



# Protecting the health of *our* *communities*

**2025** HEALTH PLAN OVERVIEW

Excellus  



# Welcome to our *health plan!*

We are proud to share the progress we have made in advancing our mission of helping people in our communities live healthier and more secure lives through access to high-quality health care that is as affordable as possible. We believe our greatest responsibility is to the people, businesses, and communities who count on us for their care, and to be good stewards of their premium dollars.

In facing challenges and embracing new opportunities, our unwavering commitment to this purpose guides every decision we make.

We recognize that health is the foundation of a thriving community. That's why we have continued to expand access to care, invest in local programs and services, and build strong partnerships with providers and community organizations.

We hope you will spend a few minutes with this annual overview\* to learn more about our health plan. If you're already a client, we're honored to be able to serve you. And if you're considering our health plan for the first time, thank you for giving us a look. It would be a privilege to care for you, too!

# Our company

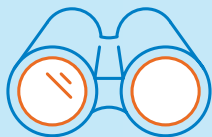
## Excellus BlueCross BlueShield

is a regional, nonprofit health plan serving the communities of upstate New York since 1934.



### OUR MISSION

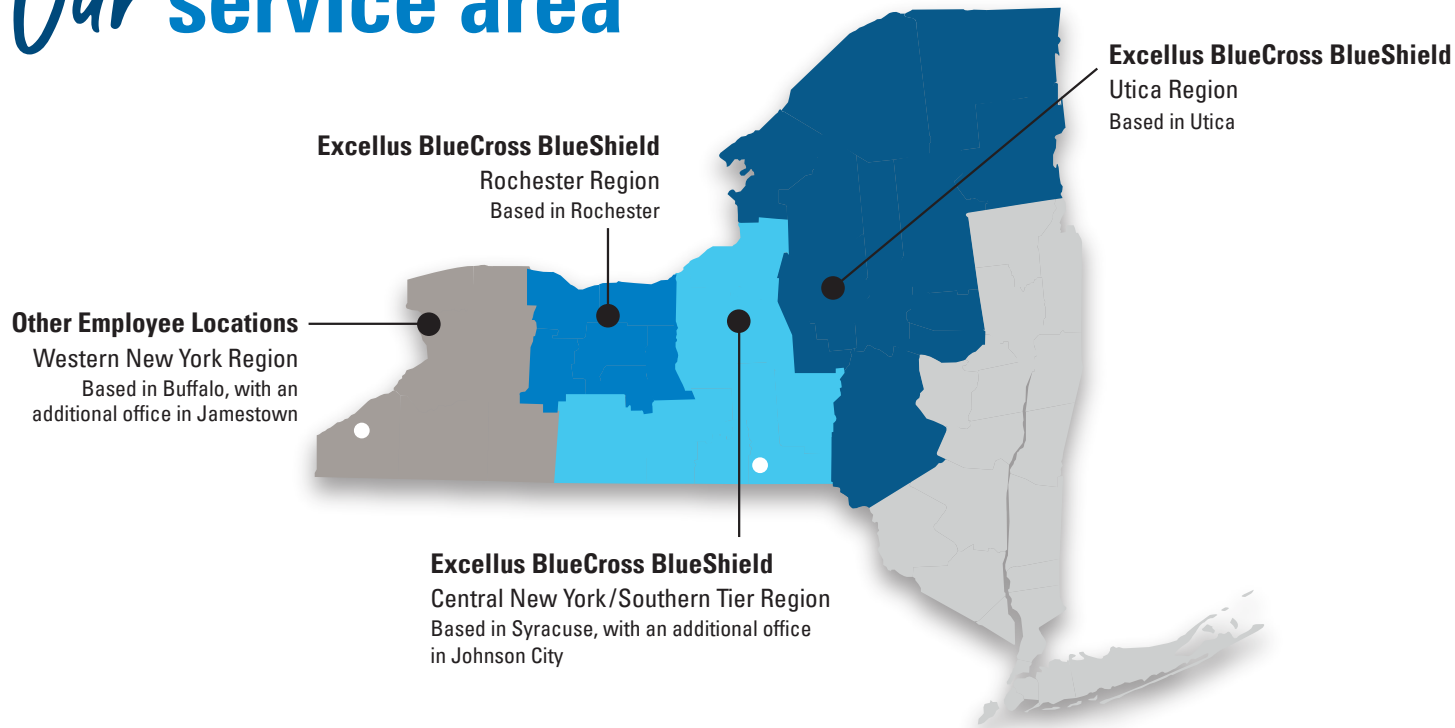
To help people in our communities live healthier and more secure lives through access to high-quality, affordable health care.



