

Your local, nonprofit *health plan partner* in upstate New York



2026 HEALTH PLAN OVERVIEW

Excellus  

DEAR MEMBERS, COMMUNITY PARTNERS, AND NEIGHBORS,

For nearly a century, our mission has been rooted in the communities of Upstate New York—places where our employees live and work, where our members raise their families, and where our decisions are shaped by people who understand the needs of our region firsthand.



✓ Why local matters

Our nonprofit is governed and advised by boards of local community members and leaders, including physicians, community advocates and representatives from local nonprofits, hospitals, corporations, public schools, unions and more.

As a nonprofit, our purpose is clear: to improve health, expand access, passionately serve our customers and improve affordability for the 1.5 million people who rely on us. Every resource is focused on delivering value back to our members and communities. That includes prioritizing a strong, local workforce, ensuring that the vast majority of premium dollars go directly to medical care, and maintaining margins that are intentionally modest so we can remain a stable, reliable partner no matter what challenges arise.

This past year underscored our focus on the everyday moments that help people stay well. We continued to expand virtual care for those times when your doctor isn't available (including behavioral health and dermatology), opened a new resource center in Central New York, and brought more care into members' homes through our partnership with WellBe Senior Medical*. We worked with our community partners to remove barriers and provide additional supports that enhance and reinforce traditional clinical care. As we look forward, deepening our partnerships with local providers remains a central priority, because collaboration at the community level is essential to improving quality, access and affordability.

You will see these efforts reflected throughout this report, including through a series of **impact points** that highlight how our mission comes to life across three core commitments:

- **Why local matters** — Our deep community roots, local governance, and on-the-ground support
- **Why nonprofit matters** — Our members-first model and long-term focus on health, not profit
- **Why your health matters** — Our focus on keeping you healthier and making care more affordable for all

Together, these commitments guide our work across our coverage area.

We are grateful for the trust you place in us, and we remain committed to working alongside you — as neighbors, members, partners, and stewards of community health — to create a stronger, healthier future for all.

The data presented in this document reflects the most current information available as of March 2026.

* WellBe Senior Medical is an independent company providing home-based medical care to Excellus BCBS members.

Our company

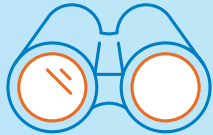
Excellus BlueCross BlueShield

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

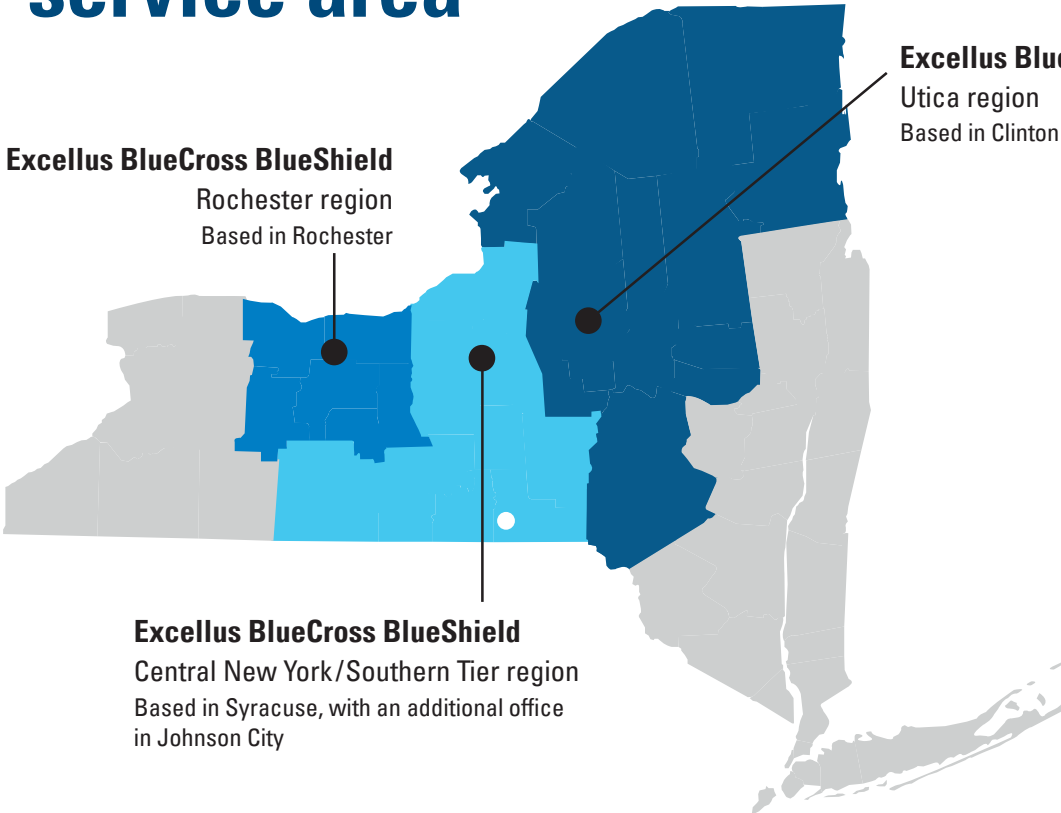
To be recognized and valued as THE community and business resource for health care security through financial strength, effective cost control, ease of use, and commitment to health improvement.

