



In 2008, a Blue Cross conducted survey found that Idaho Farm Bureau members, insured by Blue Cross, were generally healthy and had fewer claims. This history of lower use of health care services allowed Blue Cross to create and offer new health care plans exclusively to Idaho Farm Bureau members that were competitively priced starting in the Fall of 2008.

Today, these plans equate to affordable quality coverage compared to what is currently in the market. This is not an employer-sponsored plan and each member is billed separately. This program is also administered on an individual basis according to each member's risk factors. It should be noted that these exclusive plans can only be acquired through Farm Bureau agents.

The Bottom Line: Comparing health insurance policies across the board is not always easy. Health insurance policies can sometimes have more than 30 components such as prescription, emergency room visits, maternity, dental, extended care, etc. Each individual or family has specific characteristics that determine what kind of health care plan is best for them. For example, one family may be in a stage of life where their primary concern is maternity coverage, while another family is focused more on prescription coverage. Farm Bureau members who want to see if these new Farm Bureau plans will save them money should simply ask their Farm Bureau agent to sit down with them and compare these exclusive Farm Bureau plans with what they already have. After that, each member can then make their own decision as to the best course of action based on what they think their needs will be in the future.

If you know your Farm Bureau agent, give them a call.

If you would like help finding your agent or would like to review the Farm Bureau plans, click the link below.

<http://www.idahofbhealth.com/>