



**BlueCross
BlueShield**
Minnesota

2023 REPORT TO THE COMMUNITY



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INTRODUCTION





A NOTE FROM DANA ERICKSON

President and chief
executive officer



Blue Cross and Blue Shield of Minnesota has made it our mission to pave the way for everyone to achieve their healthiest life. To achieve this mission, we root our work in advancing racial and health equity. Such focus is vital to ensure historically and contemporary marginalized communities across Minnesota have needed opportunities to maximize their health, and the health and wellbeing of all Minnesotans.

At Blue Cross we not only address those areas that are traditionally associated with healthcare such as those in a clinical setting. Instead, we address health in all its forms, in all our communities, and all its drivers, from the physical environment to social and economic factors like income, community safety, housing, quality education and food security. We know that health can flourish or wither with the presence or absence of these factors. Within our 2023 report, you will see many Blue Cross initiatives that address those social drivers of health as we aim to eliminate inequities and foster healthy communities for all.

Core to breaking down the deepest inequities, Blue Cross has continued to accelerate our efforts to address the destructive impact of racism on all forms of health. We are dedicated to taking meaningful action, and to reaching a time when racism no longer determines health outcomes or acts as a barrier to receiving quality care for Black, Indigenous, Latine, Asian American and Pacific Islanders, and other people of color. As Minnesota's largest nonprofit health plan, Blue Cross has an unwavering belief that tackling health inequities and systemic racism is paramount for the health of all our members, their communities, and the vitality of our state.

Our report to the community in 2023 highlights just that – and for every initiative included, there are multiple other examples of our efforts to pave the way for health across Minnesota.

I am proud of our relationships with community partners who know best how to address needs and lead this work every day, and of our Blue Cross associates dedicated to our mission that drives our work. We know prioritizing equity leads to higher quality care, reduced health inequities, and ultimately creates a healthier and more just society.

To achieve these positive health changes it requires widespread collaboration, cooperation, and consensus. It is humbling that so many Minnesotans are working toward a shared goal of all communities having what they need to live their healthiest lives.



ABOUT THE REPORT

Blue Cross and Blue Shield of Minnesota has a mission of paving the way for everyone to achieve their healthiest life by advancing racial and health equity. The work accomplished throughout the state in 2023 supported this multifaceted mission—advancing equity and improving health outcomes. This report serves as a snapshot, capturing the milestones achieved within the communities we serve throughout the previous year.

The 2023 report features these achievements in four main sections. The first section, **Reaching milestones**, highlights awards and recognitions received over the last year for our efforts and commitment to advancing equity both internally and externally.

The following section, **Organizational evolution** features work by three teams focused on advancing equity at Blue Cross. These teams ensure we are advancing equity internally and developing a culture of belonging to position Blue Cross as a strong leader for the community.

The **Community impact** section features initiatives, projects, funding and campaigns focused on advancing racial and health equity across the state.

Lastly, the **Advocating for equity** section emphasizes the advocacy for solutions aimed at fostering positive change for residents in all 87 counties of Minnesota.

This report's community insights deepen our understanding and offer invaluable solutions. Reflecting on 2023, we recognize our longstanding collaboration with Minnesotans and anticipate further progress toward racial and health equity.





REACHING MILESTONES





These awards and recognitions reflect our efforts and commitment to advancing equity internally and for our partners, members and the communities we serve. The following awards are a few of our top recognitions from 2023.

Top 200 Workplace

The Star Tribune honored Blue Cross as a Top 200 Workplace for 2023. Each year, employees from across Minnesota are invited by the Star Tribune to respond to an annual survey, benchmarking workplace culture. Based on employee responses, 200 companies across Minnesota were chosen as Top Workplaces. Blue Cross is ranked #33 in the Large Business Category.

HRC Corporate Equality Index

The Human Rights Campaign Foundation named Blue Cross as a “Best Places to Work for LGBTQ+ Equality.” Our organization received a perfect score on the Corporate Equality Index for the fourth year in a row. The Corporate Equality Index measures corporate policies and practices related to LGBTQ+ workplace equality.

Candidate Experience Awards

Blue Cross was recognized by the Talent Board for being a Top 50 company, ranking No. 20 of companies who exceeded benchmark scores. Talent Board is a non-profit research organization focused on the elevation and promotion of a quality candidate experience.

National Committee for Quality Assurance

Blue Cross and Blue Shield of Minnesota, as well as Blue Plus, receive standout accreditation ratings in both Quality and Satisfaction categories for 2023.



Reaching milestones

Minnesota PRSA Classics

The Minnesota chapter of the Public Relations Society of America (PRSA) has recognized Blue Cross with its annual PRSA Classics awards as an award winner in the following category:

Diversity, Equity & Inclusion (DEI) Program: For the ThreeSixty Journalism TV and Broadcast Camps



ThreeSixty Journalism

Plan Excellence Awards

The Blue Cross and Blue Shield Association's Federal Employee Program awarded Blue Cross of MN two Plan Excellence awards, one for Service Experience and one for Member Outcomes. The Federal Employee Program provides quality and affordable health care to roughly 5.5 million federal employees, retirees and their families.

Above and Beyond Award for Excellence

The Employer Support of the Guard and Reserve (ESGR) recognized Blue Cross in 2023 for excellence in providing benefits to employees who serve in the military and their family members.



Above and Beyond Award for Excellence



ORGANIZATIONAL EVOLUTION





DIVERSITY, EQUITY, INCLUSION AND BELONGING



Diversity, equity, inclusion and belonging (DEIB) plays a pivotal role in creating a positive workplace culture at Blue Cross. Research shows that a commitment to DEIB is not only a strong driver of financial performance but that, more importantly, it creates a space for associates to thrive and come to work as their full selves.

Our DEIB strategy not only helps pave the way to success with our business goals, but also prepares and motivates associates toward impactful work in the community. The following pages features the groups, leaders and efforts that advanced DEIB work at Blue Cross in 2023.

To me, DEIB should be less of a melting pot and more of a salad bowl. Every individual gets to maintain their unique identity while joining others in creating something special. There's beauty in coming together in ways where differences complement each other and are celebrated as strengths.

TERON BUFORD

Director of diversity, equity, inclusion and belonging



Associate Resource Groups

At Blue Cross, Associate Resource Groups (ARGs) are voluntary, associate-led groups with a shared purpose. They provide access to resources, promote career development, drive success in the workplace, and increase belonging for associates united by a characteristic, an interest or an intention.

In 2023, our Associate Resource Groups advocated for and created more inclusive enterprise practices that propel us toward our ideals of a culturally diverse and inclusive work environment. With the support of our ARGs we sponsored nearly two dozen different events and initiatives, helped craft inclusive hiring guidelines, offered countless professional development and cultural awareness events, and launched our inaugural ARG Summit. Below is a brief overview of our ARGs and the work they do at Blue Cross and in the community.



African American Professionals Network (AAPN)

Promotes respect for personal distinctions and fosters an environment and culture where associates of African descent can achieve their full potential.

Allies of the Military

Supports Blue Cross active and former military service members, supports associates with family members in the military, helps educate internal audiences, and assists with the recruitment and retention of veterans. Additionally, they lead outreach activities with the military community.

Asian Circle

Promotes access, respect, inclusion and cultural insight to Blue Cross associates through a strong commitment to diversity and support in eliminating health inequities in the Asian community.

BluePride

Provides space and support for lesbian, gay, bisexual, transgender, queer, intersex and asexual associates and their allies (LGBTQIA+) while also functioning as a resource for Blue Cross in its mission, vision and goals.

Caregivers Network

Provides support, encouragement and resources for people providing all forms of care to kids, parents, grandparents and others.



Organizational evolution

Christian Associate Resource Group (CHARG)

Fosters an environment to help associates develop and contribute to their full potential, being “empowered” by God and reflecting that energy in the workplace.

Compass

Raises awareness, increases understanding, encourages acceptance and eliminates stigma associated with mental health or substance use challenges.

Constelación Latina

Promotes awareness of Latino culture and contributions, provides networking and development opportunities for associates, facilitates cultural and linguistic business collaborations to better serve our members, and participates in community outreach activities.

Generations+

Supports people fifty and older by promoting employment, supporting healthy living, and improving work experiences for the group and their allies.

Indigenous Peoples

The Indigenous Peoples Resource Group (IPRG) is designed for associates who are Native American, Native Hawaiian, Alaskan Native, their descendants, and allies to support the company strategy of diversity and inclusion and provide educational opportunities across the enterprise. IPRG is committed to amplifying the voices of Indigenous peoples across Blue Cross and helping to educate associates on the lived experiences of Indigenous peoples.

Mosaic

Mosaic is committed to advancing diversity and fostering an inclusive environment for associates, members, individuals and families living with disabilities by promoting awareness and understanding, advocating for rights and addressing health in a holistic manner.

Women’s Network

The Women’s Network has a mission to make Blue Cross the best place to work for women associates. They provide opportunities to network, grow, learn, create positive change and provide thought leadership to the company. Throughout the year they provide forums with female leaders, as well as other activities and events. Additionally, they explore personal development and work to remove barriers for a more gender and racially balanced workplace and world.

Christian Associate Resource Group





RACIAL AND HEALTH EQUITY INTEGRATION



The racial and health equity (RHE) integration team supports initiatives aimed at addressing equity issues specifically within Blue Cross. Their multifaceted approach involves workstreams such as integrating RHE principles and practices, workforce capacity and trainings, awareness-building, data use and health disparity reduction, culturally and linguistically appropriate services and more.