Our service area

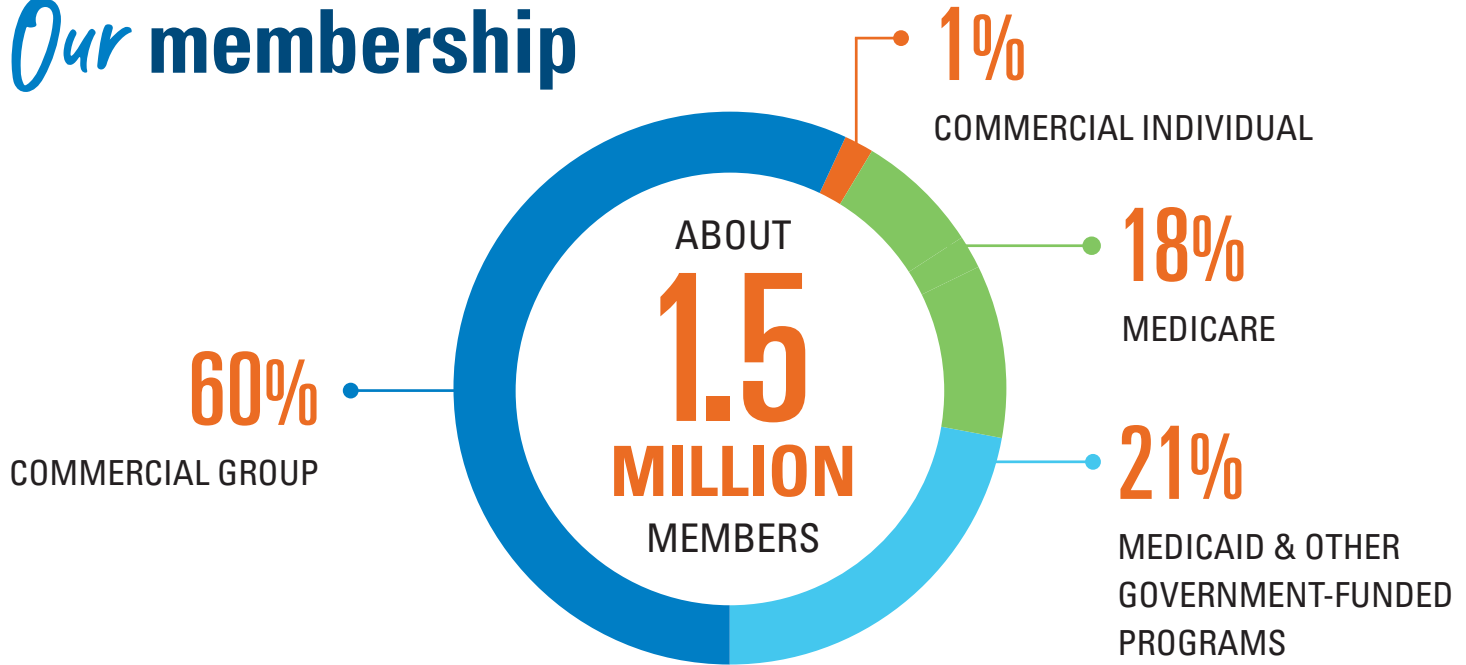
Excelsus BlueCross BlueShield
Rochester region
Based in Rochester

Excelsus BlueCross BlueShield
Utica region
Based in Clinton

Excelsus BlueCross BlueShield
Central New York/Southern Tier region
Based in Syracuse, with an additional office
in Johnson City



Our membership



✓ Why your health matters

Addressing rising health care costs takes everyone working together — doctors, hospitals, employers, and insurers. We do our part by helping to coordinate quality care for 33,000+ members with diabetes, heart disease, COPD, kidney disease, and other complex needs.



