2018 REPORT TO THE COMMUNITY

BlueCross BlueShield Minnesota

Social Impact

Blue Cross® and Blue Shield® of Minnesota and Blue Plus® are nonprofit independent licensees of the Blue Cross and Blue Shield Association.

ABOUT THIS REPORT

Be the reason. Our communities face complex health challenges ranging from the rising costs of health care to systemic barriers that prevent people from accessing healthy options. These complex issues require more than one solution and an array of resources, expertise, programs and collaborators working together to make a healthy difference in people's lives.

For more than 85 years, that's been our calling. Blue Cross and Blue Shield of Minnesota leads wide-ranging social impact efforts that make an extraordinary contribution to every aspect of health in our state and beyond.

Making a healthy difference means focusing attention where health really happens — by and large outside the doctor's office. That's why we leverage our resources not only to improve clinical care, but to impact social determinants of health like income, community connections, housing, quality education and food security.

Social Impact is the conscience of our company: a constant effort to make health care more equitable and uplift the lives of people across our state. Working in collaboration with our associates and partners, we can be the reason all Minnesotans have the resources and opportunities they need to achieve their best possible health. And the reason why employers choose and trust our plans over any other.

The 2018 Report to the Community documents our efforts and highlights the meaningful impacts in our three focus areas: community, health care and the environment. We're proud to share our work with you!

INTRODUCTION

Blue Cross and Blue Shield of Minnesota is a company that cares. We care about the health of our communities, our associates, our environment and the employees of our employer groups. Blue Cross is deeply rooted in the communities where we work, live and play. We take this to the next level by transforming and accelerating efforts to improve health and **create a better future for all.**

I am proud to tell you that over the past year we put even more rigor around our corporate social responsibility program strategy that we now call Social Impact. We created outcomes we can track to support our mission and build a legacy of good health, giving and strong community connections.

This report shows the efforts we took as a company to engage, support and realize as we move toward improved health. Blue Cross is committed to positively impacting health of Minnesotans through our community engagement initiatives, transforming health care and health equity and creating a path toward environmental sustainability. We do this with a talented, committed and diverse workforce.

It is with the utmost honor that I present to you: Blue Cross' 2018 Report to the Community. Please join me in reading about the difference we can make when we collaborate. There is no limit to what we can do when we work together.

Sincerely,

Craig E. Samitt, MD, MBA
President & CEO
Blue Cross and Blue Shield of Minnesota

2018 OVERVIEW

COMMUNITY

Provided more than **$17 million** to community organizations working to make our communities healthier

→ **More than 99%** of these dollars remained in Minnesota

17,300 HOURS
volunteered to the community by more than **1,600 associates**

$128 MILLION
invested to promote healthy eating and physical activity

16 YEARS
of support for early childhood development

HEALTH CARE

400+
HEALTH PROVIDERS
reached with educational opioid toolkits

HIGH COMPLEXITY CARE UNIT PROGRAM
was launched to help individuals with complex health needs

ONE out of THREE
Minnesotans use Blue Cross health care coverage

20,000+
people using our **mobile health app**

ENVIRONMENT

Took action to conserve energy and **reduce our overall carbon footprint**

SUSTAINABILITY ADVISORY TEAM
implemented an organics recycling program to divert waste out of landfills for re-use as compost

254+ TONS OF WASTE
diverted from landfills

OUR APPROACH

At Blue Cross, we believe in leading through collaboration. We lift up and support existing community efforts to solve community-identified issues. Through our relationships across Minnesota, we help the experts, community members themselves, work on the things they know best: their own communities.

Through grants, assistance with resources, technology and staff time, we help communities realize their own visions for better health.

OUR APPROACH HEALTH EQUITY

At Blue Cross, health equity is at the forefront of what we do. From committing ourselves internally to a health equity policy to dedicating resources to share our insights about the benefits of equity and inclusion with other businesses, we approach our work with intention, action and purpose.

As we work to grow equity in our communities, we have also made changes within our company to allow those who work here to feel a greater sense of ownership in that work. To this end, we have moved away from calling our contributors 'employees' and started referring to them as 'associates.' Everyone within the company is an associate and every associate plays a vital role in creating health equity in our communities.

Highlights of our health equity efforts in 2018 include:

Make it Your Business Campaign

Blue Cross not only leads on integrating health equity into our workplace, we encourage other businesses and organizations to follow suit.

In 2018, Blue Cross launched a campaign called "Health Equity: Make it Your Business." The campaign focused on helping Minnesotans — specifically business and health care leaders — **to start seeing inequities and take tangible actions to address them.**

The campaign created **seven animated videos** that offer conversation on factors related to health inequities:

- **The difference between equity and equality**
- How your health is impacted by **race**, **income**, **gender identity** and **your ZIP Code**
- **What health inequities cost Minnesota**, in terms of lives and dollars lost

Health equity is a complex and often misunderstood topic. People mistake the term for "equality" which is different from equity.

The animated videos help people understand health equity and take a closer look at how inequities are manifested because of factors such as race, income, gender and where people live, be it urban or rural. **This series humanizes the complexity of health equity and motivates people to act.**

IN THE NEWS

Timely campaigns enlist employers on opioid abuse, health disparities

Read Article

The Cost of Health Inequities in Minnesota

Through Blue Cross' commitment to health equity we drive numerous business decisions for our company, including social impact efforts, external partnerships and coalitions and internal policies. We know that addressing health inequities paves the way for us to continue to **improve health for all.**

In 2018, we determined that health inequities have a staggeringly high cost, as detailed in Blue Cross' report, "The Cost of Health Inequities in Minnesota." Addressing health inequities in Minnesota would **increase productivity, lower health care costs, improve the health of all communities and save 766 lives each year — along with $2.26 billion.** The report reveals the alarming rate at which communities of color and the American Indian community experience poor health outcomes — despite no biological reason for this to be the case. For example:

4x American Indians suffer from diabetes at **four times the rate** of the general population.

1.5x African Americans suffer from diabetes and kidney disease at **one and half times the rate** of the general population.

3x Asians and Pacific Islanders suffer from diabetes, kidney disease and major cardiovascular disease at **three times the rate** of the general population.