Through ongoing education, training, and advocacy, the RHE integration team empowers staff at every level to recognize and challenge bias, dismantle structural barriers, and actively contribute to advancing equity at Blue Cross and across the state of Minnesota.

In our ongoing quest to create a fairer healthcare system, the RHE Integration team is fully committed to using equity-based practices. We're dedicated to tackling health inequities by implementing policies and programs that empower our associates and leaders with resources and knowledge. By integrating RHE into our operations, we're ensuring that everyone at Blue Cross contributes to our goal of eliminating health inequities in all communities — leading to a more equitable healthcare landscape across the entire state.

ROSEMOND OWENS

Director, racial and health equity integration



Breast Cancer Gaps Projects

The Breast Cancer Gaps Project is part of a multi-year effort to address inequities in breast cancer rates for Black women. The breast cancer mortality for Black women is 41 percent greater than for white women.¹ To address the barriers identified, the Breast Cancer Gaps Project created a video series to educate, relieve anxiety, and dispel any falsehoods that may be circulating about mammograms.

Blue Cross focused on three internal goals in 2023:

- Increase breast cancer screening rates
- Reduce equity gaps in breast cancer screening rates
- Share information about existing inequities, tools and knowledge available to address the barriers with providers, members, and community.

In 2023, the RHE integration team began outreach to Black women who have an open gap in their breast cancer screening. Targeted communications to this group will continue in 2024 based on the success of prior outreach.

NMDP

NMDP (formerly known as National Marrow Donor Program or Be the Match[®]) is a community of health care professionals, marrow donors, volunteers, researchers, and financial contributors who save lives by connecting patients with a matching donor for a life-saving blood stem cell or marrow transplant.

For thousands of patients diagnosed with a blood disease, a bone marrow or blood stem cell transplant is their best or only hope for a cure. But 70% of patients do not have a match within their immediate families. A patient's likelihood of finding a fully matched bone marrow donor or cord blood unit on the NMDP registry ranges from 29% to 79% depending on ethnic background.² The inequity on our registry particularly affects patients with diverse ethnic backgrounds.

Blue Cross joined NMDP with aims to increase the diversity of the NMDP registry through engagement and education of ethnically diverse communities in Minnesota. Through this collaboration, Blue Cross launched recruitment and awareness efforts during strategic community events (e.g., Cinco De Mayo, Twin Cities Pride) with aims to close the inequity by adding more diverse donors to the registry.

In 2022, NMDP and Blue Cross added 1,239 ethnically diverse Minnesotans to the NMDP registry. This is a 114% increase compared to the previous year. And in 2023, that number grew to 1,590 members added, a 128% increase compared to the previous year.³



¹American Cancer Society. *Breast Cancer Facts & Figures 2022-2024*. Atlanta: American Cancer Society, Inc. 2022.

²NMDP. (n.d.). *NMDP Registry*. <https://bethematch.org/about-us/how-we-help-patients/nmdp-registry/>.

³Blue Cross internal data



COMMUNITY ADVISORY BOARD



The Community Advisory Board (CAB) is a community-led advisory group that connects Blue Cross with members, public health professionals, nurses, caregivers, community organizers, and others who represent marginalized populations throughout the state. The CAB advisory structure enables Blue Cross associates to engage the community in authentic, collaborative, conversations that can help to address racial and health inequities.

Joining the Community Advisory Board excites me as it offers an opportunity to make a positive impact on advancing health equity in my community. I look forward to collaborating with the Blue Cross team and CAB members to promote innovation and actively contribute to building a healthcare ecosystem that authentically addresses the needs of everyone.

BROOKE ROPER, M.Ed.

Hopkins Public Schools, Board of Director



Key priorities of the Community Advisory Board

The primary goal is to identify and advise Blue Cross on key priority areas and best practices, all aimed at positively impacting health inequities and transforming the health of communities. This involves ensuring that Blue Cross effectively engages with consumers, caregivers, and community members on issues pertinent to the broader community, with a particular emphasis on access to quality and equitable healthcare, as well as fostering opportunities for community collaboration.

To achieve this, fostering community engagement, consultation, and participation is essential. Building a collaborative and trusting relationship between members of the patient community and Blue Cross staff, management, and leadership is crucial for effective engagement and sustainable progress.

Furthermore, there is a focus on identifying and advising Blue Cross on opportunities to enhance culturally and linguistically appropriate care. This initiative is designed to dismantle systemic racism within healthcare systems and advance health equity for all individuals and communities.

“Joining CAB not only empowered me , but it also empowers the community I lead. It gave me a spot On the table , a place where I am not only seen but also I am heard.”

– Khadija Ali, co-founder of Pamoja Women





COMMUNITY IMPACT





BY THE NUMBERS

\$16.5
MILLION

\$16.53 million was donated to charitable organizations — 99% within Minnesota¹

13,800
HOURS

13,800 volunteer hours were donated by associates to charitable organizations¹

\$5
MILLION

\$5 million was invested in racial and health equity initiatives, including community funding to 89 organizations¹

¹Blue Cross internal data



55
GRANTS

55 grants, totaling \$4.6 million, were provided through the Blue Cross Foundation to support early childhood care and education, safe and welcoming communities, and access to healthcare coverage¹

600
ORGS

Approximately 600 charitable organizations received a total of more than \$850,000 from the annual Blue Cross Community Giving Campaign¹

¹Blue Cross internal data

\$80
THOUSAND

Nearly \$80,000 from associates and the Blue Cross Foundation were donated through the MN Foodshare campaign¹

\$6
MILLION

The Center for Prevention invested \$6 million in communities to advance racial and health equity through increasing access to healthy food and working to eliminate commercial tobacco use¹





RACIAL AND HEALTH EQUITY INITIATIVES

As a mission based non-profit health plan, Blue Cross prioritizes the health of all our communities. We know that we can and must continue to play a significant role addressing barriers to health that have resulted in racial and health inequities that are to be rooted in systemic racism.

Our commitment to advancing racial and health equity cannot just be symbolic. As an organization we are deeply committed to listening, learning and actively working to center equity, justice, and respect. We are working to dismantle the root causes of inequities in our communities, recognizing the systemic barriers peoples face in attaining health, and uplifting Black, Indigenous, immigrant and communities of color. We seek to share our power and acknowledge such communities as valuable resources, leaders, and holders of the vital knowledge needed to bring about positive change. Blue Cross is committed to working collectively to eliminate barriers to health, and proactively address the large-scale systemic issues that drive racial and health inequities.

As we look back on our year, it is important to remember that the work to address racial and health inequities in our society is part of an ongoing journey. Such a journey therefore requires us to stay passionately committed as we continue to seek to pave the way for all communities to achieve their healthiest lives.



We focus our community work by centering those most impacted by historical and contemporary racial and health inequities. Whether through investing in long-term solutions to transform communities or advocating to change structures and systems to remove deeply embedded inequities, we know our commitment to empower communities is core to a successful and health Minnesota.

CHRISTIAN KNIGHTS

Strategic communications manager



National Fitness Campaign

Equitable and inclusive access to safe places for physical activity is a key aspect of supporting health and wellness. However, many communities lack access to health and wellness infrastructure, having few safe spaces, or other social or environmental supports, to promote physical activity. This lack of access is often a result of disinvestment and policies that were designed in a system that historically omitted BIPOC and underserved populations.



In 2023 Blue Cross continued its partnership with the National fitness campaign working towards creating 10 free, outdoor Fitness Courts® for communities across Minnesota with location designations in BIPOC and underserved communities.

This investment in equitable access to outdoor exercise programs seeks to positively impact deeply embedded inequities we see across Minnesota.

Groundbreaking began in three locations across the state in 2023, with the city of Willmar's court fully completed and opened to the community. All courts will incorporate racial and health equity pieces including integrating community designs from local artists around the fitness court space to add culturally appropriate and enriching artwork to benefit the entire community. Ultimately, the project will also connect with BIPOC providers and practitioners to develop engagement modules, accessible through QR codes, at the sites so that participants can access workouts, specific exercises for therapy, and sequenced movements that aid in culturally relevant wellness.

Blue Cross and Blue Shield of Minnesota Center for Rural Behavioral Health at Minnesota State University, Mankato

Mental health is a critical issue for everyone, regardless of where you live. According to the Centers for Disease Control and Prevention (CDC) 1 in 5 adults in the U.S. experiences mental illness each year.

However, those numbers can become far starker for people who live in rural areas. In rural Minnesota lack of access to providers is one of the biggest issues with a National Alliance for the Mentally Ill (NAMI) report showing that there are only 10 psychiatrists per 100,000 people. This shortage makes it difficult for people in rural areas to find a mental health provider who is accepting new patients, coupled with often being spread over a large geographic area with limited public transportation, and access is even more magnified.

To address these challenges and close those care gaps in rural Minnesota, Blue Cross collaborated with Minnesota State University, Mankato to establish the 'Blue Cross and Blue Shield of Minnesota Center for Rural Behavioral Health at Minnesota State University, Mankato.' The partnership and investment will allow the Center, as one of the first rural behavioral health centers in the nation, to develop and disseminate best practices on building the behavioral health workforce, aiming to address the lack of providers and practitioners and also support the expansion of the pipeline of behavioral health professionals in Northern Minnesota and with Tribal Nations and Tribal Colleges.