DELIVERING A LIFELINE THROUGH PERSONALIZED CASE MANAGEMENT

Judith (left, with Excellus BCBS Case Manager Laurie), receives support through the health plan's case management program. Living alone without a local support system and facing significant health challenges — including a bilateral knee replacement in 2023 and a subsequent revision surgery — she benefited from personalized support that helped coordinate her care, manage complex health needs, and access timely services. This support improves care continuity, strengthens the member experience, and contributes to better health outcomes.

“ I never imagined my health plan would become such an important part of my life, but Laurie’s support during my darkest moments was life changing. ”

Judith, Excellus BCBS member

Financial overview

Rising health care costs led Excellus BCBS to post a 1.4% operating loss in 2025.

The nonprofit typically aims to keep net margins at 2% or less, and strong investment results helped the plan end the year at that level.



REVENUE:

\$7.5
billion



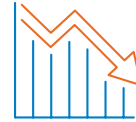
MEDICAL AND DRUG
BENEFITS PAID:

~\$7 billion



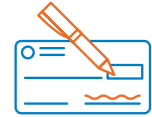
OPERATING
MARGIN:

-1.4%



NET MARGIN:

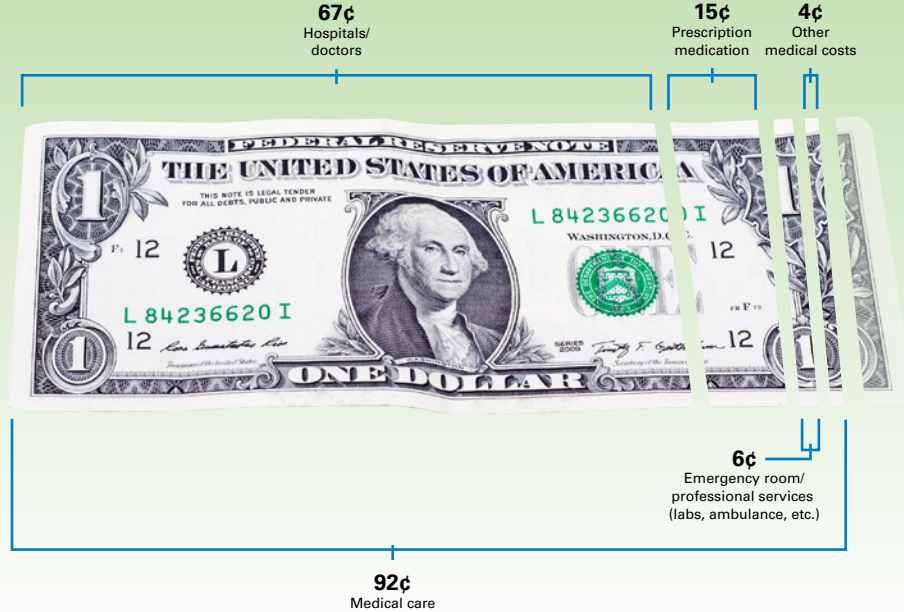
2%



FEDERAL AND
STATE TAXES AND
ASSESSMENTS:

\$509
million

Overall, the company in 2025 spent **92 cents out of every premium dollar** collected on medical care for members.



✓ Why nonprofit matters

As a nonprofit, we intentionally keep margins low to stay financially stable and direct as much premium money as possible to care.

Our average net margin over the past 20 years:

1.5%

Why nonprofit matters



Both nonprofit and for-profit health insurers use the premiums you pay to cover medical care and prescription drugs. One key difference is how those premium dollars are typically spent.

On average, nonprofit health insurers spend more of each premium dollar directly on your health care.