The report underscores how certain factors such as a livable income, positive community connections, safe and good housing, high quality education and access to adequate and healthy food **help determine the health of a community.**

FEATURED REPORT

The Cost of Health Inequities in Minnesota

Read Report

Health Equity Month in Action

Advancing health equity involves efforts outside our company — as well as inside our own walls. Our 2018 associate health equity campaign was called "Faces of Blue."

This campaign illustrates to Blue Cross associates that health inequities don't just exist "out there," but rather that everyone has a story and a role in addressing these inequities. The campaign featured associates across the company sharing their stories and perspectives related to health equity on topics of mental illness, access to health care and gender identity, along with reflections on why it is critical for **Blue Cross to be a leader in our industry in addressing these inequities.**

"This series has been eye opening for me! I learned ways we can all come together for each other."

NICK MCGRAW, BLUE CROSS AND BLUE SHIELD OF MINNESOTA

Taking Steps Towards Gender Identity Equity

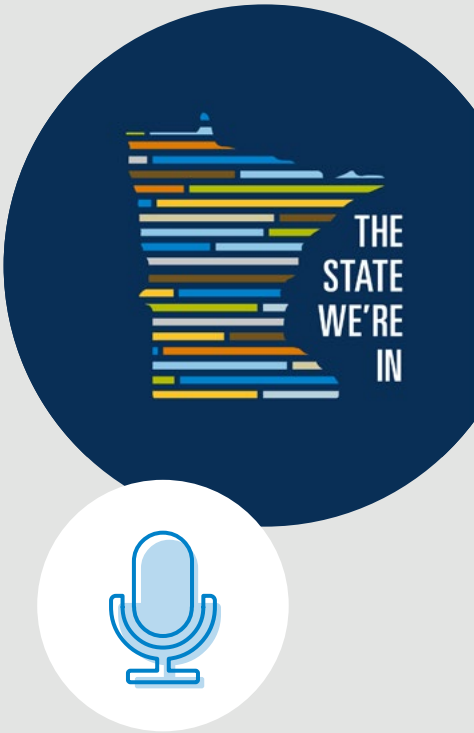
Blue Cross recognizes the human dignity of transgender people. In 2018, we made strides to advance this value by implementing two new workplace policies. All our associates, including transgender associates, have the right to a safe and appropriate work environment, including restroom and locker room facilities that correspond to their gender identity through the **Restrooms and Locker Rooms policy.**

The Gender Identity in the Work Place policy provides guiding principles, standards and a suggested process to protect the legal rights and safety of associates who plan to transition at work. It is also intended to build awareness and understanding of the needs of associates who experience matters involving gender identity in the workplace.

Learning opportunities for all associates to continue to further their understanding of gender identity include lunch and learns, small group conversations and department-specific focused trainings.

"The State We're In," a Podcast About Health Equity in Minnesota

What does a healthier state look like? That's the question being explored through **The State We're In**, a podcast series from the Center for Prevention at Blue Cross.



The episodes include conversations about how health is shaped from generation to generation, the role of communities and belonging, the impact of trauma and how people across Minnesota are leading change to create healthy and strong communities for generations to come. **Episodes engage communities as drivers of change and reflection, and they feature local spoken-word artists, playwrights and musicians.**

The podcast series also has two special editions. One on Leading Change in Health Equity — a discussion with Anika Ward, Director of the Center for Prevention, and her brother Saint Paul Mayor Melvin Carter — about all our roles in the health of Minnesotans. The second, on Changing the Narrative on Health, focused on the work of ThreeSixty Journalism, a nonprofit and partner of the Center for Prevention, and how they use principles of strong writing, reporting and media production to help diverse Minnesota youth tell the stories of their lives and communities.

Listen Now

Building Authentic Relationships

Our relationships drive our efforts. We approach our work in coalition and collaboration with communities across the state. We know that the best and most successful efforts come from elevating the good work already happening in communities.

We collaborate with and support communities already doing the difficult work on topics ranging from **health care access** to **racial equity.**

Our Blue Cross associates are building strong relationships with multicultural communities by listening and learning about the best ways to support their efforts.

In addition, we invest in consumer facing retail centers for Blue Cross members and the general public to come and learn about what we do. These retail center serve as engagement and education hubs for members on how to best use their health plans for maximum benefit with the least amount of out-of-pocket expense. By working closely with community members, we're able to provide greater awareness of health and wellness programs, answer questions about commercial health plans and provide referrals when necessary.

The services offered at our retail centers include:

Answer benefits questions

Offer active-lifestyle classes

Provide education during the annual enrollment process

Offer presentation space for community nonprofits

"In my experience, one of the most important traits of a high performing company is an aggressive and consistent attention to diversity and inclusion as a core value and a business imperative. Embracing diversity of opinion, experience, cultural norms and insights is what makes companies vibrant, innovative and distinct. Fierce attention to inclusiveness not only allows us to mirror the diversity of the communities we serve, but it also helps us eliminate the bias and narrow-mindedness that prevents a company from reaching its full potential. Given this, I believe there should be few greater priorities at Blue Cross and Blue Shield of Minnesota than an intensive focus on diversity and inclusion as a core value. It will be woven into the fabric of our culture, strategy, products and benefits and operations, and in so doing, will allow us to successfully care for the members we serve and eliminate the disparities and non-inclusiveness in our community that gets in the way of good health for all."

CRAIG SAMMITT, PRESIDENT & CEO
BLUE CROSS AND BLUE SHIELD OF MINNESOTA

OUR APPROACH ASSOCIATES

Our associates drive our work and define our business, so we invest in supporting, engaging and training our associates to their fullest potential. We work hard every day to make Blue Cross a great place to work and our associates reflect those efforts.

We strive to create a talented and diverse company to tackle our most complex challenges.

Highlights of our recruitment and retention efforts in 2018 include:

Investing in Our Associates

Helping our associates stay up-to-date on key work-related topics is important. In 2018, we provided more than **200,000 hours of training to our associates** for an average of 52 hours per associate.

For example, people leaders are provided opportunities to continue to build their leadership skills. As technology changes, our operations team continues to help associates learn and become proficient to better serve our members. In addition, all associates participate in compliance learning annually to ensure our culture operates ethically and complies with our policies and values.