The hope is that effort such as this will mean the often-silent crisis in mental health can be tackled so that more communities have access to the quality, culturally competent care they need.



Health in Her HUE

Healthcare for Black, Indigenous and other women of color have long been a source of significant health inequities. Compared to white women, Black women are less likely to be insured, face greater financial barriers to healthcare, and also experience higher rates of preventable diseases and chronic health conditions such as diabetes, cardiovascular disease, and hypertension. Additionally, they are more likely to have their concerns dismissed, their pain undertreated, and are referred less frequently for specialty care. Connecting BIPOC women with culturally competent care can help by centering culture and community to empower BIPOC women to find a trusted healthcare provider that understands their lived reality and live healthier lives.

In 2022, Health in Her HUE is an independent company that connects Black women and women of color with culturally sensitive health care providers and resources in Brooklyn Center, Minnesota. This pilot engaged and provided mental wellness support for Black women and women of color via culturally relevant education, community discussions and access to a curated network of culturally relevant providers.

Building on this innovative approach, 2023 has seen Health in Her HUE partner with the Center for Antiracism Research for Health Equity at the U of M researching and reporting out on the current state of healthcare for BIPOC women in Minnesota and a national summary report, as they seek to address some of the profoundly worrying patterns of adverse health outcomes that Black and BIPOC women have endured for generations.

Spora Health

Trauma and systemic racism threaten the wellbeing of individuals and communities and have a direct impact on the health inequities we see in Minnesota particularly through a primary care context. Breaking down barriers for those seeking primary healthcare, and that centers culture and lived experience first, are vital steps to building a strong community that can thrive even as it faces many challenges. As traditional primary care is not designed with cultural humility in mind, it can perpetuate systemic barriers to access for Black, Indigenous, and communities of color.

Blue Cross is working with Spora Health, an independent company that provides virtual-first primary care which is culture centered,

to better serve Black, Indigenous, and other peoples of color. This manifests in the form of 50 primary care providers specially trained to listen and deliver respectful care to all people in need of quality healthcare that aligns with a person's experiences and cultural needs. Those providers are trained to deliver easy-to-understand care plans based on health history and lifestyle, meet a patient's specific needs, and empower them to work toward their goals. Whether a patient has short or long-term needs, using virtual primary care and virtual walk-ins that is relevant, appropriate, and accessible to individuals from diverse cultural backgrounds is a core focus. The collaboration also gives people the flexibility to work with a personally selected provider throughout their health care journey or explore a different provider each visit ensuring each visit is designed to maximize the opportunity for health.





Cultural healers benefit for Indigenous Medicaid members

Traditional healing is diverse, global, and emphasizes relational understandings of health and healing, recognizing that taking care of a person extends beyond physical health. It includes understanding the mind, body, and spirit as interconnected. For thousands of years, traditional Indigenous medicine has been used to promote health and wellbeing. However, Indigenous cultural practices have been systemically dismantled or suppressed.

Today, Indigenous communities are working to reclaim their health by integrating tribal wisdom and Cultural practices that are central to restoring and improving the health of Indigenous peoples alongside western medicine. Collaborating in that work, Blue Cross partnered with community and healthcare providers and co-developed a new benefit to ensure members have access to equitable care. This Traditional Healing Services Benefit reimburses providers dedicated to serving Indigenous communities for providing access to those traditional forms of healing, culturally based care, and cultural wellness activities.

The benefit was launched for Medicaid recipients in Bemidji and the Twin Cities covering American Indian, Alaskan Native, and Native Hawaiian members who access holistic and Indigenous culturally based care in a clinical setting. Examples of the care and services include:

- Traditional Medicine services for individuals, families, and groups based upon appropriate needs
- Participating in culturally based activities that improve health and wellbeing
- Working with an Indigenous elder in residence
- Consultations with traditional health experts
- Participating in ceremony





Hennepin Healthcare

Investing in the cultural competency of healthcare professionals is essential to ensuring equitable care for all members of our communities. Blue Cross has a longstanding commitment to fostering diverse career paths for individuals from Black, Indigenous, and People of Color (BIPOC) backgrounds, nurturing culturally competent providers, and empowering future leaders who will champion positive change within our communities.

One such initiative to create such pathways is supporting Hennepin Healthcare in their Talent Garden projects that combine on-campus events with healthcare mentorship programs that foster long-term connections between BIPOC youth and clinicians, while building interest and providing support to pursue healthcare careers. The white coat events create spaces for learning through hands-on activities and facilitate peer mentorships enabling greater connection and sense of inclusion and belonging. This includes summit events for Black women, American Indian, Latine and Black Men. The program also provides tangible on the job learning opportunities with support for 22 summer internships for aspiring BIPOC healthcare professionals.

With such focus, the aim is to support historically excluded youth to pursue careers in healthcare, building diversity in the health sector, and resulting in culturally concordant care for all communities.

The New MPLS

Accessing and consuming healthy foods can be a significant challenge, especially when healthy food options are scarce or prohibitively expensive. This issue particularly impacts low-income communities, where residents face numerous barriers to accessing nutritious foods, including lack of full-service grocery stores and/or a high prevalence of convenience foods. These barriers create an environment where less healthy choices are made, which further exacerbates health inequities and contributes to a cycle of poor health outcomes.

One solution to increase access to healthy foods is integrating farmers' markets into communities. Farmers markets offer budget-friendly options, with 60 percent of shoppers in low-income neighborhoods across the U.S. reporting better prices on produce at the farmers market than the grocery store. To address this, Blue Cross was a sponsor for the Lakeview Terrace Farmer's Market,

which held 18 markets between May and September of 2023. The location is in Robbinsdale, near the border with North Minneapolis, in a food desert. Funding also supports Behind the Menu events. The markets also included health and wellness activities such as fitness classes, live cooking demonstrations, and live music, helping to create a vibrant space for the community, while addressing the racial and health equity of food accessibility.





The World Professional Association for Transgender Health (WPATH)

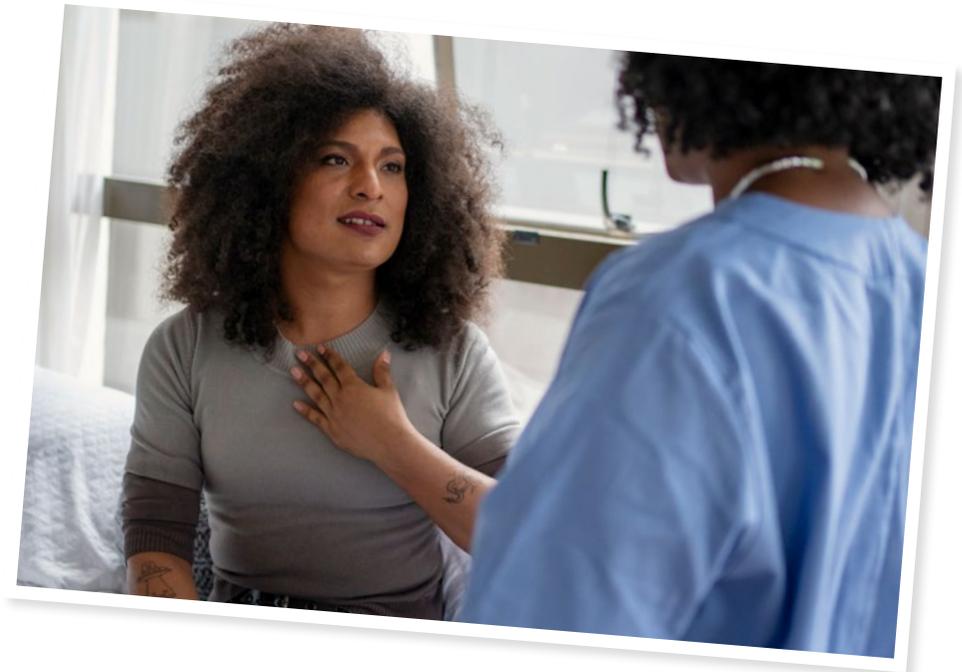
Despite significant advancements in understanding the unique healthcare needs of transgender and nonbinary individuals, a large gap persists in knowledge and awareness among healthcare professionals and decision-makers. This knowledge deficit poses serious challenges, leading to the delivery of inadequate care, the formulation of misinformed policies, and the perpetuation of exclusionary practices. These issues collectively contribute to the exacerbation of existing health inequities experienced by transgender and nonbinary individuals, impeding their access to quality healthcare and leading to compromised health outcomes.



Recognizing the critical need to address this gap, the World Professional Association for Transgender Health (WPATH) provided specialized training to over 130 Blue Cross associates.

This comprehensive training program is designed to empower associates with the necessary knowledge and skills to bridge the existing divide in understanding gender-affirming care. By equipping associates with a well-rounded understanding of the complexities surrounding transgender and nonbinary healthcare, the program aims to foster a more inclusive and supportive healthcare environment.

Blue Cross associates gained insights into the fundamental principles of gender-affirming care, encompassing a range of medical, psychological, and social considerations. With this knowledge, associates they are now better equipped to make informed clinical decisions that prioritize the holistic well-being of transgender and nonbinary individuals. Moreover, the training emphasized the importance of aligning policies, practices, and systems with the latest standards of care endorsed by WPATH, ensuring that healthcare services are delivered in a manner that is both evidence-based and culturally competent.