Here's what that looks like in New York state.*

Out of every premium dollar collected, on average:

Nonprofits:



GOES TO CARE

For-profits:



GOES TO CARE

WHY THAT DIFFERENCE MATTERS

That 4-cent gap may seem small. But when you spread it across the billions of premium dollars collected each year in New York state, it adds up to hundreds of millions of dollars — or more — that are not spent directly on patient care.

* Data for 2025. Data is weighted by membership and based on health plan financial filings with the National Association of Insurance Commissioners (NAIC).

Our people

Our health plan and its parent company employ **4,000+ people** — our members are our neighbors, family, and friends.



EXPANDING ACCESS TO VIRTUAL PHYSICAL THERAPY

Kelly, an Excellus BlueCross BlueShield member, enrolled in Vori Health*, a virtual physical therapy service available through Excellus BCBS. Vori Health connects members with specialty providers and personalized treatment plans to help reduce pain, improve function, and support better health outcomes.

* Vori Health is an independent company that offers virtual musculoskeletal (back, neck and joint) health care and physical therapy services to Excellus BlueCross BlueShield members.

At Excellus BlueCross BlueShield, our culture — our Lifetime Way values and behaviors — guides how we show up for our members every day.



One of our seven core values — **“We passionately serve our customers”** — calls on employees to bring deep knowledge of our products and services, advocate with compassion and empathy, and respond swiftly when members need help. These behaviors aren’t abstract ideals; they come to life in everyday interactions, like the one that unfolded at the Johnson City Resource Center when a member needed clarity, urgency, and someone he could trust.

For Earl, an 84-year-old Medicare member from Harpursville, the Johnson City Excellus BCBS Resource Center is more than a place to get answers — it’s a trusted part of his routine and a place where he feels understood. He stops in often, sometimes with a list of questions, other times with mail that feels confusing. Caring for his grandchildren adds another layer, and he relies on the Resource Center team to help him understand coverage for himself and his family.

Recently, Earl came in holding a letter he didn’t realize meant one of his Medicare plans was ending — with just ten days left to choose a new option. Recognizing the urgency, Alesia, Brittany, and Raechell stepped right in. They clearly explained the changes, helped Earl select a new plan to avoid any lapse in coverage, and, just as importantly, offered patience, kindness, and genuine human connection.

For Earl and many others, the Resource Center isn’t just a help desk — it’s a welcoming place where people are treated with care and respect. Thanks to employees like Alesia, Brittany, and Raechell, everyday interactions become moments that truly matter, strengthening both individual lives and the broader community — making their work truly **Everyday Extraordinary**.



“

I don't know what I'd do without this place. They explain things so I can understand them.

They're not just helpers — they're my friends.

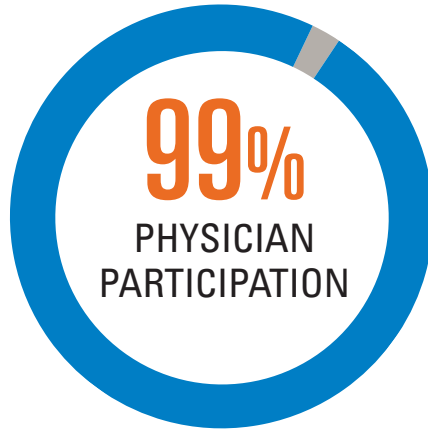
”

Earl

Excellus BCBS Medicare member

Our provider network

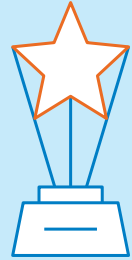
We know it's important to partner with local doctors, hospitals, pharmacists and other providers so members can see those they know and trust. We're proud to contract with 99% of providers in upstate New York.



✓ Why your health matters

We're partnering with providers to build on their strong work managing chronic conditions and to deepen the focus on prevention — steps that can improve long-term health and reduce costs.

ADVANCING QUALITY AND IMPACT THROUGH STRATEGIC PROVIDER PARTNERSHIPS



In 2025, Excellus BlueCross BlueShield continued to strengthen its provider partnerships by recognizing organizations that exemplify innovation, quality, and leadership in patient care through its Circle of Excellence Innovation Awards. 2025's honorees — **Internal Medicine Associates of Auburn** and Bassett Healthcare Network's **New York Center for Agricultural Medicine and Health (NYCAMH)** — demonstrated measurable impact in improving health outcomes and patient experience while advancing models of care that respond to the evolving needs of their communities.