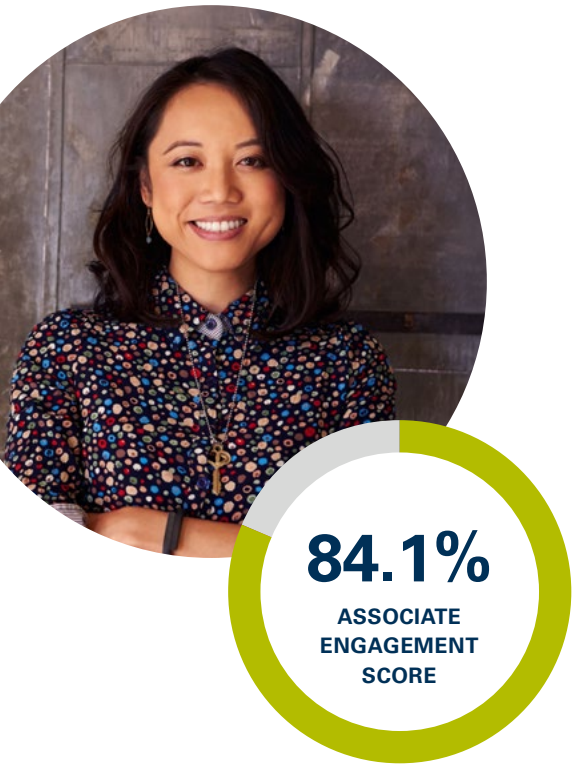
FROM THE BLOG

Three Reasons it is Great to Be an Intern at Blue Cross

Read Article

200,000

HOURS OF TRAINING



Blue Cross regularly fields an engagement survey to learn about our associates' sense of connection to the company, our mission and our goals. In 2018, **our engagement score was 84.1 percent.** While this score is consistently high, engagement continues to be a visible priority as we seek ways to maintain a competitive advantage in talent recruitment and retention.

98.5 percent of associates say they have a clear understanding of their responsibility regarding our code of conduct, known as Code of Blue. In fact, 94.4 percent report they know where to get advice if they have concerns about an ethical issue. Our Ethics and Compliance program ensures corporate-wide adherence to laws, regulations and requirements while promoting an ethical work culture.

OUR CODE OF CONDUCT

Code of Blue: Living Our Values

Read Report

Supporting Healthy Associates

Nearly half of our associates took part in the voluntary and confidential Wellness Rewards Program, through which we discovered that participants' average RealAge is almost **three years younger than their calendar age!**

RealAge, Sharecare's proprietary and scientifically validated health risk assessment, provides people with an accurate measure of the actual age of their body versus their calendar age.

Our company supports our associates' health by offering a wide range of Health & Wellness programs geared toward making a healthy difference in their lives. Programs such as: **Omada**, **Learn to Live**, **Diabetes Education Program**, **flu shots, wellness coaches** and **preventive health screenings** are some of the opportunities we offer to make health easy and connected for all our associates.

Prioritizing Supplier Diversity

Supplier diversity at Blue Cross is a proactive business initiative that **identifies and provides fair and equal opportunities for suppliers that reflect the diverse Minnesota communities we serve.** Our mission is to create an environment of opportunity for diverse suppliers through working relationships that yield a business advantage while obtaining competitive pricing, high quality and exceptional customer service.

Blue Cross is a member of the Minnesota Minority Supplier Development Council (MMSDC), Women's Business Development Center of Minnesota (WBDC), National Veteran Business Development Council (NVBDC) and Quorum.

Associate Resources that Support Change

Blue Cross hosts **eight associate resource groups:**

- African American Professionals Network
- Asian Circle
- Blue Pride
- Christian Associate Resource Group
- Fuerza Azul
- Generations Connect
- Mosaic
- Veterans Associate Resource Group

Advance Workforce Diversity by Promoting Awareness and Understanding of Disabilities

The newest Associate Resource Group, **Mosaic**, was formed in 2018 and is focused on people with disabilities.

Mosaic's charter is to advance workforce diversity by promoting awareness and understanding of disabilities to fully leverage the diverse and creative skills of all associates. One business objective of Mosaic focuses on **increasing the hiring and retaining of people with disabilities.**

> **"We have an opportunity to be an employer of choice for people with disabilities. We've found that people with disabilities have many valuable skills to offer in the workplace. We're hoping that the Mosaic Associate Resource Group will help us attract this source of future associates that other companies may overlook."**
>
> DANA ERICKSON, VICE PRESIDENT OF CARE MANAGEMENT AND MOSAIC EXECUTIVE SPONSOR, BLUE CROSS AND BLUE SHIELD OF MINNESOTA

Supporting our Associate Veterans

We include and promote the diversity of associates who come to work at Blue Cross. In 2018, we were honored to celebrate our **third year as a Yellow Ribbon company** and we will proudly continue to provide support to veterans, service members and the military community.

FROM THE BLOG

Rampage at the Ridge— a grueling, muddy, fun day to support veterans

Read Article

Celebrating 18 Years of CitizenBlue

We not only support associates in our workplace, we support associates as they engage in their broader communities.

At Blue Cross, we believe the company and the community function best when associates are engaged and knowledgeable about their government. That's why we have one of the most robust corporate civic engagement programs in the nation, built and maintained by our own associates.

In 2018, our civic engagement program, CitizenBlue, turned 18. About a third of our associates participate in the program which engages fellow associates in making a difference by voting, serving as an election judge, running for office, learning about issues and taking a stand.

FROM THE BLOG

Inspiring and Equipping Voters… 18 Years and Counting

Read Article

In 2018, CitizenBlue members had a 97% voter turnout for the midterm elections, hosted four State Capitol tours to learn about state government and held six candidate forums to promote political discourse.

As part of our commitment to promoting civic engagement, we have a corporate policy enabling associates to easily take time off to vote, serve as an election judge and attend a capitol tour during work hours.

97%

VOTER TURNOUT AMONG CITIZENBLUE MEMBERS

FROM THE BLOG

Civic Health Matters

Read Article

OUR FOCUS AREAS

Uplifting health from every angle.

To improve health, you can't focus on one thing. It's not just what happens in the doctor's office, where we live, what foods we eat or what's in our air and water. It's all of the above. That's why we come at health challenges from all sides.

Community | Health Care | Environment

FOCUS AREA
COMMUNITY

COMMUNITY

HEALTHIER PLACES TO LIVE, WORK AND PLAY.

We believe that all people, regardless of race, income, ZIP Code or other factors, should have opportunities to live the healthiest lives possible.

