



120 Monument Circle
Indianapolis, IN 46204-4903
Tel (317) 488-6476
Fax (317) 488-6477

Angela F. Braly
Chair, President and
Chief Executive Officer

May 9, 2010

President Barack Obama
The White House
1600 Pennsylvania Avenue NW
Washington, DC 20500

Dear Mr. President:

I was disappointed to hear you repeat false information regarding WellPoint's coverage of breast cancer in your weekly Presidential radio address as a demonstration of your Administration's commitment to strong patient protection. Mr. President, I will tell you the same thing I told HHS Secretary Sebelius in a recent letter, your statement grossly misrepresents WellPoint's efforts to help prevent, detect and treat breast cancer among our 34 million members.

To be absolutely clear: despite your claims, WellPoint does not single out women with breast cancer for rescission. Period.

The actual facts could not be clearer. In 2009, WellPoint covered the treatment of approximately 200,000 women with breast cancer at a cost of nearly \$2 billion. During that same period, there were four cases nationwide where the issue of breast cancer or the possibility of breast cancer was identified in a rescission, but they were not singled out because of their breast cancer. Clearly, covering the treatment of close to 200,000 while rescinding four policies should make our intent in this regard quite clear. Our policy on rescissions has always been that it is based on fraud or misrepresentation - a policy consistent with that contained in the new legislation. In fact, we adopted the precise policy of the new legislation before any other insurer.

We should also note that we cover screening for women 40 and older, 10 years earlier than the guidelines published by your own U.S. Preventive Services Task Force. We made this decision because we know that early detection is the key to survival, with a 5 year survival rate of nearly 100% when diagnosed at stages 0-1. This also reduces costs for the entire system by avoiding the nearly ten-fold increase in costs associated with treatment beginning after stage 3.

Mr. President, this country has a long history of coming together after tough debates. The implementation of the new health care reform law should be no different. If we are going to make this law work on behalf of all Americans, the attacks on the health insurance industry -- an industry that provides valued coverage for more than 200 million Americans -- must end. We believe that our recent action to adopt many of the insurance reforms earlier than required by law is an indication of our willingness to work with your Administration to achieve this objective.

We agree that healthcare costs are rising at an unsustainable rate. While we continue to strive to make healthcare coverage more affordable for our members, we know that there are many causes for rising costs. Some of the most concerning cost drivers include inflation in the cost for medical services provided, increases in utilization, or the frequency with which these services are provided, and the increased cost borne by the insured population when healthy individuals choose not to carry health care coverage. These issues are of critical importance to all Americans



and will require solutions that include all stakeholders in healthcare, business and government. In fact, we have repeatedly asked to meet with Secretary Sebelius, but have not yet received a response. This is simply not productive and not in the best interests of Americans.

We share your vision for a better America and look forward to working with you and your Administration.

Sincerely,

Angela F. Braly

Angela F. Braly