Internal Medicine Associates of Auburn was recognized for its leadership in value-based care and sustained excellence in quality and patient experience. Serving central New York for nearly five decades, the practice has built a patient-centered care model rooted in partnership, continuous improvement, and clinical excellence. **NYCAMH** earned recognition for its Farm Partners Program, which delivers free, confidential case management, counseling, advocacy, and financial support to farming families and individuals with occupational health needs, addressing both clinical and social determinants of health through a highly personalized, community-based approach.

The **Circle of Excellence** program reflects Excellus BlueCross BlueShield's commitment to collaborative innovation across its provider network. By highlighting organizations that deliver meaningful, measurable improvements in care delivery, the program underscores the value of long-term partnerships in building a more equitable, high-performing health care system and supporting healthier, more resilient communities across upstate New York.



Internal Medicine Associates of Auburn



New York Center for Agricultural Medicine and Health (NYCAMH)

Our commitment to quality



Excelsus 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.



Why your health matters

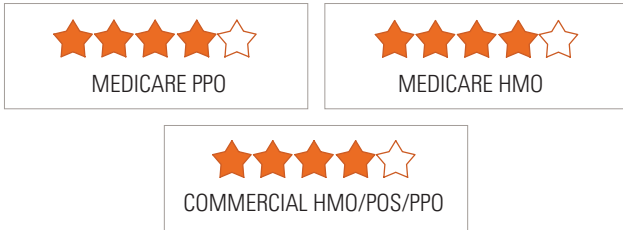
Pharmacist reviews, biosimilars, home delivery, and lower-cost infusion options all work together to protect members from adverse impacts to improve both short- and long-term health.



* 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.

National Committee for Quality Assurance (NCQA) Health Plan Ratings

Health plan ratings are based on their combined HEDIS® and CAHPS® scores and NCQA accreditation status. NCQA evaluates health plans on the quality of care patients receive, how happy patients are with their care and health plans' efforts to keep improving. Ratings are based on a 5-star scale.



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



EXPANDING ACCESS TO IN-HOME CARE

Yari enrolled her mother (pictured), an eligible Excellus BlueCross BlueShield Medicare Advantage member, in **WellBe Senior Medical***— a physician-led, in-home care service that brings medical, behavioral health, and social support directly to her mother's doorstep. By providing comprehensive care in the home, WellBe eliminates the need for multiple appointments at different locations, saving time, reducing stress, and minimizing time away from work for caregivers. WellBe is designed for individuals with complex health needs, providing preventive care and care management where patients are most comfortable.

* WellBe Senior Medical is an independent company providing home-based medical care to Excellus BCBS members.



Our community impact

We supported communities through a range of programs, including awards, sponsorships, volunteer initiatives, and community partnerships — demonstrating how funding, collaboration, and service come together to create deeper impact. We recognize that health outcomes depend on access to care, stable living conditions, and opportunities to thrive, beyond clinical settings.

OUR PRIORITIES



**Maternal
health**



**Mental &
behavioral
health**



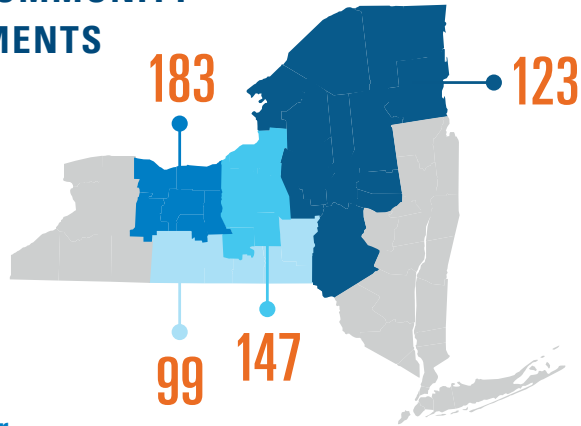
**Chronic
condition
management**



**Social
Determinants
of Health (SDOH)***

* According to the Centers for Disease Control and Prevention, SDOH can be grouped into 5 domains: economic stability, education access and quality, health care access and quality, neighborhood and built environment, and social and community context.