Our community efforts target factors inside and outside our health care system to create more equitable access and outcomes and improve health on a community scale. That includes our two-decade campaign to keep tobacco out of the hands of children and **$128 million invested to promote healthy eating and physical activity.**

Our community impact in 2018 includes:

VOLUNTEERING IN THE COMMUNITY

More than 1,600 associates served **17,300 volunteer hours** at community organizations including:

ACCESSABILITY MINNESOTA (ST PAUL, MN)

AMERICAN CANCER SOCIETY (EAGAN, MN)

AMERICAN DIABETES ASSOCIATION OF MINNESOTA (EDINA, MN)

AMERICAN HEART ASSOCIATION (MINNEAPOLIS, MN)

AMHERST H. WILDER FOUNDATION (ST PAUL, MN)

CHAINBREAKER (ST PAUL, MN)

CSE COMMUNITY SCHOOL OF EXCELLENCE K-8 HMONG LANGUAGE AND CULTURE SCHOOL (ST PAUL, MN)

DOWN SYNDROME ASSOCIATION OF MINNESOTA (ST PAUL, MN)

DRESS FOR SUCCESS (ST PAUL, MN)

EVELETH GILBERT HIGH SCHOOL (EVELETH, MN)

GIRLS ON THE RUN (MINNEAPOLIS, MN)

HABITAT FOR HUMANITY (CHISOLM, ST PAUL & VIRGINIA, MN)

LITTLE FARM HANDS (FALCON HEIGHTS, MN)

MESABI EAST SCHOOL DISTRICT (AURORA, MN)

MINNESOTA DEPARTMENT OF MILITARY AFFAIRS (ST PAUL, MN)

NATIONAL ALLIANCE ON MENTAL ILLNESS (ST PAUL, MN)

PROJECT FOR PRIDE IN LIVING (SAINT PAUL, MN)

READING PARTNERS (ST. PAUL, MN)

RUBY'S PANTRY (IRON, MN)

SALVATION ARMY (VIRGINIA, MN)

SECOND HARVEST HEARTLAND (ST PAUL, MN)

SPECIAL OLYMPICS (MINNEAPOLIS, MN)

THE FORUM ON WORKPLACE INCLUSION, UNIVERSITY OF ST. THOMAS (MINNEAPOLIS, MN)

UNITED WAY OF NORTHEASTERN MINNESOTA (CHISHOLM, MN)

VOLUNTEERS OF AMERICA, PARK ELDERCENTER (MINNEAPOLIS, MN)

WELLSTONE INTERNATIONAL SCHOOL (MINNEAPOLIS, MN)

Check out these stories from our blog of **volunteerism in the community:**

- ***Celebrating 15 years of Blue Cross MN volunteers making a healthy difference***

  Read Article

- ***What I learned from #crew52 (reflections from a Blue Cross volunteer leader)***

  Read Article

- ***Building memories through volunteerism– where work and play come together***

  Read Article

- ***Blue Cross employees help the Special Olympics transform lives***

  Read Article

- ***Blue Cross volunteers serve those who have bravely served***

  Read Article

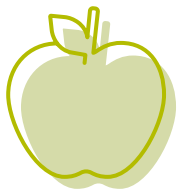
- ***Leveraging Blue Cross team members volunteer spirit***

  Read Article

COMMUNITY

INVESTING IN OUR COMMUNITIES

With support from the Center for Prevention, the Blue Cross and Blue Shield of Minnesota Foundation and associates, **we provided more than $17 million to organizations** working to make our communities healthier. More than 99 percent of these dollars remained in Minnesota.



$12.5 million was invested in 2018 by the Center for Prevention aimed at advancing health equity, increasing healthy eating and physical activity and reducing commercial tobacco use.

More than $3.1 million in grants were provided by the Blue Cross Foundation to support organizations working on high quality early childhood programs, safe and welcoming communities and continued work on access to coverage.

Blue Cross' annual associate giving campaign, which includes a Blue Cross Foundation match, **raised more than $1.1 million and benefited more than 650 nonprofits.**

More than $380,000 was provided by the Community Relations department to fund nonprofit organizations and their missions relating to health equity, community, health care and the environment.

Blue Cross and its associates — along with the Blue Cross Foundation — **contributed over $120,000 to benefit local food shelves** in Dakota County, Hennepin County and Greater Minnesota during the Minnesota FoodShare March Campaign.

Active Living for Healthier Lives

Active living has been a **critical component of our health work** for decades. Our efforts in this area span across Minnesota, from Nice Ride bikes in the Twin Cities to Live Healthy in Red Wing, Moving Matters in Grand Marais, Get Fit Itasca in Grand Rapids and beyond.

Blue Cross has been the title sponsor of Nice Ride Minnesota since 2009 because the benefits of bikes are many and long-lasting — from reducing traffic congestion and carbon footprints to increasing physical activity and well-being.

In 2018, a new era began for Nice Ride Minnesota, as the organization embarked on their next innovation: dockless blue bikes. The new bikes have mobile-friendly, GPS technology supported by a new app and website. **Nice Ride Minnesota now has 3,000+ bikes and 400+ stations across the Twin Cities**, which giving users the ability to park in more locations and expands the system to more neighborhoods across Minneapolis. In addition, the new technology will allow more flexibility with reduced fares, cash payment options and integration with other transit options, paving the way to a more equitable transportation system.

HOW IT WORKS

Meet the Nice Ride Dockless

Learn More

The following are examples of **projects we've funded:**

- ACTIVE LIVING FOR ALL: NOTES FROM THE FIELD
- MOVING MATTERS CELEBRATES FIVE YEARS (GRAND MARAIS, MN)
- GET FIT ITASCA MAKES HEALTHY LIVING EASIER (GRAND RAPIDS, MN)
- ORGANIZERS AIM TO SPARK HEALTH HABITS THROUGHOUT NORTH MINNEAPOLIS (NORTHSIDE GREENWAY NOW)
- OUR STREETS MINNEAPOLIS (MINNEAPOLIS, MN)
- MAKING RED WING A HEALTHIER PLACE TO LIVE (RED WING, MN)
- DALE STREET BRIDGE PROJECT (SAINT PAUL, MN)
- MOVE MINNESOTA

The Blue Cross Foundation has made **critical advancements in addressing the social determinants of health.** From early childhood education to building safe and inclusive communities, the Foundation continues to support communities across Minnesota. Some of the 2018 investments include:

It's Time to RISE

We know that communities face barriers to achieving equitable health outcomes, and we also know that communities have solutions to overcome those barriers but often lack resources to make it a reality.

