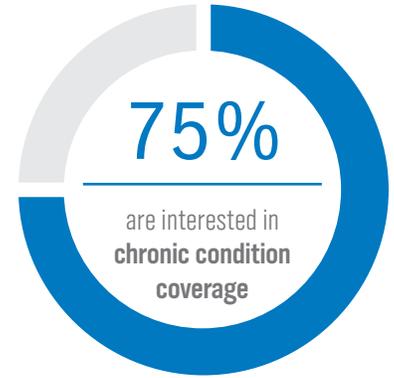
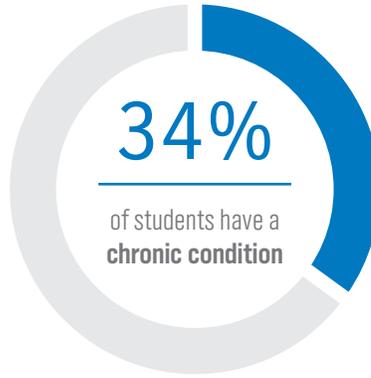
Difference between students who use mental health services versus non-users

		Users	Non-users	
Students that feel mental health services are needed		65%	39%	Still important to non-users
Demographic	College graduate parents	63%	48%	Potentially more open to mental healthcare
	Caucasian	69%	57%	
High utilizers of medical care*		45%	30%	More exposure to plan offerings
Reliant on parents when choosing health insurance		44%	30%	Parental influence/oversight

*Utilizing more services such as: prescriptions, emergency, urgent care, family planning, physical therapy, and substance abuse

While 1 in 4 students utilize mental health services, these students appear to be **high utilizers** overall which may be **driving demand for mental health services**.

Finally, although many of the health priorities are skewed toward routine and emergency care, roughly 34% of students reported having a chronic condition, and 75% of respondents in total showed interest in coverage for chronic health needs. Choosing a SHIP that goes beyond the basics can better prepare students to prevent and treat serious, long-term needs.⁴

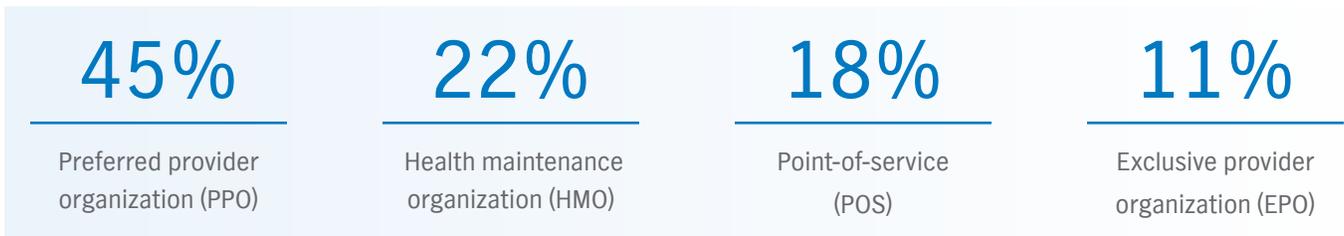


Plan design and cost expectations

Since cost remains an important factor in determining whether students enroll in their SHIP, students were asked what they expect to pay for coverage. On average, both undergraduate and graduate students expected to have an annual premium of \$1,686, an average deductible of \$548, and an out-of-pocket maximum of \$2,244. First-generation and low-income students generally had lower cost expectations.⁴

Notably, students with SHIPs expect to pay less overall than students who signed up for other types of coverage. This makes sense, given that the average 21-year-old with a Silver plan in 2020 had an annual premium of \$4,488 and a deductible over \$4,000, far higher than the student expectations.^{8,9} Students who comparison-shopped beyond the SHIP may have had expectations better aligned with the market because they saw premiums outside of the school plan.

When asked what type of insurance network students want on a SHIP, their clear favorite was a preferred provider organization (PPO) plan. In total, students plan preferences were:



Students likely prefer PPOs because they offer the most flexibility for seeing providers, as opposed to plans with a restricted network, such as HMOs. Since PPOs can be expensive compared with other plan designs, adapting to students' preferences requires weighing the cost against that versatility.⁴

Student annual cost expectations

Premium	Deductible	OOP maximum
Undergraduate \$1,578 (mean)	Undergraduate \$524 (mean)	Undergraduate \$2,233 (mean)
Graduate \$1,798 (mean)	Graduate \$573 (mean)	Graduate \$2,257 (mean)

Part 2 – Increasing SHIP enrollment

SHIPs can be an effective choice of health insurance for students. Why isn't enrollment higher?