### OUR VISION

To be recognized and valued as THE community and business resource for health care security through financial strength, effective cost control, ease of use, and commitment to health improvement.

# Our service area



# Our membership







# Financial overview

**\$6.5** billion  
REVENUE

**\$3.8** billion  
ASSETS

**0.4%** NET  
MARGIN

**\$6** billion  
MEDICAL BENEFITS PAID

**\$461.3** million  
PAID IN FEDERAL AND STATE  
TAXES AND ASSESSMENTS

**1.6%** AVERAGE  
NET MARGIN  
(20-YEAR HISTORY)



**\$1.7** billion  
RESERVES



RESERVES EQUAL TO

**91**

DAYS OF CLAIMS &  
OPERATING EXPENSES



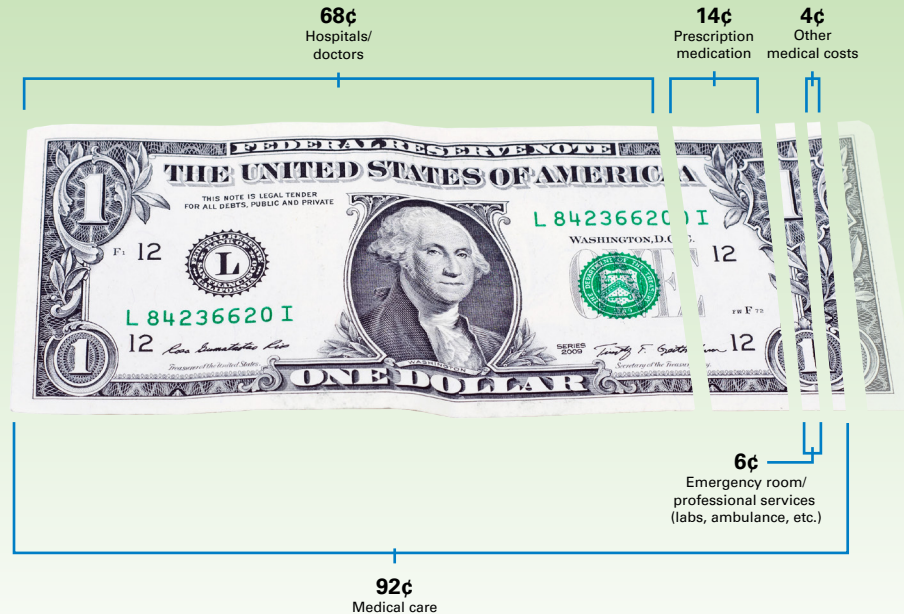
RESERVES EQUAL TO

**\$1,121**

PER MEMBER

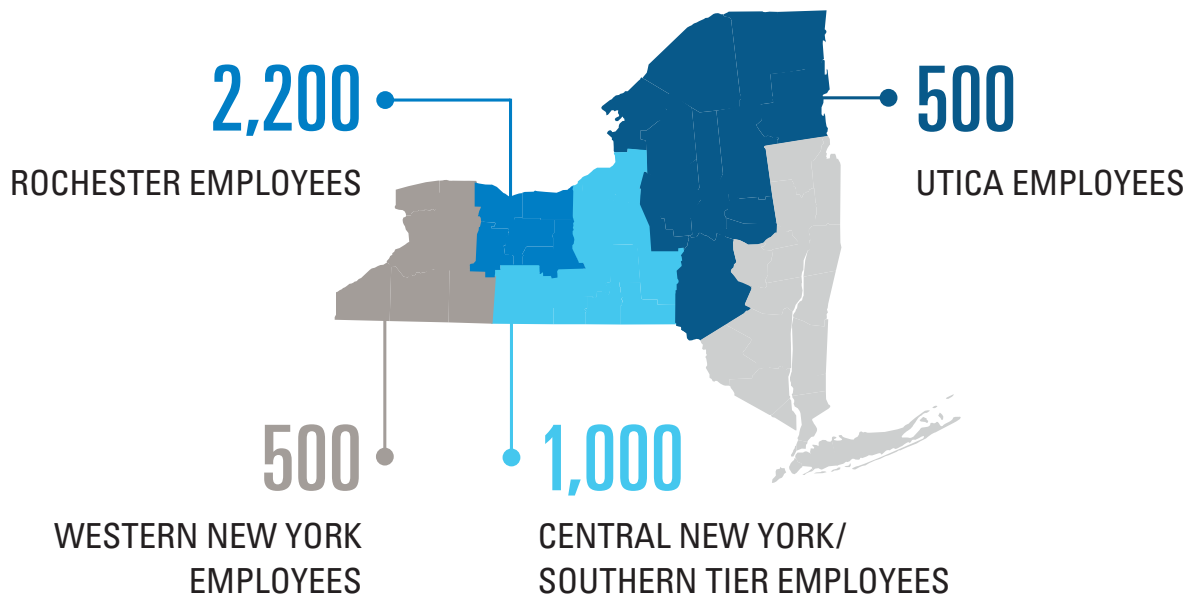


Overall, the company in 2024 spent **92 cents out of every premium dollar** collected on medical care for members.