In 2016, a solution was realized, and the **Reviving the Islamic Sisterhood for Empowerment** **(RISE)**, began to live its mission of amplifying the voices and power of Muslim women through leadership development, community engagement and philanthropy. With the support of the Blue Cross Foundation, **RISE has reached more than 1,200 followers** in its Sisterhood network who connect in person and virtually through social media.

The Foundation also supported their Sheroes efforts which amplified the work of women through storytelling in videos and blogs. RISE works with Board Repair and Nexus Community Partners to place women in leadership positions on boards, commissions and committees in nonprofit organizations and local government and has won several film festival awards for this work nationally and internationally. With the support and resources of RISE, Muslim women increase social connections, effectiveness and power while **breaking stereotypes, combatting Islamophobia and creating gender equity and a safer environment.**

FROM THE BLOG

Blue Cross Foundation helps elevate the voices of Minnesota's Muslim women

Read Article

1,200+

FOLLOWERS REACHED BY RISE

Keeping Our Focus on Inclusion

The Blue Cross Foundation supports safe and healthy communities by ensuring that all community members have tools and resources to participate in shaping where they live, work and play.

As St. Cloud becomes more diverse, there are several Promise Neighborhoods in Central Minnesota. **Promise Neighborhood** is leading the way in providing resources and support for more conversations about inclusion by, for and about people of color by intentionally including them and investing in their leadership. The Blue Cross Foundation supports Promise Neighborhood to **coordinate community conversations to identify and prioritize issues and to coordinate, connect and support community members to participate in leadership roles in the community.** Promise Neighborhood's community-led approach bridges schools, students and families so that families can advocate for their best interests to ensure they can live their healthiest lives.

RELATED VIDEO

Promise Neighborhood of Central Minnesota

Watch Video

Early Access to Quality Early Child Care and Education

For the past 16 years, the Blue Cross Foundation has funded community organizations focused on supporting the crucial early years of life. To us, it's more than education — **it's a key driver of health.**

With Healthy Start, our goal is to increase access to quality early childhood education. One of our community collaborators, the **Northland Foundation**, a regional foundation serving the seven counties of Northeastern Minnesota, is a catalyst for systems change in the early childhood field. In collaborating with licensed family and center-based child care, school-based early childhood and early elementary programs, Northland Foundation has built and strengthened relationships to ensure families with young children are ready for kindergarten. Northland Foundation is changing the early childhood system by building strong relationships, creating shared strategies and making policy changes to **ensure families with young children have access to quality early care and education opportunities.**

COMMUNITY

INSPIRING COMMUNITY HEALTH

Eighty percent of health happens outside of the doctor's office; community health is a critical component of helping people live their healthiest lives. We lift up community health efforts by sharing successes and telling stories of innovation and advancement in order to move the needle on health care. By highlighting the good work, we start an important dialogue on how to replicate best practices across our state.

Trailblazer Tour

Originally launched in 2016, **The Blue Cross Trailblazer Tour** showcases noteworthy innovation and collaboration leading to a healthier Minnesota.

Through video and digital storytelling, Blue Cross shared success stories of eight new organizations that have made an impact on health in their communities in 2018. Honorees range from coalitions of community organizations like the one led by American Lung Association in Duluth to reduce access to menthol and other flavored tobacco in their city to associate wellness initiatives of well-known Minnesota companies including **American Lung Association**, **Schwan's Company**, **Silos to Circles**, **Park ElderCenter**, **University of Minnesota Boynton Health**, **Livio**, **Northland Foundation** and **Crow Wing Energized**.

Storytelling with ThreeSixty Journalism

For the second year in a row, the Center for Prevention collaborated with **ThreeSixty Journalism** at their annual TV Broadcast and News Reporter camps.

ThreeSixty Journalism, a nonprofit program at the University of St. Thomas, uses the principles of strong writing and reporting to empower diverse youth to tell the stories of their lives and communities. This program offers a **spotlight to underrepresented communities** while supporting and mentoring the skills of young and diverse communicators.

In less than one week, each student created a professional news package focused on a health equity topic and our work to support healthy communities.

Stories include:

- **Livio Health Brings Back House Calls**
  Isabel Saavedra-Weis, a senior at St. Paul Academy (KARE-11)
- **The Sioux Chef Cooks Up Indigenous Foods**
  Aaliyah Demry, a junior at Irondale High School (WCCO-TV)
- **Lower Sioux Reclaims Medicinal Tobacco**
  Chioma Uwagu, a junior at the University of St. Thomas (Padilla)
- **Northside Greenway Now Campaigns for Green Space**
  Jessy Saybe, a junior at Roseville Area High (University of Minnesota)
- **Appetite For Change Supplies North Minneapolis with Healthy Foods**
  Surina Arora, a sophomore at the Blake School (University of St. Thomas)
- **African Immigrant Services Helps Pass Equity Policies**
  Autumn McKinney, a first-year at the University of St. Thomas (KSTP-TV)
- **Communities Work Better to Educate Mothers to Be by Changing Agenda for Baby Showers**
  Surina Arora, a sophomore at the Blake School (Pioneer Press)
- **NorthPoint Health and Wellness Market Feeds Hundreds of Minneapolis Families**
  Heaven Aschalew, a junior at Harding High School (University of St. Thomas)
- **This Free Life Promotes Prevention and Reduction of Tobacco Use in LGBTQ Community**
  Heidi Sanchez, a senior at Hiawatha Collegiate High School (TPT)

The 2018 media collaborators included Tommie Media at the University of St. Thomas, Padilla, KARE-11, KSTP-TV, WCCO-TV, Twin Cities Public Television (TPT), the Star Tribune, Pioneer Press and the University of Minnesota Hubbard School of Journalism. **Student videos can be found on the ThreeSixty Journalism website.**

STORY SPOTLIGHT

Healthy Together Willmar Initiative

Blue Cross invested over **$2 million dollars to implement Healthy Together Willmar** to design a place-based, community-led initiative to design more responsive care and support diverse leadership development.

With Willmar community members, we continued to build a diverse and equitable health system in Willmar. We accomplished a great deal in 2018, building on our longstanding commitment in Willmar.

