

Certificate of Amendment of Articles of Incorporation of Medical Service Bureau of Idaho, Inc.

August 25, 1997

On April 16, 1997, the Annual Membership Meeting of Medical Service Bureau of Idaho, Inc. (MSB-Blue Shield) was held at the corporate headquarters in Lewiston, Idaho. Those present in person and by proxy totaled 9424; of a membership of 49,000.

At the annual meeting, the membership voted unanimously to change the corporate name of MSB-Blue Shield to "Regence BlueShield of Idaho, Inc." This change was to occur at such time as management deemed appropriate.

By resolution dated August 1, 1997, MSB-Blue Shield management determined that the effective date of such change should be September 1, 1997.

Consequently, the Articles of Incorporation have been amended to indicate the name of the corporation to be "Regence BlueShield of Idaho, Inc." This change shall be effective September 1, 1997.

Medical Service Bureau of Idaho, Inc.

by

John M. Stellmon
John M. Stellmon
Executive Vice President
and Chief Operations Officer

IDAHO SECRETARY OF STATE

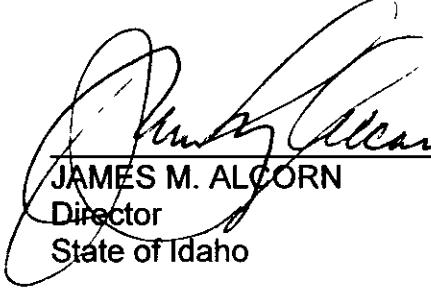
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APPROVAL

The within and foregoing AMENDED ARTICLES OF INCORPORATION of MEDICAL SERVICE BUREAU OF IDAHO, INC., having been submitted to the undersigned pursuant to Section 41-2827, Idaho Code, and the form and the content of said AMENDED ARTICLES OF INCORPORATION, having been approved as conforming to law, the undersigned does hereby execute the approval of the office of the Director of the Department of Insurance this 21ST day of August, 1997.


JAMES M. ALCORN
Director
State of Idaho



Regence

BlueCross BlueShield of Oregon
HMO Oregon100 SW Market Street
PO Box 1271
Portland, Oregon 97207-1271
(503) 225-5221 1-800-452-7278

CONSENT TO USE OF NAME

On behalf of Regence BlueCross BlueShield of Oregon, Inc. (the "Company"), I, MICHAEL T. MUDROW, Secretary, hereby consent to use of the name Regence BlueShield of Idaho, Inc. as the corporate name of our affiliate plan in the State of Idaho, Medical Service Bureau of Idaho, Inc.

DATED this 26th day of August, 1997.



Michael T. Mudrow,
Secretary

Regence BlueCross BlueShield of Oregon and Regence HMO Oregon are independent licensees of the Blue Cross and Blue Shield Association