Students have not signed up

In the student group that did not choose the SHIP, 80% said they considered signing up. Notably, 55% of these respondents said they were highly likely to join the SHIP in the upcoming year. For international students who aren't required to buy health insurance under their visa and school regulations, there is also a high potential for future enrollment, even if they didn't initially sign up for the plan.⁴

When asked what factors would be most influential when deciding whether to join the plan, respondents listed the benefits below:⁴

1. Dental services
2. Health and wellness programs
3. A good health insurance company website
4. An easy way to find local providers
5. Vision benefits
6. Mental health services
7. Flu shot clinics
8. A mobile app

Why don't students sign up?

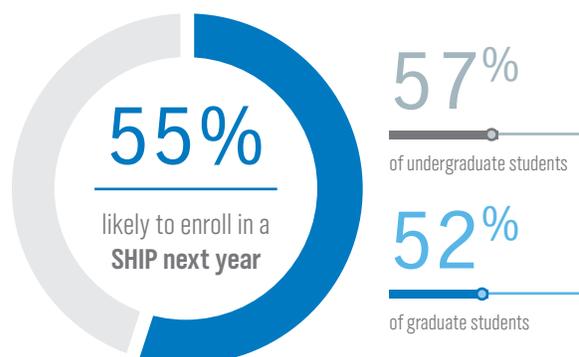
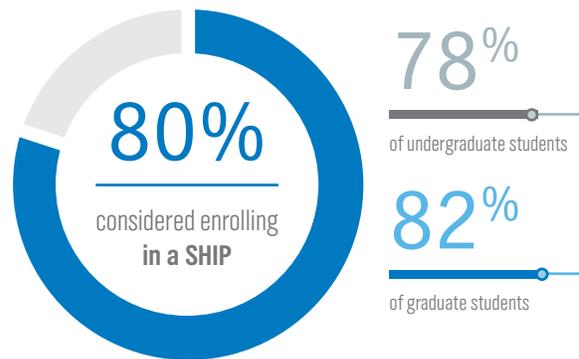
When students included in the survey opted out of their SHIP, they usually cited one of two reasons: the cost or the coverage. Thirty-two percent of respondents cited cost as the reason they chose an alternative. Of this group, two-thirds said it was because the overall cost of the plan was too high; the other third said that they found a cheaper alternative.⁴

For 26% of students, plan type and coverage issues were at the root of their choice. Many who chose a different plan reported that they already had their own insurance, they didn't care for the plan coverage, they had found a better alternative, or the plan's network wasn't large enough or didn't cover their provider.⁴

Respondents raised concerns about the privacy of student health clinics. Administrators could potentially address this issue by reminding students of the Family Educational Rights and Privacy Act of 1974 (FERPA), which protects the confidentiality of their records at school-run clinics.¹⁰ Also, students opted out because they didn't feel the SHIP had sufficient coverage during the summer or for off-campus students.⁴

Finally, respondents in this group said that they didn't think they needed coverage, their parents made the decision for them, or they didn't know about the SHIP. This response share was low compared with the other options.⁴

Among students who don't currently have a SHIP:



Importance of health plan features:

Mental health services	45%
Health insurance company website	41%
An easy way to see/find nearby providers	41%
Flu shot clinics	40%
Dental services	39%
Vision services	38%
Services for learning disabilities/special needs	37%
Health and wellness programs	37%
Out-of-area coverage (int'l/study abroad)	37%
A mobile app	36%
Online/remote access mental health services	35%
Health insurance company call center	33%
Health coaching	30%
Telehealth	29%
Dependent coverage	28%
Dietitian services	28%
Access to transportation	26%

College health services satisfaction



Benefits worth adding

For plan features that students prioritize, common responses ranged from ease-of-use features — including simple tools to find providers, a useful company website, and a mobile app — to flu shot clinics, dental services, and vision benefits.⁴

Such preferences are a clear reflection of the typical student who grew up using the Internet, and may expect a quality website and mobile app.

The majority of college students (**70%**) say having a flu shot is important, but only **46%** actually end up receiving one.¹¹

Since SHIPs must include flu shots and other preventive care to meet ACA guidelines, administrators may be able to increase flu shot utilization by working with their health plan to remind students that this benefit is cost-free through the plan.