Angel Foundation

While cancer mortality rates have declined overall in the US, Black individuals continue to face a disproportionately high cancer burden, encountering significant obstacles in prevention, detection, treatment, and survival compared to other racial/ethnic groups. They endure more illness, poorer outcomes, and premature death compared to their white counterparts, with Black men experiencing particularly elevated cancer incidence and mortality rates.

Addressing racial inequities in treating complex illnesses such as cancer necessitates solutions to alleviate the financial burden associated with the substantial costs of treatment. Especially for families in lower income brackets, the need for financial assistance as medical bills accumulate alongside monthly expenses is crucial. The commitment Blue Cross has made to collaborate with communities to address the root causes of racial and health inequities is reflected in its support of initiatives like the Angel Foundation. The Angel Foundation provides relief to adults with cancer and their families through financial aid, educational resources, and social and emotional support.

The funding further adds to emergency financial assistance and addresses social determinants of health needs in underserved communities, while also promoting educational endeavors focused on health equity, cancer care, and mitigating financial toxicities. Through these efforts, strides are made towards creating a more equitable landscape in cancer care and supporting those most in need within our communities.

Lakewood Health System / Todd County Promotores

Stark racial inequities in maternal and infant health in the U.S. have persisted for decades despite continued advancements in medical care and are often symptoms of broader underlying social and economic inequities that are rooted in racism and discrimination. Following the COVID-19 pandemic the maternal mortality rate for Latine birthers rose significantly.

To help address these health inequities and identify other gaps that impact the health of Latine mothers, Lakewood Health System launched “Todd County Promotores,” an initiative to integrate a collaborative community health worker (CHW) into a multi-sector community team. This initiative

was designed to deliver culturally competent practices and interventions to improve health and social outcomes for Latine mothers and their children. The CHW is part of a team of bilingual and bicultural community professionals - who primarily serve this rapidly growing Spanish-speaking patient population. For Lakewood Health System, the CHW is an extension of the community health team and is rooted within the community benefit and community outreach space also serving as the liaison between the provider, community partners and birthers who live in Todd County.



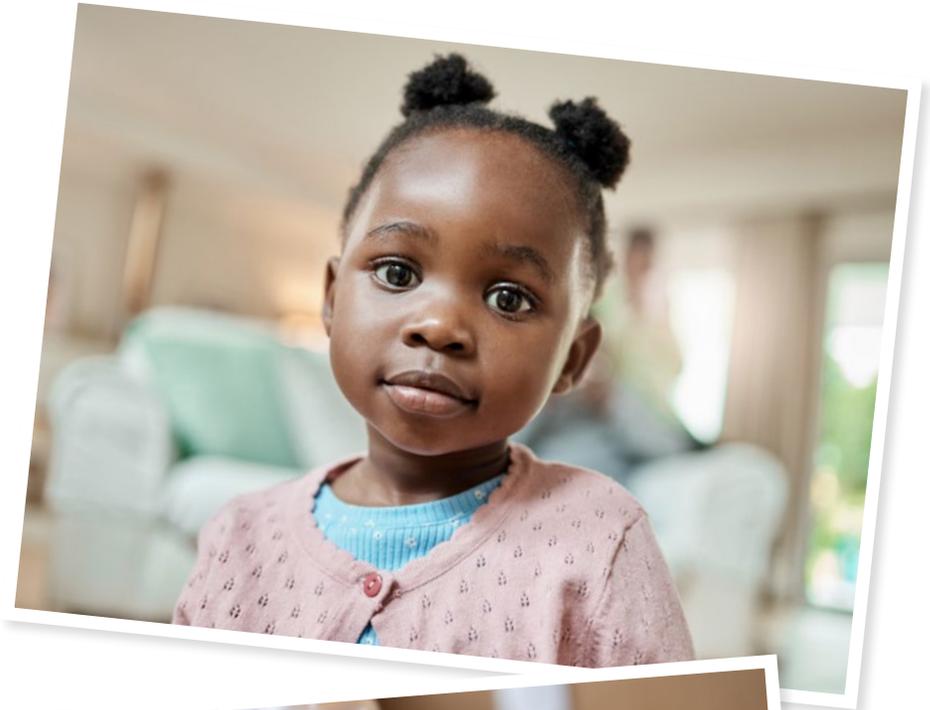


Greater Twin Cities United Way

Children living in poverty are more likely to experience adverse childhood events that can manifest as trauma, altering brain development. This issue impacts our Black, Indigenous and neighbors of color at four times the rate of white people in our community, and the ripple effect of this trauma can lead to intergenerational poverty.¹ With 80 percent of brain growth occurring before a child's third birthday, there is a critical need for trauma-sensitive preschool care to buffer the harm of adverse experiences on children, so their innate resiliency can flourish.

Through our support of the Greater Twin Cities United Way (GTCUW) and its '80x3: Resilient From the Start' initiative, we are helping to ensure every child in our state has high-quality care in this critical stage. GTCUW has brought together an advisory group, consulting partners and funded eight childcare centers to create a systems change approach for facilitating trauma-informed care for children ages 0-5 Minnesota's littlest learners. A big part of the funding will go towards supporting 200 hours of mental health care for childcare providers and parents in the 80x3 network. This trauma-informed care provides the best education for youngest learners caring for their mental health and their spirit.

¹Minnesota Compass. (n.d.). *All Minnesotans By Race & Ethnicity*. <https://www.mncompass.org/topics/demographics/race-ethnicity/#7-11416-g>.





BLUE CROSS FOUNDATION

The Blue Cross and Blue Shield of Minnesota Foundation's mission is to build strong community partnerships to advance racial and health equity. Established in 1986, it works to address the social drivers that impact the health of Minnesotans, with a focus on building healthy generations so families, young people and seniors can achieve their healthiest life.

Across Minnesota, unfair and unjust barriers keep many people from achieving their best health. The Foundation partners with community organizations to improve health, with an intentional focus on addressing the root issues of health inequities — namely racism, discrimination and marginalization of communities.

The Foundation concentrates its efforts and resources on three key areas: equitable care and coverage, early childhood care and education, and community connections to reduce social isolation.



The Foundation is proud of its deep partnerships with community nonprofits. Together, we work to improve health across the state. And together we're reminded of the progress we have made, and the opportunities that lie ahead to ensure everyone can achieve their healthiest life.

CAROLYN LINK

President, Blue Cross and Blue Shield of Minnesota Foundation



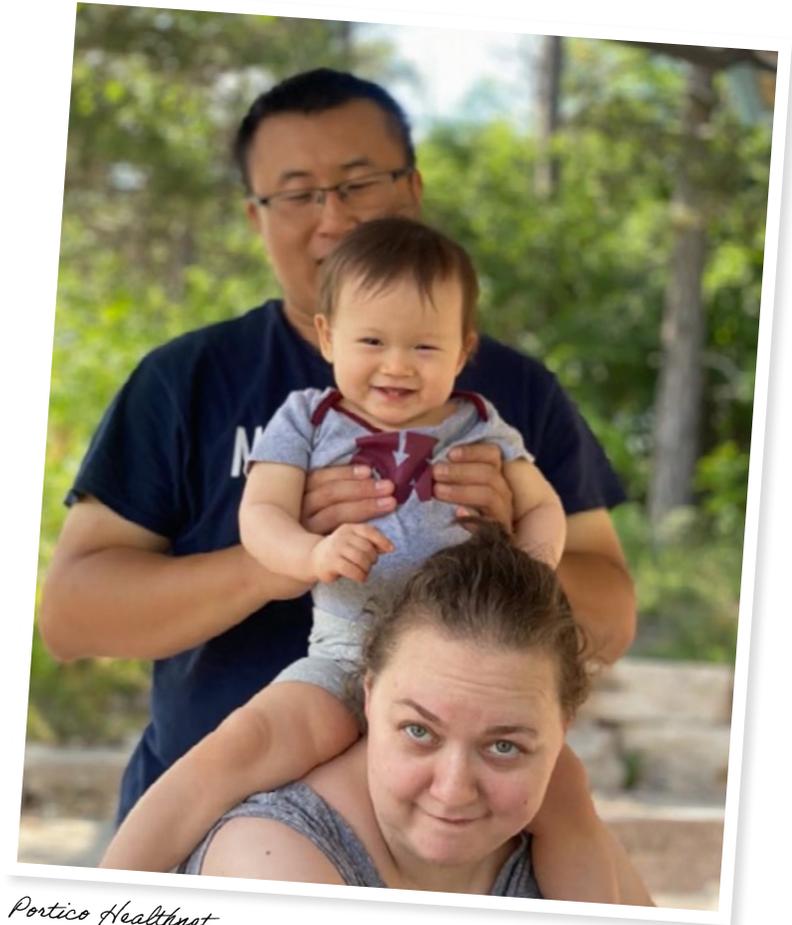
ACCESS TO EQUITABLE CARE AND COVERAGE

Research shows that uninsured people are far more likely than those with insurance to delay healthcare or go without it entirely. The effects of this can be devastating, particularly when preventable or life-threatening conditions are left untreated, or chronic diseases undetected.

Through its Equitable Care and Coverage program, the Blue Cross Foundation partners with nonprofits throughout the state to increase healthcare coverage across Minnesota, support community solutions to accessing equitable care, build capacity in grantee organizations and increase awareness about communities most impacted by a lack of healthcare access.

