

# Escaping Rapunzel's tower

## How single-state Blue Cross Blue Shield health plans can build scale and meet new capability demands

As part of Deloitte's analysis of single-state Blue Cross Blue Shield plans, we conducted interviews with ten former state insurance commissioners about alternative strategies for expanding access to capital. When asked about the attractiveness of certain business strategies from a regulatory standpoint, the former state insurance commissioners rated each of the following options using a scale of 1 = most attractive and 5 = least attractive.

Their views varied widely due to differences in the regulatory contexts and business conditions in their states. Each option received ratings spanning the 5-point scale, with one or more minimum ratings (1) up through one or more maximum ratings (5). The average ratings provide a measure of the relative attractiveness of the options across the ten states.

### Former state insurance commissioners' ratings of the attractiveness of options from a regulatory standpoint

**Average rating — 1 = most attractive, 5 = least attractive**

Merger/acquisition

2.0



Joint venture

2.6



New holding company

3.1



Conversion

3.9



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