Watch Video

In 2018, we:

Supported a full-time community health worker at the Center for Community Health Improvement to support Somali and other community members, bridging community gaps to facilitate better health outcomes.

Engaged a collaboration with Community Health Services, supporting staff professional development on diabetes, diabetes curriculum enhancements and community engagement to **serve communities that disproportionately suffer from diabetes.**

Supported 14 community projects through the Idea Fund to **provide $235,000 in targeted funding** to support community-led projects.

Held "Curiosity, Courage and Community" events throughout the town to hold community conversations and understand how to make the community healthier for all.

Advanced community connectedness through a Street Feast, welcome dinners and other inclusive events and outreach designed to bring together all community members.

Our efforts in Willmar demonstrate our statewide commitment to making a healthy difference.

The success we've had in bridging community gaps, providing inclusive health care and supporting community values highlight our dedication to **advancing health equity through community relationships.**

IN THE NEWS

Willmar modeling a five-year, $2 million program to get 'healthy together'

Read Article

COMMUNITY

"We know that health happens in communities and is influenced by many social and economic factors. Everyone should have access to healthy foods, safe spaces and education which supports good health. That's why Blue Cross is leading to advance health in communities and eliminate health inequities where they exist through associate volunteerism, charitable giving and community investments. Through this leadership, we help to ensure all Minnesotans can be as healthy as possible."

JANELLE WALDOCK, VICE PRESIDENT FOR COMMUNITY HEALTH AND HEALTH EQUITY, BLUE CROSS AND BLUE SHIELD OF MINNESOTA

FOCUS AREA
HEALTH CARE

HEALTH CARE

A HEALTH CARE SYSTEM THAT WORKS HARDER FOR EVERYONE.

We're making efforts to improve care, outcomes and experience where our health care system isn't keeping up with people's needs. Through collaborations with employers, providers and innovative programs that empower individuals to take charge of their health, we're helping people access the quality care they deserve, manage costs and integrate their doctors' recommendations into their everyday lives.

One out of three Minnesotans and thousands of people across the country use Blue Cross and Blue Shield of Minnesota health care coverage. Our range of products spans individual coverage, employer-based coverage and Medicare/Medicaid offerings to nutritional programming, health equity access and community-based programs to increase health across the state.

Our impact that improved health care in 2018 includes:

HEALTH CARE

MAKING HEALTH CARE EASIER TO UNDERSTAND

Health care can be complicated, no matter your background. At Blue Cross, we take our role seriously to help demystify health care and **make accessing care easier.**

Statewide Health Study

In 2018, Blue Cross sought a deeper understanding of Medicare-aged populations, to further our efforts to ensure the **right members receive the right care, at the right time, through the right experience.**

A core element of this effort was a **statewide, in-person health study to gain a more in-depth understanding of Medicare enrollees.**

The insights gained through this research help us improve the health care experience for seniors, especially those who have been traditionally underserved. We will use these insights to better connect with seniors around issues that matter to them and continue to improve health care delivery options in ways that best meet seniors' needs.

65+

Health Literacy Impacts Everyone

Medical jargon, complicated documents and difficult to understand systems stand in the way of people getting the best health care. This confusion costs the U.S. up to **$238 billion dollars annually**.

Health literacy — the ability to find, understand and use health and insurance information, affects everyone, not just people with low literacy. From the parent trying to give the correct antibiotic dose to their child, to the senior trying to navigate the Medicare system, to the young professional getting insurance for the first time, **the ability to understand our health care systems affects us all.**

We joined the **Minnesota Health Literacy Partnership (MHLP)** as a founding member and continue to lead this coalition of health care organizations and consumers committed to increasing health literacy across the state. As a part of this effort, we helped launch the Minnesota Action Plan to Improve Health Literacy in 2016. This tool helps organizations prioritize health literacy and take concrete steps to make health care easier for everyone to understand. We continue to promote implementation of the Health Literacy Action Plan with stakeholders by sharing best practices and inspiring stories through our support of a quarterly newsletter, blog posts and social media.

Misunderstanding Health Terms

In 2018, we launched a **health literacy month campaign** to support individuals in asking the right questions for good health.

- **WHAT IS MY MAIN PROBLEM?**
- **WHAT DO I NEED TO DO?**
- **WHY IS IT IMPORTANT FOR ME TO DO THIS?**

Because we know it's important to walk the walk, in 2019 we will become the first health plan in Minnesota to adopt a company-wide health literacy policy. The policy outlines the ways we can continue to build a culture where health literacy is part of how we do our work.

Sustainable Efforts to Address Complex Health Needs

Individuals with complex health needs often require both medical and social services from a wide variety of providers and caregivers. To better address the serious challenges and high costs associated with caring for these patients, **Blue Cross launched the High Complexity Case Unit Program (HCCU).** The program is growing, helping to make health care more sustainable, one case at a time.

Through the analysis of a member's medical history, previous claims and ongoing treatment plans, the HCCU team can identify opportunities to streamline care and improve a member's health holistically. Typically, members engaged in HCCU are dealing with multiple diagnoses and complications, creating a confusing and expensive scenario for the member.

By addressing the situation and working with health care providers across various specialties, HCCU ensures the appropriate coordination of care plan is in place for each member.

"The goal of the HCCU program is to provide patient-centric care management that delivers better outcomes and experiences for our members at a lower overall cost."

DANA ERICKSON, VICE PRESIDENT OF CARE MANAGEMENT AT BLUE CROSS AND BLUE SHIELD OF MINNESOTA

FROM THE BLOG

She was my angel: How a Blue Cross nurse changed a member's life for good

Read Article

HEALTH CARE

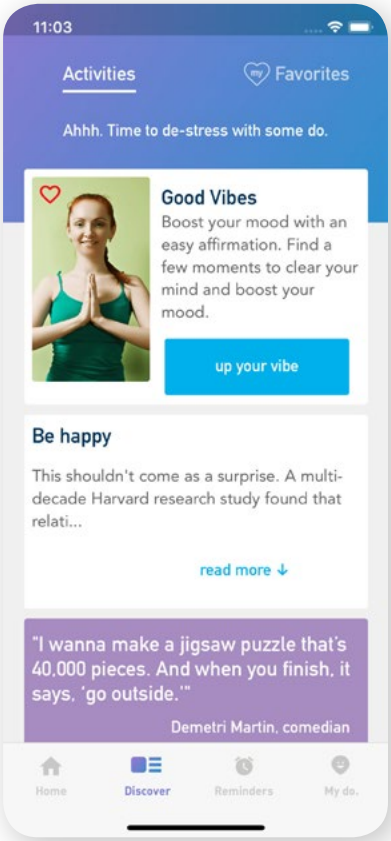
PROVIDING ACCESS TO HEALTH FOR ALL

Barriers to access stand in the way of many communities receiving the care they need to lead the healthiest possible lives. At Blue Cross, we work to break down those barriers and **make health accessible for all.**

Do Better. One Step at a Time

Small steps. That's all it takes to get started on the path toward better health — wherever you are on your journey.