Younger Americans are trending toward healthier lifestyle habits. Today's Gen Z (people born from 1997 to 2012) have a holistic view of health, emphasizing physical fitness, healthy eating, and mental well-being.¹² This may help explain their preferences in plan coverage, since undergraduate students showed greater interest in fitness programs and services related to healthy eating, while the typically older graduate students didn't rate them nearly as highly.⁴

For the most part, students are pleased with their SHIPs: 71% said they were satisfied with their college's health services. Adding attractive benefits could improve satisfaction and lead to higher enrollment in future years.⁴

International students place importance on having access to services for learning disabilities/special needs and out-of-area coverage.

Unique student priorities by group



Undergraduate – Fitness programs, dietitian/weight management services, a quality mobile app⁴



Graduate – Cost-sensitive, especially with regard to copayments, rate dental above all other add-ons⁴



International – Out-of-area coverage, services for learning disabilities/special needs, transportation access⁴



Low-income – Very price sensitive, cost most likely reason to drop out of SHIP, don't want to pay extra for add-ons⁴



First-generation – More likely to drop out because of unsatisfactory coverage, less familiar with insurance terms, may benefit from educational materials⁴

“Buy up” features students are willing to pay more for:

Dental services	58%
Vision services	49%
Mental health services	48%
Online/remote access mental health services	42%
Out-of-area coverage (international/study abroad)	41%
Services for learning disabilities/special needs	38%
Health and wellness programs	38%
Health coaching	37%
Telehealth	37%
Dietitian services	34%

“Buy-up” features

To improve plan coverage while maintaining lower costs, administrators can include “buy-up” features, which allow students to pay for additional benefits. This keeps the base premium lower for price-sensitive students while allowing others to upgrade their plan as needed. The survey found that many students are very interested in these benefits, especially for vision and dental coverage.

Mental health services also received a high ranking, though they were significantly more popular with undergraduate students than with graduate students.⁴

Undergraduate students showed greater interest in buy-up features, while graduate students – as well as low-income students and students without subsidies, regardless of other factors – said they were less willing to pay for add-ons.⁴

Out-of-area coverage also interested many respondents. For schools looking to increase enrollment out-of-area coverage is an ideal buy-up feature, as students who have specific health needs while traveling can add it without increasing premiums for everyone else.

Greater than half (58%) of respondents  said they would pay to add dental and 49% would for vision. 

Mobile app use



The first iPhone came out in 2007, which means that many younger students have had access to mobile apps nearly as long as they can remember.¹² It's not surprising, then, that undergraduate students rated a good mobile app as their second most important health plan feature, after mental health services.⁴

Student's recommendations for what should be included in a "good" SHIP mobile app:



53%

customer service



41%

plan enrollment and/or waiver
app functions



39%

an educational library and
healthcare resources



37%

integration with the student health center or
provider health records



36%

a rewards membership program offering cash
back on purchases to offset tuition⁴

Students enrolled in a SHIP were particularly interested in a mobile app that could integrate with their student health center and provider records. International students also expressed interest in a mobile app that would give them **Lyft rides**, as they're less likely to own a car in the United States.⁴

Part 3 –

Student insurance education

For your students to maximize the benefits of their SHIP, they need a basic understanding of insurance terms and conditions. What do they know, and where do they need support? More importantly, how can administrators help them understand their benefits?

Health insurance familiarity

Without an understanding of how healthcare works – perhaps not realizing, for instance, they need to make a copayment for a treatment – students may run into unexpected financial trouble. Students are familiar with many key insurance terms, but not all of them. When asked what they knew:

83%

were familiar with the term “**copay**”

75%

were familiar with the term “**deductible**”

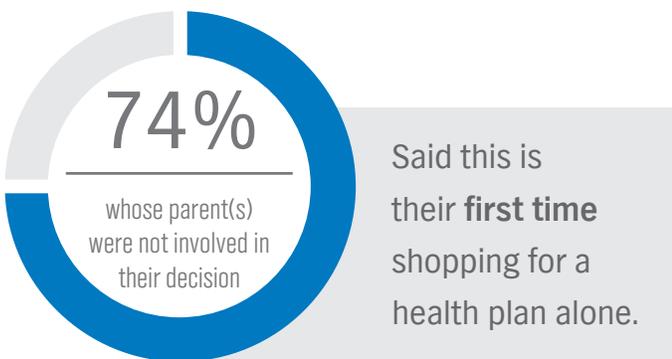
65%

understood the term “**out-of-pocket maximum**”

57%

understood the term “**coinsurance**”⁴

International, first-generation and low-income students also showed less familiarity with key insurance terms. Prioritizing educational outreach to these groups is key.⁴