In 2023, the Foundation's longtime emphasis on increasing access to equitable care and coverage intensified. Minnesotans enrolled in public program coverage under Medical Assistance and MinnesotaCare needed to re-enroll to keep their coverage for the first time since the start of the COVID-19 pandemic in 2020. Approximately 1.5 million Minnesotans were impacted by this process.

In addition to this critical work, the Equitable Care and Coverage program also expanded in 2023 to include efforts related to oral healthcare and birth equity.



Portico Healthnet



Portico Healthnet

In 2023, Portico continued its ongoing efforts to help consumers navigate the complicated health insurance enrollment process.



Portico’s team of certified MNsure navigators provide year-round screening and application assistance at more than 20 sites in the seven-county metro area.

They focus on connecting with clients where they are — online and in person at libraries, schools, food shelves and other gathering spaces.

Portico’s multi-lingual, culturally competent navigators provide one-on-one screening, application assistance, health insurance literacy education, and client advocacy services. They also provide referrals to social services to address social drivers of health, including affordable housing, chemical dependency, childcare, employment, food, heat and energy assistance, and legal services.

Apple Tree Dental

Oral healthcare is a critical component of overall health. Unfortunately, many Minnesotans do not have reliable access to quality dental care.

Apple Tree Dental works to address these barriers within vulnerable communities through education, prevention, and restorative dental services. Apple Tree has nine Centers for Dental Health in Minnesota and operates year-round, on-site care programs through partnerships with Head Start centers, schools, group homes, and senior assisted living programs.

The Foundation supports Apple Tree’s family-centered initiative that delivers on-site dental services to targeted preschools and schools in Twin Cities communities with high social vulnerability, serving children who are uninsured, underinsured, or covered through state Medicaid. The Foundation also supported the expansion of Apple Tree’s pediatric team, its efforts to deepen staff cultural competence to provide care for children with complex needs, and Apple Tree’s telehealth services.

Northwest Indian Community Development Center

Northwest Indian Community Development Center (NWCDC)’s mission is to identify, coordinate and deliver resources that promote wellness and equity for American Indian families in northwest and north-central Minnesota.

In 2023, the Foundation continued its ongoing support of NWCDC’s efforts to address health equity through health coverage outreach, application, and enrollment assistance for low-income individuals and families. It also provided support for NWCDC’s Maskawizi Wayeshkad program, which focuses on advancing infant and maternal health outcomes among Indigenous families by connecting them with prenatal care, cultural teachings and breastfeeding resources, and supports building a network for ongoing care for families with infants.



ACCESS TO QUALITY EARLY CHILDHOOD CARE AND EDUCATION

The Blue Cross Foundation’s Healthy Start program focuses on improving access to and quality of early childhood care and education supports, particularly for marginalized communities, vulnerable young children and their caregivers. These supports include quality care, family home visiting and early health and developmental screenings.

The strong connection between health and quality early childhood care and education is well established. What happens in the first five years of life sets the stage for lifelong health – with children from low-income families receiving the greatest gains.

Children who have access to quality early childhood care and education go on to:

- Achieve higher levels of education¹
- Have increased employment and income in adulthood²
- Have decreased crime and incarceration rates²
- Have lower BMIs and rates of obesity³

These outcomes are all indicators of lifelong health. That’s why the Blue Cross Foundation has been committed to increasing access to early childhood care and education for more than 20 years.



La Red Latina de Educación Temprana



Minnesota Coalition for Family Home Visiting

¹National Institutes of Health. (February 6, 2018). *Early childhood program linked to higher education levels*. <https://www.nih.gov/news-events/nih-research-matters/early-childhood-program-linked-higher-education-levels#:~:text=Previous%20studies%20showed%20that%20support,school%20and%20going%20to%20college>

²National Institutes of Health. (August 27, 2007). *Early Childhood Program Shows Benefits*. <https://www.nih.gov/news-events/nih-research-matters/early-childhood-program-shows-benefits>

³JAMA Network. (March 22, 2021). *A Comprehensive, Multisystemic Early Childhood Program and Obesity at Age 37 Years*. <https://jamanetwork.com/journals/jamapediatrics/fullarticle/2777592#:~:text=As%20the%20first%20study%2C%20to,lower%20rates%20of%20adult%20BMI>



La Red Latina de Educación Temprana

An essential component of increasing access to quality, affordable and culturally relevant early childhood care and education is supporting child care providers.

La RED Latina de Educación Temprana (The Latino Network of Early Education) has been a driving force in the early childhood arena, creating a model for a family, friend and neighbor (FFN) child care provider network that helps facilitate provider trainings rooted in the Latine culture and language.



A longtime grantee partner of the Foundation, La Red recently celebrated their 10-year anniversary.

In that time they've grown from one network based in Richfield, to four based in Shakopee, Hutchinson, Mankato and the Twin Cities. They've also been instrumental in increasing FFN visibility and securing legislative funds for FFNs statewide.

Minnesota Coalition for Family Home Visiting

Research shows large and statistically significant differences between Black families and non-Hispanic white families when it comes to pregnancy complications, death rates among birthing people and babies, anxiety, depression, and child emergency medical care.

Home visiting programs can help reduce these racial and ethnic health disparities – particularly programs with an anti-racist focus. They provide parents with screenings, case management, family support, and referrals that address a family's physical, mental, and health-related needs.

With support from the Foundation, the Minnesota Coalition for Family Home Visiting provides free trainings to family home visitors on the impact of bias and racism on maternal and child health. The coalition also works to increase coordination and collaboration among home visiting and maternal and early childhood services to better meet the needs of families throughout the state.

All Nations Rise

The lack of high-quality early childhood care and education programs has reached crisis levels in many parts of Minnesota and the Native nations who share the same geography. A recent survey of the tribal child care administrators in Minnesota, North Dakota, and South Dakota showed that 86% said there are not enough licensed slots to meet the demand in their communities.

To help address this, All Nations Rise partnered with First Children's Finance to increase Indigenous families' access to culturally relevant, high quality early childhood care and education. Through support from the Blue Cross Foundation, this collaborative effort works with Bois Fort Band of Chippewa and the Lower Sioux Indian Community to increase access in these two sovereign nations.



CONNECTIONS WITHIN AND ACROSS COMMUNITIES AND GENERATIONS

When people are connected to their community and feel a sense of belonging, they experience better health outcomes, such as lower blood pressure and stronger immune systems. The opposite is also true, with a lack of connection potentially leading to social isolation, increased stress and cardiovascular disease.

Many factors impact people's ability and opportunity to connect with each other, including structural racism, discrimination, age, physical ability, and geographic location. This can particularly affect older adults, people who identify as Black, Indigenous, and other communities of color, and other historically marginalized communities.

Through Healthy Connections, the Blue Cross Foundation works with its grantee partners to build connections within and across communities and generations, dismantling inequities that interfere with social connections and supporting efforts to address community trauma. This work helps create and nurture more connected, resilient and inclusive communities where all people experience a sense of belonging.

Intercultural Mutual Assistance Association



Centro Tyrone Guzman



Queerspace Collective

In Minnesota, 43% of LGBTQ+ youth seriously considered suicide in the past year, including 52% of transgender and nonbinary youth. In 2022, 17% of transgender and nonbinary youth attempted suicide.¹ Conversely, research shows that LGBTQ+ youth who have at least one supportive adult in their life were 40% less likely to report a suicide attempt in the last year.²

This reality fueled the creation of QUEERSPACE collective, an organization committed to creating space for LGBTQ+ youth to feel safe and empowered to be their true selves. Through mentorship, training, and advocacy, QUEERSPACE is working to build a constellation of community support where LGBTQ+ youth can thrive.

QUEERSPACE recently launched a group mentorship program, with support from the Blue Cross Foundation. This program connects LGBTQ+ youth with LGBTQ+ mentors, community artists, activists, scientists and collaborators to learn new skills, gain a greater sense of self, and experience reduced social isolation.

Intercultural Mutual Assistance Association

Refugee and immigrant communities are at higher risks of poor health outcomes – often because systems are not set up to provide needed support and resources.

With a mission to build bridges by empowering individuals toward a diverse, equitable, and inclusive community, Intercultural Mutual Assistance Association (IMAA) works to bridge that gap. IMAA provides culturally and linguistically appropriate services that support the well-being and independence of refugees and immigrants in their new home.

IMAA's Match Program connects first- or second-generation refugees and immigrants with volunteers who are eager to build relationships and cultivate a sense of community belonging. Volunteers offer support with everyday activities, build language skills, share meals and help navigate complex systems like education and healthcare.

The program, supported by the Blue Cross Foundation, is a critical resource for building relationships, decreasing isolation, and increasing belonging.

Centro Tyrone Guzman

Centro Tyrone Guzman's mission is to contribute to the well-being of Latine families through a holistic and intergenerational approach to education, health, and wellness. As the oldest and largest Minneapolis-based multi-service Latine organization, Centro works to create connections within and across the Latine community.

One of its primary initiatives is its Manos Montessori program, an intergenerational social enterprise made up of Latine youth and elders. Together, they provide the community with culturally relevant, handmade, and high-quality Montessori materials.

Supported by the Blue Cross Foundation, Manos Montessori addresses racial and health inequities faced by low-income Latines of all ages by engaging them in meaningful, authentic opportunities to contribute to their community as they make connections and build relationships across generations.