TOTAL COMMUNITY INVESTMENTS



Rochester

183 sponsorships and community health projects funded

Areas of impact

- Early childhood development
- Chronic condition management
- Cultural connection & community trust

Central New York

147 sponsorships and community health projects funded

Areas of impact

- Housing stability
- Environmental health
- Maternal support
- Nutrition security

Mohawk Valley/North Country

123 sponsorships and community health projects funded

Areas of impact

- Food insecurity & chronic illness
- Nutrition education
- Youth physical activity
- Community health access

Southern Tier

99 sponsorships and community health projects funded

Areas of impact

- Early childhood development
- Developmental screening

✓ Why nonprofit matters

Being nonprofit allows us to take a long-term approach to improving community health — your community health — by investing in multiyear programs that strengthen access, quality, and community wellbeing.



ACCESS TO CARE (Rochester)

Talk Shop with a Doc – Common Ground Health Partnership

Meeting people where they are — bringing trusted healthcare conversations into the community, even in places like barbershops and salons.



HOUSING STABILITY & HEALTHY ENVIRONMENTS (Syracuse)

A Tiny Home for Good

Providing a safe, healthy place for families during lead abatement protects both parents and children.



YOUTH DEVELOPMENT & HEALTH EQUITY (Utica)

Creo's Bikes for Tykes – The Neighborhood Center

Encouraging active living early builds confidence, lifelong habits, and healthier futures.



FOOD SECURITY & NUTRITION ACCESS (Owego)

Tioga County FRESH Truck – Catholic Charities

Bringing fresh, nutritious meals directly to rural communities removes barriers to better health.

✓ Why local matters

We're dedicated to enhancing the health and wellbeing of our communities, creating better places to live, work and raise families. More than 500 community projects funded in 2025, addressing health screenings, mental health, education, access to care, and more.



Our volunteerism

Each full-time employee is given eight hours of volunteer time off (VTO) to provide meaningful, hands-on support to local partners and community organizations – reinforcing community bonds while deepening the reach of our overall impact beyond funding.

In 2025,

1,707

health plan employees gave back

12,153

volunteer hours supporting local organizations and health initiatives.



OUR RESOURCE CENTERS

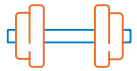
In 2025, more than 18,000 people were assisted across our local resource centers in Greece, Fairport, Johnson City, Liverpool, and New Hartford.

Pictured: In September 2025, we announced the opening of our new resource center located in Liverpool, NY.



Investing in their wellness

Care coordination, preventive screening reminders, nutrition support from dietitians, digital wellbeing tools, employer wellness programs, Blue365® discounts, and 24/7 support through our Nurse Call Line (877-222-1240, TTY 711) help members stay healthy and informed.



Aiding older adults

In-home care for vulnerable older adults, fitness and gym programs, healthy aging resources, and fall prevention initiatives support independence and safety.



Addressing chronic conditions

Targeted programs support members managing chronic obstructive pulmonary disease (COPD), congestive heart failure, diabetes, and late-stage kidney disease through education and coordinated care.



Supporting new moms

Nurses, dietitians, social workers, and behavioral health care managers support moms during and after pregnancy, including pilot programs to reduce complications like preeclampsia.



Building stronger provider partnerships

We collaborate with providers through quality-based incentives, Blue Distinction® recognition, lower costs for in-network care, and support for small and mid-sized hospitals seeking advanced electronic medical records and other technological capabilities.



Providing prescription drug solutions

Programs like Pharmacy Concierge®, Site of Care for lower-cost infusion therapy, home delivery, and increased use of FDA-approved generics and biosimilars help improve safety, effectiveness, and affordability.



Expanding virtual care

Virtual visits can improve access to care for minor illnesses and injuries, behavioral health, dermatology, physical therapy, and cardiac rehabilitation when in-person provider visits aren't available.



Supporting our local communities

Our 4,000+ local employees provide in-person help at resource centers, reconnect with members through the Community Connections team, support enrollment through facilitated enrollers, and contribute their time and effort to community initiatives focused on food, housing, transportation, and behavioral health.



Delivering data-driven improvements

We use data to identify gaps in care, rising costs, duplicate services, and billing issues — allowing us to act quickly to protect members and improve outcomes.



Excellus  

Everybody Benefits

A nonprofit independent licensee of the
Blue Cross Blue Shield Association

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