

2022 HEALTH PLAN OVERVIEW





Jim Reed President and CEO

At Excellus BlueCross BlueShield, our mission as a nonprofit health insurer is to help people in the communities we serve across upstate NewYork live healthier and more secure lives through access to high-quality, affordable health care. For our leadership team and more than 4,000 employees, it's not just our calling, it's personal, because we live here too.

I invite you to read the enclosed report, our 2022 Health Plan Overview. It's a summary of the work we did last year to improve the health of those we serve, so **everybody benefits** here in the place we call home.

Thank you!

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## **Our Company**

Excellus BlueCross BlueShield is a regional, nonprofit health plan serving the communities of upstate NewYork since 1934.



#### **OUR MISSION**

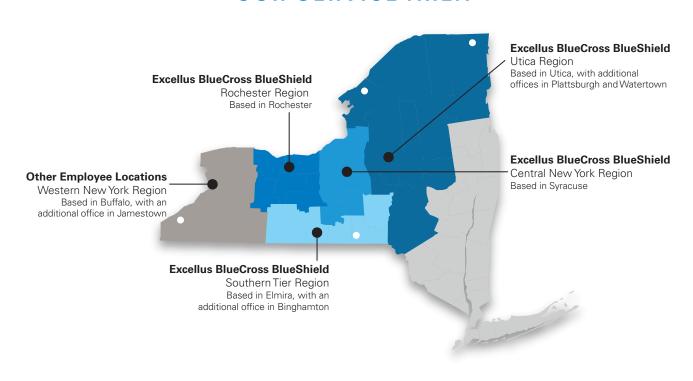
To help people in our communities live healthier and more secure lives through access to high-quality, affordable health care.



#### **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** 2% COMMERCIAL **INDIVIDUAL** 11% **MEDICARE MILLION COMMERCIAL GROUP MEMBERS** MEDICAID & OTHER **GOVERNMENT-FUNDED PROGRAMS** 

## **Financial Overview**

\$6.6 BILLION REVENUE

\$3.6 BILLION ASSETS

\$1.8 BILLION RESERVES

0.90/0 NET MARGIN

\$5.9 BILLION MEDICAL BENEFITS PAID

1.9% AVG. MARGIN (20 YEAR)



100 days of claims & operating expenses in reserve



\$1,186 in reserves per member



\$428.5 million paid in taxes and assessments

## **Our Workforce**



### One of the nation's top employers

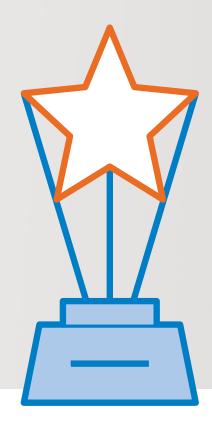
"We're a top employer in America thanks to our employees, who take great pride in our culture of passionately serving our customers and fulfilling our mission of improving access, affordability, and the quality of healthcare in the communities we serve. We're proud of this recognition and are committed to supporting our employees with our inclusive culture, comprehensive employee benefits, flexible work environment and more."

 Excellus BCBS President and CEO, Jim Reed

## Excellus BlueCross BlueShield was ranked #2 on the Forbes 2023 list of America's Best Midsize Employers.

This award is presented by Forbes and Statista Inc., a world-leading statistics portal and industryranking provider.

America's Best Employers were selected through an independent survey of about 45,000 Americans who work for companies with more than 1,000 employees. The evaluation was based on direct and indirect recommendations from employees who were asked to rate their willingness to recommend their own employers to friends and family. Employee evaluations also included other employers in their respective industries that stood out either positively or negatively. Five hundred midsize employers with 1,000 to 5,000 employees were honored.





Kristin Johnston started her career at the Health Plan in the Customer Care department. Later, she transitioned to a position in the Client and Provider Service department, which led to a supervisor position in Provider Relations and now her current role as a team leader. "When I accepted the supervisor position in Provider Relations, I agreed to go back to school to finish the bachelor's degree that I had started years before, but had never completed," says Kristin.

Kristin successfully completed her Bachelor of Science Degree in Business, Management, and Economics through SUNY Empire State. The company tuition reimbursement benefit paid for much of her schooling, and she touts the program as a perfect way to finance your education while building new skills. Kristin was later nominated to participate in the accelerated leader program offered by the company, which helped her learn about industry trends and best practices, while equipping her with new management skills.