¹The Trevor Project. (2022). *2022 National Survey on LGBTQ Youth Mental Health Minnesota*. <https://www.thetrevorproject.org/wp-content/uploads/2022/12/The-Trevor-Project-2022-National-Survey-on-LGBTQ-Youth-Mental-Health-by-State-Minnesota.pdf>.

²The Trevor Project. (June 27, 2019). *Accepting Adults Reduce Suicide Attempts Among LGBTQ Youth*. <https://www.thetrevorproject.org/research-briefs/accepting-adults-reduce-suicide-attempts-among-lgbtq-youth/>



CENTER FOR PREVENTION

Center for Prevention goals are focused on changing policies, systems and environments (PSE) to support communities most impacted by racial and health inequities by: advancing food justice by ensuring access to healthy, affordable, and culturally relevant foods; and eliminating access to and use of commercial tobacco—especially in communities most impacted by commercial tobacco-related health inequities. To achieve this, we invest, advocate, seek to change narratives, and evaluate, rooting all work in changing policies, systems and environments.

In 2023, the Center for Prevention began implementing our 2023-2026 strategic plan. The following initiatives and projects reflect the beginning of that new work while also summarizing the conclusion of the four-year Health POWER initiative.



In 2023, the Center team launched new strategic initiatives to advance food justice and work toward eliminating commercial tobacco use. This funding will support 5 Tribal Nations and 18 nonprofit organizations in their work to create more equitable and healthy communities. We also celebrated the conclusion of our four-year Health POWER initiative, which resulted in over 447 policies, systems and environmental changes to build a healthier Minnesota.

SARAH SENSEMAN

Director of racial and health equity operations



REDUCING COMMERCIAL TOBACCO USE

The Center for Prevention works to reduce commercial tobacco use in communities by supporting community driven, culturally specific efforts that raise awareness, shift cultural and social norms, and influence organizational and local, tribal, and state public policy. In 2023, the Center funded four local community organizations to advance policies that reduce the availability of commercial tobacco, supported coalitions to advance local and statewide policy change, collaborated on Commercial Tobacco communications campaigns, and invested in evaluation and surveillance to inform the commercial tobacco field.

American Lung Association

ALA led the Lung Mind Alliance, a statewide coalition committed to reducing commercial tobacco disparities among people experiencing mental illness and/or substance use disorders. This Alliance was key in advocating for the statewide legislation to improve access to treatment within mental health and substance use treatment settings. They created videos highlighting client experiences with commercial tobacco at treatment partner organizations, which were used for advocacy and education. Additionally, they engaged partners, collected signatures, and lined up advocates to testify.

Quit the Hit

The Quit the Hit program, an innovative 30-day behavior change campaign that aims to provide LGBTQ+ young adults a socially connected platform on Instagram, had a successful second year of implementation. This statewide campaign had more participants than any other state (that implemented the program) with 764 new participants in 2023 and 1107 over the two years of the campaign. Vaping among participants significantly decreased after participation in the program.

Minnesotans for a Smoke-free Generation Coalition

Minnesotans for a Smoke-free Generation, a coalition supported and co-chaired by Blue Cross, was key in successfully advocating for two state policies that were passed in 2023 and will further reduce commercial tobacco addiction. The new legislation dedicates Juul settlement funding to the MDH commercial tobacco prevention and cessation efforts and expands Medicaid coverage for tobacco treatment as well as broadening types of providers that can bill for reimbursement. Also, progress was made on the bill to eliminate the sale of menthol and flavored tobacco products in MN. This is our highest commercial tobacco policy priority in 2024. Advocates for Better Health was a key partner in this work as they brought physicians and medical students to the legislative session to advocate for these policies.



ACCESS TO HEALTHY EATING

The Center for Prevention works to ensure access to healthy, affordable, and culturally relevant foods without barriers. We understand that multiple approaches are needed to help support opportunities for healthy eating. By collaborating with communities, engaging health and food experts, and promoting better policies, we believe we can help to create a healthier Minnesota, where all residents have the opportunity and access to choose healthy options.

Hmong American Farmers Association (HAFA)

With support from the Health POWER Funding Initiative, HAFA provided training and technical assistance to Hmong daycare providers, helped enroll them in the Child and Adult Care Food Program, and delivered 4,570 weekly boxes of fresh, culturally appropriate produce to in-home daycares. HAFA expanded partnerships with other early care organizations. As a result, more than 38 Hmong daycare providers are now teaching children about the importance of healthy food and how to prepare it. HAFA also worked with community members to create a Hmong cultural recipe book, that care providers can use to create healthy meals for children in their care.



Hmong American Farmers Association



Central Minnesota Community Empowerment Organization (CMCEO)

As part of the Community Voice Funding Initiative, CMCEO developed an advocacy plan, directly informed by the voices of local community members to make equitable changes to St. Cloud's local food system. The advocacy plan has resulted in increased access to and consumption of fresh fruit and vegetables in the Somali community, greater availability of fresh and healthy foods in Somali owned businesses, and a feasibility study on local Halal meat production in partnership with the University of Minnesota.

The Indigenous Food Network (IFN)

Led by Dream of Wild Health, the IFN brings together Indigenous-led organizations to work together to rebuild a sovereign food system for the urban Indigenous community in the Twin Cities. In 2023, the IFN held 61 classes and activities with partner organizations, Indigenous youth, families, and community members. The IFN also supported local community events focused on Indigenous health, including the Phillips Food Sovereignty Celebration where they distributed 1,110 plants and provided free healthy lunches, and the Native American Community Clinic Harvest and Health Fair where they distributed over 1,500 pounds of produce to 210 people.

The Indigenous Food Network





CHANGING THE NARRATIVE

We believe that a crucial step towards advancing health equity lies in reshaping the narrative surrounding health. It starts with embracing a comprehensive perspective that centers on communities experiencing the greatest inequities. This narrative emerges from the firsthand experiences of community members who confront barriers to health and carry the burden of historical trauma. Our goal is to elevate these voices and narratives, challenging the prevailing norms and perceptions surrounding health within the dominant culture.

ThreeSixty Journalism

In 2023, the theme for TV Broadcast Camp and News Reporter Academy was mental health. Students explored how racism, homophobia, and social isolation contribute to mental health inequities in Minnesota and reported on community-led efforts to address mental health in our state. Through the collaboration with ThreeSixty, Blue Cross is working to empower the next generation of journalists, change the dominant narrative on health and create a healthier future for generations yet to come and give voice to those most impacted by racial and health inequities.



A 2018 analysis conducted by the Pew Research Center found that over three-quarters (77%) of newsroom employees are white, compared with about two-thirds of all U.S. workers.

Minneapolis Institute of Art Partnership (MIA)

For the second year, Blue Cross partnered with the Minneapolis Institute of Art (MIA) to create a public exhibition of racial and health-equity themed artworks. Students from high schools in Minneapolis, Saint Paul, and Perpich Arts High School in Golden Valley, were mentored by local Twin Cities BIPOC artists to create their own artwork focused on how racism impacts health. Students used mixed media including paintings, drawings, and sculptures to express how racism impacts the health of their families and communities. The partnership between professional artists and local high school students has been an impactful way to mobilize change and transform health in our state.



ThreeSixty Journalism



MinnPost Fellowship

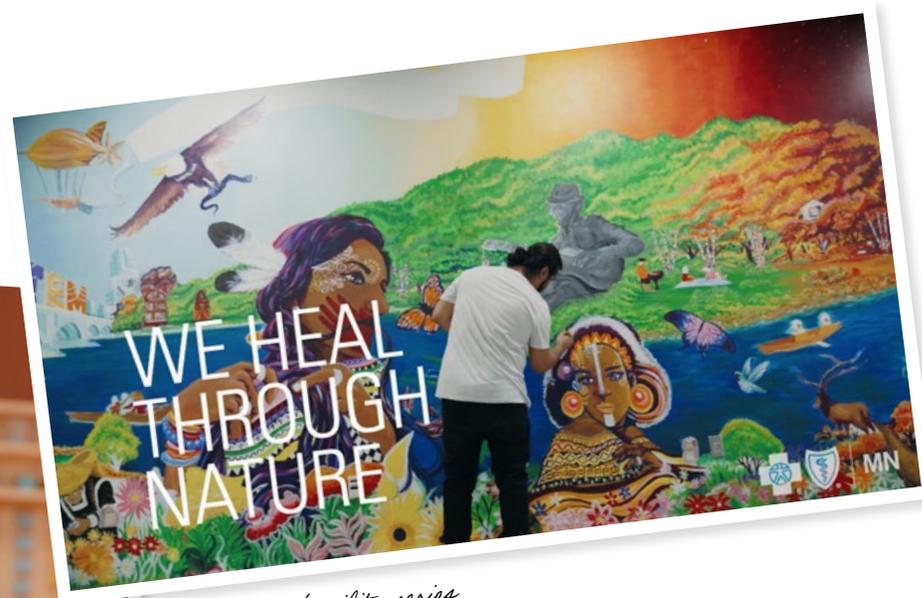
Blue Cross funded the second year of the racial and health equity reporting fellowship with MinnPost. Over 60 stories were published focused on the inequitable health outcomes faced by BIPOC communities in Minnesota. These stories increased the RHE-related stories in Minnesota totaling 23.9 million impressions.