This philosophy is why Blue Cross offers an easy-to-use, free and fun health app filled with simple, quick activities to fuel, move or relax your body. To date, **more than 20,000 people have joined the call to better their well-being one small step at a time — and have a little fun along the way.**



RELATED VIDEO

do. App - Do you know?

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Creating Community-Led Health in All Policies

Did you know that **80 percent of a person's health outcomes** can be attributed to factors outside the physician's office — such as race, housing status, income and ZIP Code? **Health in All Policies (HiAP)** is a way to tackle these social determinants of health by incorporating health equity into decision-making, systems and policies across multiple sectors.

In 2015, the Center for Prevention embarked on an initiative to **fund eight community-based organizations to design, lead and implement a HiAP approach with equity as a goal.** This unique funding initiative put Minnesota communities most impacted by health inequities at the center of driving health equity in policy, systems and environmental change. This community-led HiAP funding initiative has been transformative for major institutions like the Minneapolis Parks System, the City of Duluth, health systems, Metro State University and others, promising to promote future positive health outcomes for all Minnesota communities.

An example of this impact is the **Veggie Rx program** created by the Hmong American Farmers Association (HAFA) in collaboration with HealthEast, which offered fresh fruits and vegetables to patients who experienced food insecurity in the form of regular Community Supported Agriculture (CSA) shares. Some results of the Veggie Rx program include:

53% reported decrease in body mass index (BMI)

50% reported increase in food security

RELATED VIDEOS

Community-led Health in All Policies: About the Initiative

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Hope Community: Parks and Power

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Grow Bold

Health happens in the course of everyday living, not just in formal health care settings.

Healthy behaviors are a big piece of the puzzle and Blue Cross brought together local companies to celebrate healthy aging in Minnesota with a **series of workshops.**

The Grow Bold series served as great inspiration for healthy eating, physical activity and social connectedness among seniors. The free half-day events were hosted in various locations around the state.

FROM THE BLOG

Make a healthy difference in your next chapter with Grow Bold

Read Article

Transforming Health Care Locally

We see powerful potential in **combining the best of community health and care delivery**. In an initiative with Winona Health beginning in 2016, we brought this vision to fruition.

We have supported Winona Health in addressing childhood hunger in their community through Winona Wellness collaborative, exploration of community resources and intercultural competency development.

In addition, we have supported opportunities for community-based organizations to engage with Winona Health and other stakeholders in the Winona area. Blue Cross sees the importance of providing access to health for all communities. By teaming up with a local nonprofit, Project Fine, we have supported the company to develop policy, system and environmental change strategies to support immigrant and refugee communities in Winona.

Bringing Health Care Where It's Needed

Livio, an affiliated company to Blue Cross, fulfills community needs in a new and innovative way: **by changing the way health care is delivered.** Through its innovative mobile health care model, Livio deploys clinical health teams to meet patients wherever they are.

"I see people right in their homes, which helps them feel comfortable and helps me deliver care. I think it's the future of health care, and to me it's the greatest nurse practitioner job ever."

MAUREEN VANTINE, LEAD NURSE PRACTITIONER, LIVIO

Deploying a fleet of Livio SUVs, team members visit patients in non-traditional, clinical settings such as homes, treatment centers, community centers and places where people live, work and congregate. **Livio often assists those individuals facing barriers to accessing health care.**

In addition to diagnosing and treating medical conditions, Livio associates also provide support in navigating the health care system by connecting people to insurance coverage and resources to ensure both health and barriers to good health are addressed.

IN THE NEWS

Street medicine crews bring health care to growing Minneapolis homeless camp

Read Article

HEALTH CARE

TACKLING HEALTH CARE'S GREATEST CHALLENGES

At Blue Cross, we do not shy away from tackling the largest health challenges our country faces. In 2018, that meant improving health in the lives of people who have diabetes and decreasing commercial tobacco use to **make a healthier future possible for all.**

Providing Tools to Reduce Chronic Opioid Use

In 2018, Blue Cross joined a coalition of health plans to lead in the efforts to reduce chronic opioid use. We led work in **developing a provider toolkit** to help doctors understand the challenges of opioids and pain management.

This toolkit provides doctors with the resources they need to safely and effectively manage their patients' pain to decrease an over-reliance on opioids. We reached over 400 providers through webinars, conferences and our Provider Press. **By addressing the opioid epidemic at a critical source — doctors who prescribe pain medication — we are helping reduce the long-term impact of opioid use in our communities statewide.**

400+

PROVIDERS REACHED WITH OPIOID TOOLKITS

Reducing Stigma and Bringing Attention to Diabetes Management

Nearly half of American adults have diabetes or prediabetes, the precursor to Type II diabetes. This national epidemic has serious consequences.

Unfortunately, **85% of newly diagnosed diabetics lack the diabetes education they need within the first year of being diagnosed.**

In 2018, Blue Cross made a difference in helping people with diabetes manage their disease through free diabetes education classes offered at our retail centers in Edina and Roseville. We continued to break down barriers in accessing education and support by bringing attention to diabetes and helping connect people with the resources they need to treat their condition through efforts like our New Norm campaign. We collaborated with the American Diabetes Association of Minnesota to support their efforts to prevent, treat and cure diabetes.

We know complications of diabetes can affect kidney health, so in 2018 Blue Cross tried a new approach and sent kidney disease test kits to members allowing them to complete the screening in the privacy of their home at their convenience.

