

MEDIA RELEASE

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DOCTOR HOUSE CALL PROJECT COMES TO PHILADELPHIA

Approximately 800 Of Philadelphia's Most Chronically Ill Medicare Patients Offered
Access To Personal Visiting Physician[™] Program

Offered by Care Level Management, Doctor House Calls Have Successfully Helped Sick
Patients Avoid Hospitalization In Four Other States

Philadelphia, Penn. (Oct. 2, 2006) -- Care Level Management announced today that its Personal Visiting Physician[™] program is now available to about 800 Medicare beneficiaries in the Philadelphia area. Five local doctors have been hired to make house calls to the selected beneficiaries, who qualified because they have two chronic illnesses (co-morbidities) and at least two hospitalizations in the past 12 months.

The Personal Visiting Physician[™] program is part of a three-year pilot project awarded to Care Level Management by Medicare to study the effects of increased access and quality of care for chronically ill elderly patients, and subsequent cost savings to Medicare. The program provides 24-hour in-home access to a physician to the most chronically ill, frail patients, who represent approximately the top 2 percent of Medicare beneficiaries and cost the program an estimated \$800,000 annually, primarily through hospitalization.

In Philadelphia, Care Level Management is partnering with Independence Blue Cross to administer the Personal Visiting Physician[™] program, which has already piloted in six major cities nationwide, serving more than 20,000 patients in Arizona, California, Florida and Texas. So far, the doctor house calls have reduced acute hospital admission by an average of 60 percent, resulting in an average net savings of 30 percent in institutional costs alone.

"We are thrilled to bring the Personal Visiting Physician™ program to the neediest patients in the great city of Philadelphia," said Oliver Goldsmith, M.D., president of Care Level Management. "As we have seen in other major cities, this program builds closer doctor-patient relationships and reduces the need for the frailest patients to unnecessarily visit emergency rooms or have extended hospital stays, and instead allows them caring, focused care in the familiarity of their homes."

By administering the doctor house calls through Independence Blue Cross in Philadelphia, Care Level Management is able to take advantage of an existing network of providers and patients to offer in-home care most directly and efficiently.

"The pilot project of the Personal Visiting Physician™ program attracted us because we are committed to providing the most innovative, effective care options to our members," said Gary Owens, M.D., Independence Blue Cross Vice President of Medical Management Policy & Pharmacy. "We take seriously our leadership role in quality health care and are happy to partner with Care Level Management and Medicare to offer this valuable in-home service to the patients who need it most."

Patients selected for this pilot project will receive invitations by mail, and once they register will receive their Personal Visiting Physician's cell phone number to schedule monthly routine visits and for house calls at any hour of day or night.

The doctor house call service is offered at no additional cost beyond patients' traditional fee-for-service Medicare benefits, and should save them money due to less co-pays, co-insurance, transportation costs and other fee-for-service expenses related to hospitalization. All of their Medicare benefits remain the same.

About Care Level Management:

Care Level Management developed a better way of delivering health care by returning to an old fashioned idea: the doctor house call. The Personal Visiting Physician system of care provides 24/7 access to in-home physician care. Combining the highest-level of care (doctors) and the widest possible access (house calls available 24/7), Care Level reduces unnecessary and costly hospitalizations and ER visits. Patients enjoy an improved quality of care with direct cell phone access to their Personal Visiting Physician, who can come to their home to provide comfort and care when needed -- all at no additional cost to the patient.

By benefiting both the patient and the taxpayer, Care Level delivers a win-win for everyone involved in the health care process. With improved care and reduced costs,

public and private payers have the opportunity to provide better services at lower costs to employers, patients and other beneficiaries. With operations throughout California, Arizona, Florida, Pennsylvania and Texas, Care Level Management's innovative health care model offers a solution to America's public health crisis that puts the patient first. For more information, please visit www.carelevel.com.

About Independence Blue Cross:

Independence Blue Cross is the leading health insurer in Southeastern Pennsylvania. Nationwide, Independence Blue Cross and its affiliates provide coverage to nearly 3.4 million people. For nearly 70 years, Independence Blue Cross has offered quality health care products and services tailored to meet the changing needs of members, employers, groups and providers.

Independence Blue Cross recently received the highest ratings from the National Committee for Quality Assurance for its HMO and PPO health care plans. In addition, in 2005, Independence Blue Cross' Personal Choice was rated the No. 1 PPO in the nation, and its Keystone HMO was ranked the No. 1 HMO in the region, by health care consumers in a leading independent consumer magazine. For more information on Independence Blue Cross, visit www.ibx.com.

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