Information sources used by parents of students

It may be useful to ask students if their parents are helping with the health insurance decision to discover who needs extra support. Most respondents who said their parents were not involved (74%) noted it was their very first time buying health insurance alone.⁴

Surprisingly, graduate students showed less familiarity with insurance terms than undergraduate students across the board. This may be because more than a third of undergraduate students are 25 or older, and they may have less experience navigating different insurance plans on their own than someone who continued from undergraduate straight into graduate school, always staying on the SHIP.²

Where students look for help

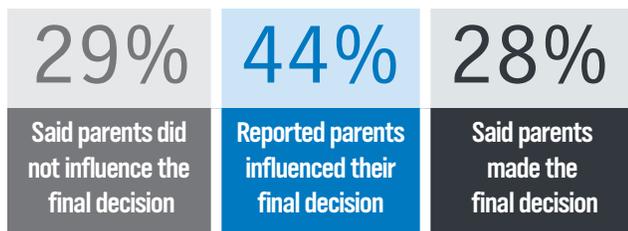
When students need help to understand their health insurance:

- **62%** say they look to their college or university
- **42%** use general Internet research
- **33%** ask their parents
- **33%** contact their health insurance company

Undergraduate students were more likely than graduate students to name their parents as a resource (42% versus 25%).⁴

International students are even more likely to ask their parents for assistance, particularly students who have less experience with the U.S. healthcare system.

Parents in the U.S. are influential in helping students select a SHIP. Of U.S. respondents:⁴



Of international respondents:⁴



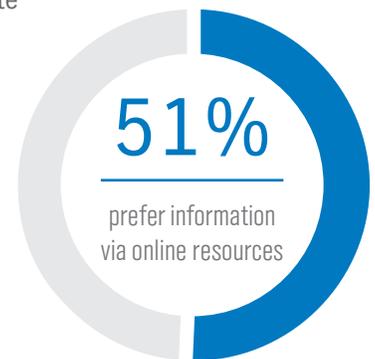
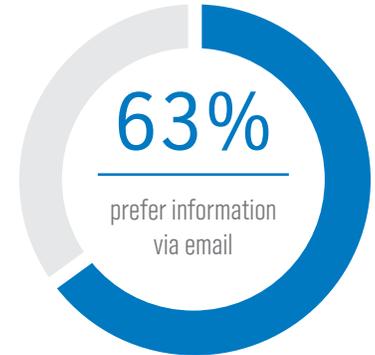
Delivering information

Most students prefer to receive information digitally: 63% of students prefer email, and 51% prefer online resources.

Millennials (born 1981-1996) and Generation Z (born 1997 and later) spend close to eight hours per day online.

Phone calls are popular with a few groups (international, low-income students, students attending private colleges, and students receiving subsidies).

Undergraduate students have a strong preference for digital access, whereas graduate students do not. Generation Z, for its part, has reached the tipping point as the first generation to spend more time online using mobile devices than computers and tablets.¹³



Part 4 –

Administrator action points

Given the results from the Anthem student survey, what can school administrators do to take advantage of the opportunities?

Improving plan design

- **Understand student healthcare priorities** — Medical, pharmaceutical and lab benefits, prescriptions, and visits to primary care providers in particular represented the three healthcare categories most highly utilized among students.⁴
- **Use a PPO network when possible** — Students showed a strong preference for this type of network because it offers greater flexibility on which providers they can see than alternatives, such as an HMO. However, premiums for PPOs can be higher.⁴
- **Include dependent coverage** — A quarter of SHIP enrollees have dependents, and as a result this coverage is important to many students.⁴
- **Make the SHIP the clear choice** — The ACA has made it easier for students to buy health insurance on their own. Choosing a robust, competitive SHIP can help maintain or increase levels of enrollment.

Health services used in the past year while in school

Medical	62%
Pharmacy	57%
Lab services	45%
Emergency services	24%
Imaging services	23%
Physical therapy	19%
Other	7%

Selecting the right benefits

- **Accommodate different types of students** — For example, undergraduates are more likely to want health and wellness services, while international students will likely want out-of-area coverage.
- **Provide mental health benefits** — 24% of student enrollees use mental health services. Students who require this service use it frequently and call it a top priority.⁴
- **Include buy-up options to increase benefits** — Students who want increased coverage can buy it, while keeping premiums low for budget-conscious enrollees. Dental and vision benefits make good choices for buy-up options.⁴
- **Provide easy access to flu shots** — It's a simple, highly in-demand benefit that can keep your students healthy.⁴