# Our people

**4,000+** Health plan employees\*





# Our company values



## ✓ We passionately serve our customers

- Be knowledgeable and enthusiastic about the organization and our products and services
- Advocate for our internal and external customers with compassion and empathy
- Address customer needs in a timely manner

✓ **We are**  
*accountable*  
**for our actions**

- Act with a sense of urgency (importance, purpose and drive)
- Proactively, willingly and quickly help change happen
- Take ownership of your work to achieve high-quality results
- Maintain the highest standard of ethical conduct
- Ask for and accept feedback

✓ **We think and**  
*act differently*

- Constructively challenge the status quo when appropriate
- Share ideas to improve processes, procedures and systems
- Be curious and open to innovative ideas for creating value
- Focus on benefits before obstacles

✓ **We are**  
*empowered*  
**to do our best work**

- Communicate and collaborate across the organization
- Engage in difficult but necessary conversations in a direct, open and honest way
- Act decisively with confidence and ownership
- Assume positive intent and seek to understand each other

✓ **We model**  
*inclusion, diversity,  
equity, & access (I.D.E.A.)*

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- Ask questions with curiosity and empathy to understand different backgrounds and viewpoints
- Treat others with fairness and respect, pausing to acknowledge biases and privileges in our interactions
- Take intentional, authentic actions to apply the I.D.E.A. mindset

✓ **We care about our**  
*wellbeing*

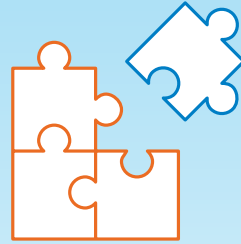
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- Care for coworkers with genuine interest in them as individuals
- Appreciate and recognize others' contributions and accomplishments
- Practice work-life balance
- Model meeting best practices
- Help others without being asked

✓ **We can do it and**  
*have fun!*

- Have a can-do attitude
- Bring fun to the work environment



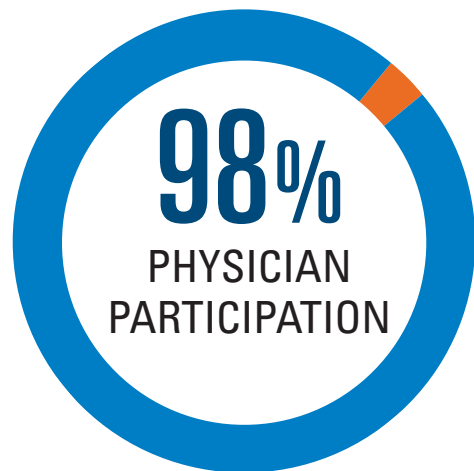


## EMPLOYEE RESOURCE GROUPS

Employee Resource Groups (ERGs) are voluntary employee-led groups that serve as a resource to other employees, represent the diversity of our workforce, and provide meaningful connection and strengthen a sense of belonging. ERGs are open to all employees who strive to collaborate, grow, and model our I.D.E.A. mindset.

**In 2024, more than 150 employees participated in one or more of 10 available ERGs.**

# Our provider network



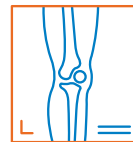
**9,231**  
**PRIMARY CARE PROVIDERS**



**84**  
**HOSPITALS**



**60,000+**  
**PHARMACIES**



**28,757**

**SPECIALISTS & ALLIED HEALTH PROVIDERS**

(PA, NP, PT, OT, etc.)



**2,458**

**FACILITIES & ANCILLARIES**

(Ambulatory Surgery Centers, Skilled Nursing, Dialysis, In-/Out-patient Chemical Dependency, Durable Medical Equipment, Ambulance, etc.)



# Our commitment to quality

Excellus BlueCross BlueShield's Medicaid and Medicare products are accredited by the Centers for Medicare & Medicaid Services (CMS) and the National Committee for Quality Assurance (NCQA)\*.

## CENTERS FOR MEDICARE & MEDICAID SERVICES (CMS)

Recognition from CMS comes in the form of Medicare Stars using a 5-star scale.