She credits the training and resources offered by the company with personal and professional growth and developing benchmarks that provide a better sense of professional opportunities. "The evolution of ongoing resources, such as online LinkedIn Learning, tuition reimbursement and mentorship programs has helped me gain confidence, increase my knowledge, attain goals, and expand my professional network. All of this has led to a great deal of growth, both personally and professionally," says Kristin.



# Changing the stigma around disability

When she began her career as an intern in safety net and individual market sales at the Health Plan, Kaitlin Hawkins-Rusch couldn't foresee how involved she would become in diversity, equity, and inclusion, and how it would impact not only her professional life, but also her personal life.

As an intern, Kaitlin observed that discussions around diversity often focused on visible differences. Reflecting on her own personal experience with a family member, she wondered if there was room to expand the definition of diversity to include characteristics that may not be outwardly visible. Kaitlin expressed her curiosity to a senior leader who told her about AVID (Awareness of Visible and Invisible Disabilities), a new Employee Resource Group that was forming.

She was very interested. Having a close family member with autism, Kaitlin was eager to learn more about how to support someone with a disability. The mission of AVID is to create awareness and understanding of disabilities and their impact to promote an inclusive culture across the organization. It serves as a resource for employees on disability-related topics and issues and provides a forum for discussion and learning that can facilitate change.

As Kaitlin transitioned from an intern to a full-time employee in the Human Resources department, she became more involved in AVID, serving as a co-chair for the past three years. "I love being part of it," explains Kaitlin. "It makes me feel like I have a chance internally and, in our communities, to advocate for something that doesn't always get awareness." She explained that belonging to the Employee Resource Group provides an opportunity to make a difference and help people feel more valued. Everyone in the group comes together with the desire to learn.

## OUR ORGANIZATION PROMOTES VALUES AND BEHAVIORS THAT HELP GUIDE OUR WORK AND INTERACTIONS WITH EACH OTHER.



### Carolyn passionately serves our CUSTOMERS.

"Employees here are truly committed to helping our community. We're constantly reminded to keep the member at the center of our work."

- Carolyn Stiles, Marketing Manager



#### Michelle is **ACCOUNTABLE** for achieving results.

"I see every day how my team and I are accountable for our actions as we keep more than 4,100 employees informed and connected."

- Michelle Kraft, Manager, Internal and Strategy Communications



#### **Ankit THINKS AND ACTS DIFFERENTLY.**

"The Health Plan's employee-first approach is something you can see being practiced every day."

- Ankit Garg, MD, VP Medical Affairs Retail Markets



### Jonathan cares about WELLBEING.

"A positive work environment that supports work/life balance and employee development is a real value."

- Jonathan Kivel, Actuarial Analyst



#### Rowan models INCLUSION, DIVERSITY, EQUITY, AND ACCESS.

"Being part of the initiatives and programs that help propel our I.D.E.A value has been nothing short of incredible."

- Rowan Collins, Diversity, Equity, and Inclusion Programs & Project Specialist



### Kelly can do it and HAVE FUN.

"We promote fun in the workplace with monthly games and innovative ways to socialize. It's a very warm and inviting work environment."

- Kelly Gannon, Sourcing Specialist



#### Peter is EMPOWERED to do his best work.

"The culture is truly different from any other organization. Everyone is so supportive of your development."

- Peter Ozog, Digital Services Analyst

## **Our Provider Network**





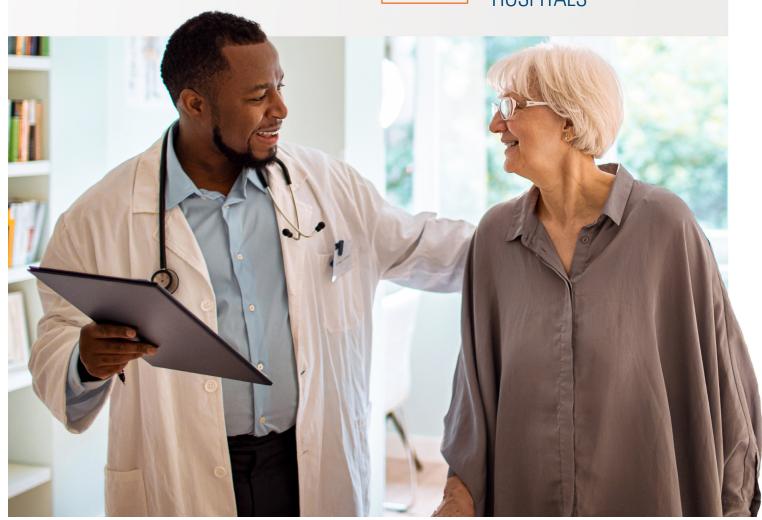
**5,305**PRIMARY CARE PROVIDERS



16,975
SPECIALISTS AND ANCILLARY PROVIDERS



72 HOSPITALS



## 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).\*

#### **CMS**

The Centers for Medicare & Medicaid Services awarded us with a 5-star rating for our HMO and Prescription Drug plans again in 2022, as we remain among the highest-rated Medicare plans in the nation and in upstate New York.