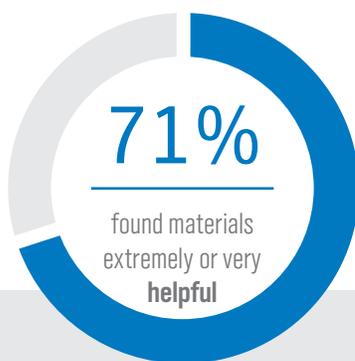
Increasing enrollment

- **Prioritize affordability and improving plan coverage** — High costs and issues with available benefits and plan coverage won out as the two main reasons students did not enroll in a SHIP.⁴
- **Use “motivating” benefits as an incentive** — Respondents picked dental benefits, a good insurance website, health and wellness programs, and an easy way to find nearby providers as the benefits that would make them likely to enroll.⁴
- **Check back with students who didn't sign up** — Most students who didn't sign up for a SHIP — 55% — said they would strongly consider enrolling the next year.⁴
- **Stress the privacy of on-campus student health facilities** — Privacy concerns were a common reason that students didn't enroll in a SHIP. Letting them know campus facilities protect confidentiality under FERPA could help ease these concerns.⁴
- **Promote mobile app service** — Undergraduate students named a good mobile app as their second most important health plan feature. By working with an insurer dedicated to the latest technology, you can make your plan attractive to younger enrollees.⁴

Controlling costs

- **Tap into cost-control measures from your insurance provider** — Your insurer may be able to provide students with cost-saving tips, such as a list of local low-cost treatment facilities for imaging and diagnostics.
- **Teach students about cost-effective plan usage** — When students make cost-effective decisions, such as using in-network providers, it can lower expenses for them and for your institution. Many students tend to visit the emergency room (ER) for non-emergency issues. Consider partnering with your health insurance carrier to teach students about when to access different types of care (such as the ER, their student health center, and their doctor).
- **Demonstrate plan value** — Students can be sensitive to price when enrolling in a plan. It could be helpful to market how the SHIP offers additional benefits to students that they wouldn't find in a similarly priced individual plan, such as integration with your student health center or counseling centers for seamless care.

College educational material student satisfaction



of the 79% that received educational materials, respondents recalled the materials being:

- **62%** Online resources (e.g. website, short video)
- **59%** Email
- **39%** Handout in-person
- **38%** Handout in the mail
- **37%** In-person session on-campus
- **26%** Mobile app
- **20%** Phone call

Enhancing student outreach

- **Continue offering health insurance educational information** — 71% of students said the materials they received were greatly or highly helpful.⁴
- **Prioritize online educational resources** — Students named email and online resources the best ways to receive materials. Undergraduate students are also increasingly likely to prefer mobile platforms.⁴
- **Consider parent outreach** — 72% of respondents said their parents had at least some input in their health insurance decision.⁴

Reasons students opted out of a SHIP

Cost (net)	32%
Price too expensive	21%
Found or have cheaper plan	9%
Plan coverage (net)	26%
Already have plan	10%
Dislike plan coverage	8%
Found a plan on their own	4%
Small network or provider not covered	3%
Don't want or need a plan	6%
Not convenient/other plans easier	4%
Wasn't offered	3%
Quality	2%
Not aware/not enough information	2%
Not eligible	2%
Parent decision	2%
Prefer other company/not interested	2%
Other	10%

Navigating the new landscape

The postsecondary student population is diverse, is very connected to mobile, comes from a wider range of backgrounds, and has a greater variety of healthcare needs than bodies of students in years past. The COVID-19 pandemic has drawn attention to needed changes in the way healthcare is accessed and delivered.

We understand these are difficult and uncertain times. With Anthem Student Advantage, universities can stay ahead of the changing needs of students, and maintain a healthy student body. For information on how your institution can make your SHIP a more attractive benefit, contact your broker or Anthem representative.



The COVID-19 crisis impacted more than 4,200 higher education institutions¹ across the country, forcing them to shift to online or hybrid classes.

Administrators are facing new enrollment challenges in this new environment. Domestic students worried about becoming sick may be likely to wait or take a gap year before enrolling. In addition, students who planned to attend school may no longer be able to afford tuition due to the weaker economy.

International students could face difficulty returning to campus because of travel bans.

In this landscape, students are more concerned than ever about their health. Administrators can take this moment to recognize that partnering with a carrier who understands what students want can be key to helping students stay healthy, even beyond the pandemic. By focusing on plans that offer whole health, medical, dental, vision, and behavioral health services, schools can not only protect their most valuable asset. They can help students thrive.¹⁵

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