The Blue Cross fellowship journalist Ava Kian was recognized both nationally and locally for her outstanding coverage, winning a Salute to Excellence Award from the National Association of Black Journalists, and was named Young Journalist of the Year by the Minnesota Society of Professional Journalists. Due to her success, Ava is now transitioning to a permanent reporting position with MinnPost – working towards our goal of diversifying newsrooms. Her transition also opens the pipeline for another fellow to gain opportunity to do the same. These things combined will serve to deeper embed racial and health equity understanding in the mainstream media landscape.



Cultural Humility

In 2022 we launched a cultural humility video series to advance racial and health equity by lifting up voices to share stories of impact and cultures. In 2023, we created two new videos focused on the Somali and Latine communities. The 8-10-minute-long videos feature educator and actor Ansa Akyea in conversations with artists, community organizers and elders from each community. In addition to the videos, web content for each community was developed and provides information on demographics, history, cultural health, key challenges, leaders in Minnesota and resources to learn more about the communities. The series has garnered over 42,800 views on YouTube so far.



Cultural Humility series



COMMUNITY VOLUNTEERS

Associates at Blue Cross can use up to 20 hours of volunteer paid time off each year to give back to the community in a meaningful way. In 2023, more than 1,200 associates donated their time and talents to organizations across the state. More than 13,800 hours were donated to build ramps, support seniors, tend gardens and hold donation drives for those in need. The following projects are just an example of the work accomplished by associates in 2023.



Having the opportunity to volunteer and serve my community helps me make a positive impact beyond the workplace. Through volunteering, I have met amazing people, gained knowledge and awareness of different cultures and ways of life, and had a sense of purpose and social connectedness. I'm beyond grateful for the opportunity and the benefits of volunteering will last a lifetime.

ASHLIE LYSTAD

Principal national business consultant



Friends and Co.

More than 70 Blue Cross associates volunteered their time with the Quarterly Card Connect, with volunteers creating and sending four or more cards to more than 300 seniors.

The group is in its fourth year partnering with Friends and Co., which works to foster meaningful connections for older adults.



A highlight for the group this year included a special Valentine's Day event with Blue Cross associates from across the company creating and mailing approximately 700 Valentines to seniors.

Access North

In August, associates worked with Access North to build five modular sections of home entrance ramps for people with disabilities.

The ramps are specially designed to require no footings and can therefore be temporary or permanent, depending on the need.

By utilizing volunteer work, the ramps cost only about one third of what they typically would through a traditional contractor.



Friends and Co.

Hallie Q. Brown Community

The African American Professionals Network, one of 12 associate resource groups at Blue Cross, held a back-to-school drive and winter coat drive in 2023, both benefiting the Hallie Q. Brown Community Center in St. Paul's Rondo neighborhood.

Associates donated nearly 1,100 items for the school supply initiative ranging from backpacks to headphones to calculators.

Later in the year, associate contributions for the coat drive were so plentiful that the initiative expanded to include snow pants, clothing, boots, with more than 400 items collected.



Hearts and Hands

Now in its fourteenth year, the “Hearts and Hands” group of associates, who volunteer their time knitting, crocheting, and sewing items for those in need, donated more than 400 handcrafted items in 2023.

Blankets, hats, mittens and more were given to four charitable organizations for distribution into the community:

- Bundles of Love
- Minnesota Assistance Council for Veterans
- Hallie Q. Brown Community Center
- American Indian Youth Enrichment



Hearts and Hands

Community Giving Garden

Nearly 100 associates volunteered their time tending to the 3,800 square foot Blue Cross Community Giving Garden in the 2023 season.

What began with soil enrichment, planting and the tending of 40 crops – including a variety of pollinator flowers – led to 1,200 pounds of fresh produce donated to the Eagan Open Door food shelf.

“Spending time in the giving garden with fellow associates, and at times their kids, is so joyful. It’s one of those wonderful experiences that makes you feel good, body and soul – fresh air, sunshine, digging in the dirt, surrounded by the beauty of the garden, talking and laughing with colleagues, and being able to share fresh, healthy foods with those in need in our community.”

– Magda Surrisi, director of implementation and strategic execution at Blue Cross



POPULATION HEALTH

The population health strategy at Blue Cross is crucial to improving health outcomes, providing better consumer experience, and lowering costs for members. The goal of this approach is to ensure all our members receive the right care at the right time, across the health continuum.

Public health science demonstrates that as much as 80% of health is driven by environmental and social drivers of health (SDOH), including health behaviors.¹ We connect our interventions along the continuum of health: from upstream with a focus on racial and health equity and the social conditions that drive them, midstream to support healthy behaviors, self-management, and access to care, and downstream, through care management, coordination, and affordability of care.

Clinical expertise, data and analytics, and community involvement inform how we identify and address the most pressing needs of the members and the communities we serve.



80% of health is driven by the Social Determinants of Health – where people are born, live, learn, and work. Our Population Health strategy focuses on the root causes of health to prevent or delay the onset of disease and chronic conditions to improve the health and overall wellbeing of our members.

MARIE MALINOWSKI

Principal program manager, Medicaid population health

¹Magnan, Sanne. (October 9, 2017). *Social Determinants of Health 101 for Health Care: Five Plus Five*. National Academy of Medicine. <https://nam.edu/social-determinants-of-health-101-for-health-care-five-plus-five/#:~:text=Medical%20care%20is%20estimated%20to,socioeconomic%20factors%2C%20and%20environmental%20factors>.



Odam Medical Group mobile clinic

The Odam Medical Group Mobile Clinic program launched in May of 2022 to bring healthcare to populations in medically underserved communities and Blue Plus members in the greater Minnesota counties of Becker, Benton, Cass, Clay, Crow Wing, Kanabec, Kandiyohi, Meeker, Mille Lacs, Morrison, Otter Tail, Sherburne, Stearns, Todd, Wadena and Wright, which have higher BIPOC populations. By emphasizing providing convenient care, the clinic removes common barriers such as transportation, work schedule, office hours, childcare, and lack of culturally concordant providers.

The clinic provides services to all ages including well child assessments, maternal care, senior immunizations, diabetes testing, behavioral health evaluation and more. The Odam Mobile clinic serves the sixteen counties Wednesdays – Sundays by appointments.



Increasing the BIPOC doula footprint in Minnesota for Medicaid members

In Minnesota, African American and American Indian populations experience infant mortality at a rate more than twice that of white, Hispanic, or Asian populations.¹



Increasing the BIPOC doula footprint in Minnesota sought to reduce this health disparity by removing the financial barrier to become a doula and to increase doula engagement among Medicaid pregnant members.

Initial goals include: increasing full-benefit utilization for Medicaid members of doula benefit of 6 visits and a labor/delivery, reduce total cost of care, improve prenatal and postpartum care—all with the ultimate goal of reducing maternal and newborn morbidity for BIPOC birthing people.

¹Minnesota Department of Health. (February 23, 2023). *Eliminating Health Disparities Initiative: Infant Mortality Grants Fiscal Year 2022*. <https://www.health.state.mn.us/communities/equity/reports/infantmortality2022.pdf>



Collaboration with Minnesota North College of the Mesabi Range to increase Licensed Alcohol and Drug Counselors (LADC)

Substance abuse disorders (SUD) disproportionately impact rural communities due to lack of providers and increased barriers to accessing care outside of their communities due to stigma and lack of transportation. There is also a statewide shortage of SUD providers who serve rural areas.

This collaboration is intended to improve outcomes for rural communities by providing funding to Minnesota North College of the Mesabi Range to hire a part time social worker and a fund pool for students, efforts will increase the SUD workforce by 25% to serve rural communities.

Many students in the Minnesota North College of the Mesabi Range LADC program are non-traditional, which often brings potentially different stressors (e.g., childcare, transportation, housing, etc.). This collaboration to embed a social worker will help remove and reduce barriers to students—especially those with needs influenced by social determinants of health that would otherwise cause them to drop out of the program.



Minnesota North College of the Mesabi Range



COMMUNITY GIVING CAMPAIGN

The annual Blue Cross Community Giving Campaign provided associates the opportunity to donate to any nonprofit community organization of their choice. The campaign is an example of the company's mission to pave the way for everyone to achieve their healthiest life, and raised more than \$850,000 for 600 nonprofits across the state.

All eligible nonprofits received a 50 percent matching contribution from the Blue Cross and Blue Shield of Minnesota Foundation. There were also seven Minnesota nonprofits featured throughout the campaign because of their strong alignment with the racial and health equity goals of both Blue Cross and the Blue Cross Foundation. Each donation to these featured nonprofits was eligible for a 100% Foundation match.

The 2023 featured nonprofits were: Access North, Everyday Miracles, Hallie Q. Brown Community Center, Hmong American Farmers Association, Native American Community Clinic, RECLAIM and Twin Cities Habitat for Humanity.



Our Community Giving Campaign has continued to broaden my awareness of the significant and ongoing need within our communities and speaks to the values I hold near to my heart. The campaign's impact and reach are part of why I am so proud to work for Blue Cross.

JULIE PFIEFFER

Vice president, human resources



Featured nonprofits

Access North

Access North focuses on assisting individuals with disabilities to live independently, pursue meaningful goals, and have the same opportunities and choices as all people. Serving ten counties in northern Minnesota, Access North supports clients with physical, emotional, and cognitive disabilities. Their five core services include: independent living skills training, information and referral, advocacy, peer mentoring/group support, and transition to community.