#### **NCQA**

Our products have earned ratings of 4 stars and above on NCQA's 5-star quality scale (2021 - 2022).







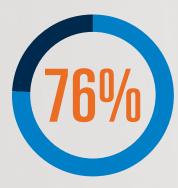
NCQA'S ANNUAL HEALTH INSURANCE PLAN RATINGS EVALUATE ACCREDITED AND NON-ACCREDITED HEALTH PLANS BY QUALITY AND PERFORMANCE METRICS.

<sup>\*</sup> 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) contains information to help consumers, employers and others make more informed health care choices.

# Accountable Cost and Quality Agreements

OUR ACCOUNTABLE COST AND QUALITY AGREEMENT (ACQA) MODEL ALLOWS US TO WORK TOGETHER WITH PROVIDERS, HELPING PEOPLE IN OUR COMMUNITIES LIVE HEALTHIER AND MORE FINANCIALLY SECURE LIVES.

These specific agreements focus on collaboration between our Health Plan and systems of doctors and hospitals. We work together to improve quality and keep costs down by identifying opportunities for efficiency, closing gaps in care, and better controlling chronic conditions among members. Recent successes in this area include:



of members saw providers in ACQAs or similar agreements



of possible quality points achieved by ACQA providers\* in 2022



of ACQA providers outperformed non-ACQA providers in every core clinical measure



\$35.8

million in pharmacy savings from 2019-2022



6,951

doctors served just under one million members



\$116.8

million saved through clinical savings initiatives established with ACQA providers from 2019 - 2022

# **SLOWER GROWTH IN MEDICAL COSTS**

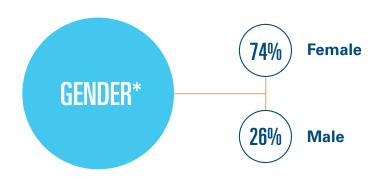
when care is managed by an ACQA primary care physician



## **We Commit to Employee Diversity**

As part of our commitment to Inclusion, Diversity, Equity and Access, we work to ensure that our workforce is reflective of the members and communities we serve.

We continue to make progress and recognize opportunities for growth in the areas of internal mobility, development, and hiring. There is always more to be done.



4,292 Employees

of our workforce is an employee of color as of October 31, 2022

+50%
growth in headcount of employees of color over the past five years





# We Commit to an Inclusive, Diverse, Equitable, and Accessible Workplace

We launched our first Inclusion Survey in 2020 to begin measuring our progress toward our diversity, equity and inclusion goals. Each year, we ask employees to share their perspectives on what our company is doing well and where it can improve. 42% of employees took the 2022 Inclusion Survey.



		2022	2021
Agree that we are committed to diversity, equity, inclusion, and access		94%	91%
Agree senior leadership encourages DEI		91%	90%
Agree that we respect individuals and value their differences		91%	88%
Agree we are making progress with DEI initiatives		90%	88%
Agree we do a good job at providing job training programs that promote multicultural understanding		88%	85%
Agree we provide an environment for free and open expression of ideas, opinions, and beliefs		87%	84%
Agree that employees who are different than most are treated fairly		86%	85%
Agree that their management shows that diversity is important through its actions		85%	83%
Agree that their experiences working here have led them to become more aware of diversity, equity, and inclusion		83%	79%
NEW QUESTIONS IN 2022			
Agree that at work, they are respected		91%	
Agree that they feel like a valued member of their team		89%	

# Community Investments & Partnerships

WE BELIEVE THAT BUILDING STRONG, MEANINGFUL RELATIONSHIPS IN OUR COMMUNITIES THROUGH STRATEGIC INVESTMENTS IS ONE OF THE MANY WAYS WE FULFILL OUR MISSION AS AN ORGANIZATION.

