Blue Cross Blue Shield - SUBSCRIBER CLASS — Settlement Summary

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Blue Cross Blue Shield Antitrust Settlement – Subscriber Class

Summary

This settlement resolves a federal antitrust class action lawsuit (*In re: Blue Cross Blue Shield Antitrust Litigation*, MDL 2406) in which Subscriber Class members alleged that Blue Cross Blue Shield plans illegally agreed not to compete with each other and to limit competition in the health insurance market. A $2.67 billion Settlement Fund was established for the benefit of individuals and companies that purchased or received health insurance provided or administered by a Blue Cross Blue Shield company. The claim filing deadline has passed; the settlement is now in its distribution phase.

Announcements

Distribution Underway (May 2026): The initial distribution of payments to Damages Class Members with valid claims began on **May 11, 2026**. Claimants can check the status of their specific payment at the settlement website's "Check My Claim Status" page using their Claim Number or Unique ID.

Prepaid Card Activation: Damages Class Members who elected to receive payment via prepaid card will receive an activation email from *distribution@BCBSsettlement.com* during May 2026. Cards are redeemed at *https://settlementpayment.choicepaymenthub.com*. To activate: click "Activate My Card," then "Enter activation code instead," and enter the code from the email.

Settlement Amount

The Settlement Fund is **$2.67 billion**. The per-claimant payment amount is not specified on the settlement website; individual payment amounts will vary based on the number of valid claims submitted and each claimant's eligible insurance purchases during the class period.

Class Period

Not explicitly stated on the settlement website's home page. FRS should consult the settlement's official FAQ and Notice documents (available at the settlement website) for the precise class period date range.

Filing Deadline

The filing deadline has passed. Claims were required to be filed (submitted online or postmarked) by**November 5, 2021**. No new claims are being accepted.

Who Qualifies

The Court certified two Settlement Classes:

- **Damages Class:** Individuals and companies that purchased or received health insurance provided or

administered by a Blue Cross Blue Shield company during the applicable class period. Only Damages Class Members who submitted a valid claim by November 5, 2021 are eligible to receive a monetary payment.
- **Injunctive Relief Class:** A broader class entitled to the benefit of business practice changes that Settling Defendants agreed to make. See FAQ 7 on the settlement website for full class definitions.

Note: Self-Funded Entity Accounts were subject to separate, later opt-out and objection deadlines (May 2, 2022), indicating they constitute a distinct sub-group within the class.

Who Is Excluded

Specific exclusions are not detailed on the settlement website's home page. Parties who timely submitted valid opt-out (exclusion) requests are not bound by the settlement and will not receive payments. Opt-out deadlines have passed:

- Self-Funded Entity Accounts: May 2, 2022 (postmarked) — passed
- All Other Classes: July 28, 2021 (postmarked) — passed

For a full list of excluded parties, FRS should review the official Settlement Notice available on the settlement website's Important Documents page.

How to File

The claim filing deadline of November 5, 2021 has passed. No new claims can be submitted. For claimants who filed before the deadline, the following steps are relevant to receiving payment:

- **Step 1 – Check Claim Status:** Visit the "Check My Claim Status" page on the settlement website and enter your Claim Number or Unique ID to verify your claim's status.
- **Step 2 – Upload Supporting Documentation (if needed):** The settlement website offers an option to upload supporting documentation. Claimants with outstanding documentation requirements should do so promptly.
- **Step 3 – Activate Prepaid Card (if applicable):** If you elected prepaid card payment, watch for an activation email from *distribution@BCBSsettlement.com* in May 2026. Redeem at *https://settlementpayment.choicepaymenthub.com* using the activation code provided.
- **Step 4 – Look Up Second Blue Bid Eligibility:** The settlement website includes a "Lookup Second Blue Bid Eligibility" tool, which may affect certain claimants' payment calculations. FRS clients should verify eligibility using this tool.

Defendants

The Settling Defendants are:

- **Blue Cross Blue Shield Association (BCBSA)** – the national association governing Blue Cross Blue Shield plans.
- **Settling Individual Blue Plans** – individual Blue Cross Blue Shield health insurance companies operating across the United States.

Plaintiffs alleged that Settling Defendants violated federal antitrust laws by entering into agreements not to compete with each other and to limit competition among themselves in selling health insurance and administrative services for health insurance. Settling Defendants deny all allegations of wrongdoing and contend their conduct lowers healthcare costs and improves access to care. The Court made no finding of liability.

Case History

- **2013:** Antitrust class action lawsuit filed; consolidated as MDL 2406 in the Northern District of Alabama (Master File No. 2:13-cv-20000-RDP).

- **October 16, 2020:** Settlement agreement reached between Class Representatives (Plaintiffs) and Settling Defendants.
- **July 28, 2021:** Opt-out and objection deadline for most class members.
- **October 20–21, 2021:** Fairness hearing held; the Court considered the fairness, reasonableness, and adequacy of the Settlement.
- **November 5, 2021:** Claim filing deadline (online submission or postmark).
- **May 2, 2022:** Opt-out and objection deadline for Self-Funded Entity Accounts.
- **May 11, 2026:** Initial distribution of payments to Damages Class Members with valid claims commenced.

Source

Settlement Website: *https://www.bcbssettlement.com* (official Blue Cross Blue Shield Subscribers Settlement website, administered by JND Legal Administration)

Provider Settlement (separate, not covered by this article): *https://www.bcbsprovidersettlement.com*

Last Updated

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Reviewer Flags

- **Version:** First draft.
- **Source page:** All information in this article was drawn exclusively from the BCBS Subscriber Home Page provided.
- **Class Period:** The specific class period start and end dates are not stated on the home page. Reviewers should verify the exact class period from the official Notice or FAQ documents linked on the settlement website and update this field accordingly.
- **Per-Claimant Payment Amount:** No per-claimant estimate is provided on the source page. This is expected at the distribution stage but should be monitored for updates.
- **Excluded Parties:** The home page does not enumerate excluded parties beyond opt-out filers. The full exclusion list should be confirmed via the official Settlement Notice document.
- **Second Blue Bid:** The settlement website references a "Lookup Second Blue Bid Eligibility" tool, but the home page does not explain what "Second Blue Bid" means or how it affects payment calculations. FRS staff should review the FAQ or Important Documents pages for clarification and consider adding detail to this article.
- **Potential Contradiction – None identified:** The source page is internally consistent. The filing deadline has passed (November 5, 2021), and the settlement is in distribution as of May 2026, which is consistent with the overall timeline presented.
- **Settlement Website URL:** The exact homepage URL was not explicitly stated in the source content; *https://www.bcbssettlement.com* was inferred from context. Reviewer should confirm the canonical URL.