Everyday Miracles

The mission of Everyday Miracles is to improve birth outcomes and reduce health disparities by providing evidence-based education, compassionate and culturally aware support and a non-judgmental, caring community. Founded in 2003, Everyday Miracles offers expectant families a variety of services, including culturally competent birth doulas, prenatal and breastfeeding education classes, yoga, and a car seat program.

Hallie Q. Brown Community Center

Hallie Q. Brown Community Center’s mission is to improve the quality of life in its community by providing access to critical human services; fostering and promoting African American heritage, personal growth, self-sufficiency and self-determination; and developing community leadership. Located in and focused on Saint Paul’s Summit-University neighborhood, the center operates a wide range of synergistic programs, including early childhood education, youth enrichment, basic needs, senior programming, multiservice center administration, and historical archives.

Hmong American Farmers Association

Hmong American Farmers Association (HAFA) is committed to advancing the prosperity of Hmong American farmers and their families through economic development, capacity building, and development of cooperatives, advocacy and research to spur intergenerational and community wealth. As part of their integrated approach, HAFA manages a 155-acre farm in Dakota County where member families can lease land, hone their business and agricultural practices, and sell produce to the HAFA Food Hub, reaching schools, retailers, and other institutions.



Hmong American Farmers Association



Native American Community Clinic

The mission of Native American Community Clinic (NACC) is to promote health and wellness of mind, body and spirit in Native American families. In addition to providing medical, dental, and behavioral healthcare services, the clinic offers a range of social and community health programs, including medical transportation, housing referrals, diabetes education, and nutrition counseling. NACC also strives to honor health and tradition through spiritual care and access to traditional healing.

RECLAIM

RECLAIM is focused on increasing access to mental healthcare for queer and trans youth so they may reclaim their lives from oppression in all its forms. RECLAIM serves youths ages 12-25 and their families through financially accessible mental health support. RECLAIM specializes in supporting youth with gender identity and sexual orientation exploration, as well as other mental health concerns such as depression and anxiety. In addition, the organization offers opportunities for community outreach, training, and one-on-one parent and caregiver coaching.

Twin Cities Habitat for Humanity

The mission of Twin Cities Habitat for Humanity is to bring people together to create, preserve, and promote affordable homeownership and advance racial equity in housing. Since it was established in 1985, Twin Cities Habitat for Humanity has revitalized neighborhoods and communities by helping more than 1,500 families achieve affordable homeownership. In addition to building and repairing homes with affordable mortgages, the organization offers homebuyer education classes and operates the A Brush with Kindness program, which helps qualified, low-income families, veterans and seniors preserve homeownership by helping with critical household repairs.



The Community Giving Campaign raised more than \$850,000 for 600 nonprofits across the state.



Twin Cities Habitat for Humanity



ADVOCATING FOR EQUITY





ADVOCATING FOR EQUITY

As Minnesota's largest not-for-profit health plan, Blue Cross evaluates all proposed legislation related to healthcare with one fundamental question: Would this help ensure that high quality care is affordable and accessible for the greatest number of people?

The 2023 Minnesota legislative session included many opportunities to pose this question, with the introduction of a record-setting 6,705 new bills and a \$72 billion state budget.

Throughout the session, the Blue Cross Public Affairs team worked with legislators and advocated for solutions that would make a positive impact for Minnesotans in all 87 counties.

Blue Cross contributed to the advancement of the following proposals that can make a difference in the health and wellbeing of all Minnesotans.



Across our organization, in every plan, program and department, the commitment to ensure our members have access to high quality, culturally informed and accessible care is at the center of everything we do. For the entire Public Affairs team at Blue Cross, it is a privilege to collaborate with stakeholders across the state on important issues that impact the health of all Minnesotans.

LIN NELSON

Vice president, public affairs



Advocating for equity

Dedicating a portion of JUUL settlement dollars to tobacco prevention

For close to 20 years, the Blue Cross Center for Prevention has played a significant role in helping Minnesota become a national leader in tobacco cessation and use-prevention. Funding from the settlement will strengthen the work of all organizations and providers working to create healthier communities.

Universal school meals

Schools were already providing free and reduced-price breakfast and lunch, but the programs came with income eligibility restrictions that were administratively burdensome for districts. This bill removes these barriers and provides meals for all students.

Historic investment in children and families

This session saw nearly \$2B invested in early childhood care and education, including the creation of the Department of Children and Families. Results of this will include the streamlining of processes that will allow families to more easily access what they need, including affordable childcare, a living wage for more childcare workers, and increased access to early learning, home visiting, and early childhood mental health support.

Expansion of Medicaid dental access and coverage

New legislative expansion means that all Medicaid recipients in Minnesota will receive comprehensive dental benefits, starting in 2024. In addition to closing the gap in dental health, particularly for children ages 2 to 5, the expanded services are expected to reduce visits to Emergency Rooms for non-traumatic dental care.

Expanded eligibility to MNCare to undocumented residents

Blue Cross has a long history of caring for the state's most vulnerable populations and has been a key partner with the Minnesota Department of Human Services since the inception of Medical Assistance Managed Care in 1974. This expansion provides coverage to uninsured children and adults to improve health status, increase use of preventative services, reduce financial burden and save thousands in government spending each year.

Expanded access to doula services

Supporting birth equity has been a commitment of the Blue Cross and Blue Shield Foundation as well as the health plan's strategy for advancing racial and health equity. Blue Cross supported expanding access to doula services for mothers on Medicaid to improve long-term health outcomes. Blue Cross believes that access to comprehensive and culturally appropriate care closes the maternal health and mortality gap and provides the healthiest start for infants.





LOOKING FORWARD





A NOTE FROM BUKATA HAYES

Vice president, racial and health equity, chief equity officer and Blue Cross and Blue Shield of Minnesota Foundation board chair



Blue Cross and Blue Shield of Minnesota has made it a priority to address racial and health inequities that in Minnesota are, unfortunately, some of the largest in the nation. Rather than assuming we know best or have the answer, we recognize that communities most impacted by inequities hold the solutions to the challenges they face and are a source of wisdom and strength. One of our core beliefs is that community has the answers, so we seek to listen, learn, partner and act in concert with community to bring about solutions to our most intractable issues.

Investing in community-led solutions to racial and health inequities, creating greater understanding of how racism impacts health, and uplifting the voices of those most impacted by injustice are all central to our mission. For too long, healthcare has only defined our communities by deficits and negative health outcomes, without providing any real context for why these inequities exist or taking accountability for maintaining the status quo. We are committed to proactively addressing the impacts of systemic racism and oppression on health and wellbeing that require continuous dismantling to ensure that all people have the opportunity to achieve their healthiest life possible.

Our commitment to advancing racial and health equity is more than just symbolic, and we know that this requires vulnerability, humility, accountability, reconciliation, and rebuilding trust with communities.

One of the most important things for us to remember is that we are trying to achieve things that don't have an endpoint. We have never experienced a truly racially just and equitable existence. Things like becoming an antiracist organization and advancing racial and health equity are endeavors that will take years, even generations. The inequities and impacts of racism have been calcified over centuries. Hundreds of years of hardening won't be undone with one chisel and one hammer — or in one quarter or calendar year.

Another core belief that shapes our community work is shared liberation. We believe that our organization, our members, and our communities benefit and are all transformed by ending entrenched racial and health inequities. Lilla Watson, an Aboriginal activist wrote, "If you have come here to help me, you are wasting your time. But if you have come because your liberation is bound up with mine, then let us work together." We live out this spirit in our work, as a team, as in our community work, and in the way I choose to be a leader.

At Blue Cross, we continue to work to address the gaps and blind spots within our business that have contributed to inequitable structures and systems. We continue to prioritize the needs of those most impacted by historical and contemporary health inequities such as the Black, Indigenous, Latine, Asian and Pacific Islander, immigrant, other communities of color, LGBTQ+, and all marginalized communities. And we will continue to be accountable for creating and impacting change to create a more vibrant, thriving state.

As we reflect on our work in 2023, it is important to remember that these efforts are not temporary but ongoing, and part of a larger journey of reinventing ourselves and the healthcare system so all Minnesotans can live their healthiest lives.



THE BOARD OF TRUSTEES

Blue Cross and Blue Shield of Minnesota operates under the governance and guidance of a corporate board of trustees, composed of some of Minnesota’s most accomplished and diverse leaders in the business, nonprofit and health care communities. The board’s role is to ensure that Blue Cross fulfills its purpose as a nonprofit health service plan corporation. The board also ensures that the organization works with its various stakeholders: members, regulators, legislators, providers and the general public. Board members strive to set an example for nonpublic companies.

Dana Erickson, President and CEO, Blue Cross and Blue Shield of Minnesota

Jeffrey Kang, M.D., Founding CEO of WellBe Senior Medical

Pamela J. Moret, President and CEO, Brightpeak Financial (retired)

Patrick Milan, Chief Insights Officer, Tunheim

Jan K. Angell, Vice president, Total Rewards, 3M Company (retired)

Jim Pekarek, Executive vice president and chief financial officer, Agiliti

Melissa Barra, Executive vice president, chief sales and services officer, Sleep Number

Bryan Phillips, Senior vice president, general counsel and secretary, and chief compliance officer for Inspire Medical Systems, Inc.

Teddy Bekele, Senior vice president, chief technology officer, Land O’Lakes, Inc.

Emily Piper, JD, Vice president, government and external affairs, Hazelden Betty Ford Foundation

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