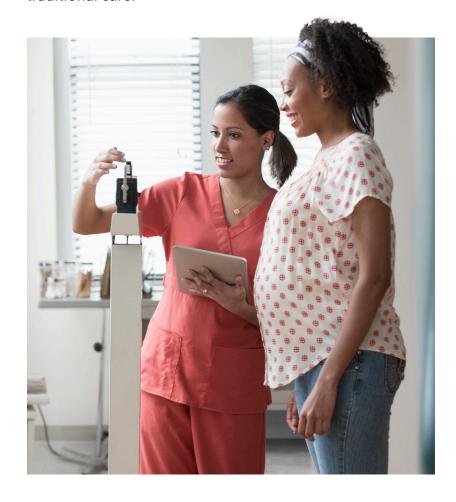
Funding for our 2022 Health Equity Award (HEA) recipients focused on programs and services that support underserved people with health disadvantages due to race, ethnicity, disability, sex, gender and/or rural disparities. Our Member and Community Health Improvement (MACHI) grants focused on improving maternal health and health equity.



### Making health equity a priority

"Since beginning the MVHS Centering-Pregnancy program, we have held 36 groups, providing prenatal care to more than 240 moms," said Jaime Kierpiec, RN, Maternal Child Services Nurse Education. "It is really gratifying to see the bonds these moms and families make during their time together. We are so appreciative of Excellus BlueCross BlueShield for this grant which will help us expand CenteringPregnancy to more women in our community who have difficulty accessing prenatal care."

Mohawk Valley Health System (MVHS), in Utica NY, offers the area's only licensed CenteringPregnancy program, which brings 8-10 women, all due at the same time, together for their care. Centering group prenatal care follows the recommended schedule of 10 prenatal visits, but each visit is 90 minutes to two hours long giving women much more time with their provider. Moms engage in their care by taking their own weight and blood pressure and recording their own health data, with private time with their provider. According to research, CenteringPregnancy has been shown to nearly eliminate racial disparities in preterm birth. All women, but especially African American women, who are at higher risk, experience lower risk of preterm birth when enrolled in CenteringPregnancy than traditional care.



Northside Women's Wellness, in Syracuse NY, supports maternal health programs in the CNY region. The Health Equity Award funding provided allowed Northside Women's Wellness to focus specifically on bringing women a variety of wellness experiences such as yoga, nutrition education, and post-partum and mental health support group opportunities. Programming will also include the pairing of wellness coaches serving as health advocates, who will ensure all participants have proper guidance along their journey. The goal is to help pregnant women build on healthy personal habits and strategies, connecting them to important community resources, properly advocating for their family's health care needs, and the formulation of a plan that can work best for their family's lifestyle.

The goal of **Agape Haven of Abundance**, located in Rochester NY, is to support families in one of the city's most ethnically, linguistically, and racially diverse neighborhoods. They chose the neighborhood to lift the entire community by empowering youth with the confidence, creativity, and academic performance they need to succeed and explore their passions.

Besides offering a safe place to go, Agape provides free services to the Edgerton neighborhood and surrounding local community for its out-of-school and summer programs. Children and youth ages 6-18 get one-on-one attention, mentorship, homework help, meals, and structured activities to build language and financial literacy, as well as mental health, hygiene, and other support services.



"To be able to serve more families, Agape reached out to community partners and volunteer support, knowing that community partnerships are one of our biggest assets and one of the ways we've been able to sustain what we have established in this neighborhood, says Julie Oakley, executive director of the youth community outreach center, Agape Haven of Abundance. Excellus BlueCross BlueShield is one of those partners that stepped up and provided Health Equity Award grant funding, for Agape's out-of-school program."

"The health equity funding that was provided by Excellus BlueCross BlueShield has allowed the Binghamton University Speech, Language and Hearing Clinic to expand their clinic hours and resources. The clinic significantly increases access to speech and language therapy services in the area, while also serving as a clinical training site for undergraduate students. Future graduate students will complete some of their clinical training at the location, as well," said Rodney Gabel, founding director and professor, division of speech and language pathology at Binghamton University."

In recognition of the need for Speech and Language Pathology (SLP) services in the SouthernTier community, health equity grant funding was provided to **Binghamton University's Speech Language Hearing Clinic** to increase clinical access for high-need members of the community.

When Rodney Gabel, a Binghamton University speech and language pathologist who specializes in stuttering arrived at Binghamton University in 2020, he learned that there weren't enough speech and language pathologists to meet the needs of the SouthernTier community. To address this need, Gabel joined the Decker College of Nursing and Health Sciences and has worked to create a division of speech and language pathology and is developing a master's-level program in the discipline.

To help fill the gaps in care in the community, the SLP program and clinic began to provide services to the area on a contract basis. The demand for clinic services has already been high and community collaborations with student involvement allows organizations to provide services that they couldn't provide with their existing staff.