Medicare Stars reflect member satisfaction with a health plan and its providers. They also recognize a health plan's success in caring for its members by meeting specific health care benchmarks, including how a Medicare member's chronic conditions are being managed; if Medicare members are receiving their preventive screenings and vaccines; and how the health plan is helping members to take their medications as prescribed.

## NATIONAL COMMITTEE FOR QUALITY ASSURANCE (NCQA)

Each of our plans, including Commercial, Medicare, and Medicaid, are accredited by the NCQA using a 5-star scale.



**NCQA'S annual health insurance plan ratings evaluate accredited and non-accredited health plans by quality and performance metrics.**

\* National Committee for Quality Assurance (NCQA) is a private, nonprofit organization dedicated to improving health care quality. NCQA accredits and certifies a wide range of health care organizations and recognizes clinicians in key clinical areas. NCQA's HEDIS® is the most widely used performance measurement tool in health care. NCQA's website ([www.ncqa.org](http://www.ncqa.org)) contains information to help consumers, employers and others make more informed health care choices.

# Our community engagement



## COMMUNITY INVESTMENTS & PARTNERSHIPS

### FOCUS AREAS

- Maternal Health
- Chronic Condition Management
- Mental/Behavioral Health
- Social Determinants of Health

351

SPONSORSHIPS OF COMMUNITY PARTNERS/NONPROFITS

8

MEMBER AND COMMUNITY HEALTH IMPROVEMENT (MACHI) GRANTS

140

HEALTH & WELLNESS AWARDS

19

HEALTH EQUITY INNOVATION AWARDS WITH PROVIDER PARTNERS/NONPROFITS



## CIVIC ENGAGEMENT

In 2024,

1,694

health plan employees volunteered more than

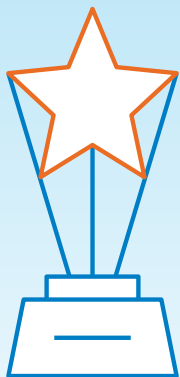
12,400

hours to service projects in communities throughout the health plan's operating area.





# Our awards and recognition



## ✓ **BEST PLACES TO WORK FOR DISABILITY INCLUSION**

Named to the list for the fourth consecutive year, received a top score of 100% on the 2024 Disability Equality Index®, a national benchmarking survey by Disability:IN and the American Association of People with Disabilities (AAPD).

## ✓ **FORBES AMERICA'S BEST-IN-STATE EMPLOYERS**

Recognized as one of the Best-In-State Employers for New York state. Identified in an independent survey from a sample of over 160,000 employees working for companies employing at least 500 people within the U.S.

## ✓ **FORBES AMERICA'S BEST MIDSIZE EMPLOYERS**

Ranked #8, the third consecutive year that Excellus BCBS has been named to the list.

## ✓ **FORBES BEST EMPLOYERS FOR WOMEN**

First time on the list. Ranked No. 103 among all employers nationally and No. 6 among all employers in the insurance industry.

✓ **FORBES BEST EMPLOYERS FOR DIVERSITY**

Second consecutive year on the list. Ranked No. 25 among all employers nationally and No. 5 among employers in the insurance industry.

✓ **GALLUP EXCEPTIONAL WORKPLACE AWARD**

Given to The Lifetime Healthcare Companies (LTHC) and all of its brands, including Excellus BlueCross BlueShield, for creating a workplace where employees across the entire organization are engaged, empowered and proud of the work they do. Overall engagement score of 4.40 placed LTHC in the 96th percentile of companies within Gallup's database.

✓ **JD POWER #1 IN CUSTOMER SATISFACTION FOR MEDICARE ADVANTAGE PLANS**

Ranked No. 1 in customer satisfaction among Medicare Advantage Plans in New York, most trusted Medicare Advantage Plan in New York, and No. 1 Medicare Advantage Provider for Ease of Doing Business in New York.

✓ **NCQA HEALTH EQUITY ACCREDITATION**

One of three health plans in New York state to earn the accreditation. Also the first and only health plan in the state to receive the accreditation for all products including Commercial plans, Medicare, Medicaid, and plans on the Exchange.

✓ **2023 FEDERAL EMPLOYEE PROGRAM PLAN INCENTIVE PROGRAM PLAN EXCELLENCE AWARD**

Second consecutive year to earn this award. FEP identified service experience, financial stewardship, and outcomes (quality) performance as the gold standard in health care, and the health plan excelled in all three areas.

✓ **QUALITY INCENTIVE AWARDS – SAFETYNET AND HEALTH AND RECOVERY PLAN (HARP) PROGRAMS**

Received Quality Incentive Awards from NYS Department of Health, Office of Health Insurance Programs for the health plan's SafetyNet and Health and Recovery Plan (HARP) programs. Based on data from 2022.



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