For each of the 210 returned kits, **we donated $25 dollars to the American Diabetes Association of Minnesota.**

FROM THE BLOG

Blue Cross diabetes workshop provides husband and wife surprising new skills

Read Article

Decreasing Commercial Tobacco Use

While the overall smoking rate in Minnesota has decreased dramatically, certain communities, such as communities of color, American Indians, immigrants and refugees, LGBTQ community members and people with mental illness and substance use disorders **have much higher rates of commercial tobacco use**, leading to disparities in secondhand smoke exposure and risk for and incidence of smoking related-disease and death.

In 2015, the Center for Prevention at Blue Cross began the Communities Eliminating Tobacco Inequities (CETI) funding initiative to reduce commercial tobacco use in communities by supporting eight community-driven, culturally-specific efforts that raise awareness, shift cultural/social norms and/or influence organizational and local public policy. **We worked with organizations serving the Somali, Karen, Lao, Latinx and American Indian communities to enhance their efforts and make a difference in reducing commercial tobacco use.**

Blue Cross serves as co-chair of Minnesotans for a Smoke-Free Generation, a coalition of more than 60 organizations from across Minnesota working on several key policy priorities to address youth tobacco use. The statewide coalition has worked for the last several years on several key policy priorities to address youth tobacco use. One initiative is to reduce access to flavored and menthol tobacco products, which have been heavily marketed to youth and communities of color. In 2018, support from Blue Cross resulted in ordinances restricting the sale of menthol and flavored tobacco to adult-only stores going into effect in St. Paul and Duluth.

Raising the sale age of all tobacco products from age 18 to 21 is another key policy priority that has gained momentum in communities around Minnesota, with at least 23 cities and counties having passed these "Tobacco 21" ordinances. Minnesotans for a Smoke-Free Generation has led the statewide policy agenda, working tirelessly with legislators from all parts of Minnesota to come together on issues like a statewide Tobacco 21 law.

LEARN MORE

Communities Eliminating Tobacco Inequities

Read Article ***Watch Video Series***

STORY SPOTLIGHT

A Community Space for Access to Health

Our **retail centers** offer a unique way to support healthy living. These community spaces **host free classes that are open to the public and include:**

- Cooking
- Balance
- Will and Trust Planning
- Excercise

Our retail centers continue to be an easy, accessible and open place for anyone to get information on health care and health insurance. **These centers have hosted dozens of events and more than 500 people in support of local nonprofits.**

Our retail centers played a pivotal role in supporting the tobacco ordinance in restricting sales of flavored tobacco. This ordinance passed and is now in effect.

IN THE NEWS

Duluth Organizations Collaborate to Remove the Lethal Lure

Read Article

"Perhaps the greatest evolution at Blue Cross is to center health equity in everything we do. Who is having the worst health outcomes and who is actually left behind? This isn't just a moral imperative — it's a business imperative."

VAYONG MOUA, DIRECTOR, HEALTH EQUITY ADVOCACY,
BLUE CROSS AND BLUE SHIELD OF MINNESOTA

FOCUS AREA
ENVIRONMENT

ENVIRONMENT

A CLEANER BILL OF HEALTH FOR OUR ENVIRONMENT.

Our health, choices and environment are intimately connected. That's why we strive to make the world a cleaner, safer and easier place to live and breathe. From minimizing waste and energy use throughout our facilities to associate-driven composting and recycling efforts, we're reducing our impact on the planet and inspiring others to follow our lead.

Together, we will preserve Minnesota's natural environment as a **healthy home for future generations.**

Our 2018 impact in the environment includes:

Reducing Waste Going to the Landfill

We diverted **254+ tons of waste** from the landfill in 2018 by:

Recycling compostable organics

Donating organic food waste to a farm

Using single-sort recycling

Recycling electronics

In 2018, Blue Cross rolled out a **company-wide organics recycling program** to help divert waste out of the landfill for re-use as compost.

Organics recycling includes collecting biodegradable organic material like food scraps or compostable dishes and turning it into compost that can be used in landscaping and road construction projects.

In 2018, **we diverted nearly 42 tons of organic waste from landfills.** Because trash that composts naturally puts off oxygen, as opposed to greenhouse gases when left in a landfill, our organics recycling program helps us create social impact that extends far beyond our campus.

FROM THE BLOG

Blue Cross commits to moving health forward for the environment

Read Article

84,000

POUNDS OF ORGANIC WASTE DIVERTED FROM LANDFILLS

Our work came to life through **an initiative with a local high school** to divert potential waste and donate school supplies.

Wellstone International School teaches high school students new to the country, many speaking little English, and supports them with employment and secondary education. Blue Cross teamed up with Wellstone to provide additional school supplies to students who may not have them at home. Blue Cross pooled resources together to donate our lightly used office supplies to the school, instead of throwing them away or even simply recycling them. **Forty Blue Cross associates with 36 Wellstone students sorted 60 pallets of office supplies over the course of two days** to donate specific items to the school. Students received binders, bags, backpacks, folders, hole punches, staplers and more.

As a result, Blue Cross met our environmental goals while building community in sharing gently-used supplies with students. Our team of associates took a closer look at the opportunity and recommended establishing a location on our campus to foster cross-over sharing of supplies and equipment.
By encouraging our teams to re-use existing materials, we are continuing to reduce our environmental impact and readily share resources.

FROM THE BLOG

A second life turns office supplies into classroom materials

Read Article

Making a Difference in Energy Savings

Our approach to environmental sustainability includes holding ourselves accountable for lowering our own energy usage and engaging our associates, colleagues and broader audiences in good environmental stewardship. **Energy use has dropped 5% since 2016.**

Our approach involves working with community colleagues, government entities and private companies to find collaborative solutions. In 2018, these collaborations spanned the City of Eagan, Dakota Electric Company and more. With these community allies, we continued to replace old and inefficient equipment with new state-of-the-art, energy-efficient equipment. **Some of the actions we took to conserve energy and reduce our overall carbon footprint included:**

- Replacing redundant hot water boilers
- Changing out heat pumps
- Installing efficient air handlers

Associate-Driven Sustainability

A cross-collaborative effort, the **Sustainability Advisory Team** provides sustainability practice leadership and implementation guidance to Blue Cross.

The team develops an annual plan and tracks progress, forms green teams to promote and carry out best practices, collaborates with the community on sustainability efforts and stays apprised of sustainability research and trends. This group offers a space for associates to come together to build and implement solutions related to preserving the environment and **helps Blue Cross measure its progress on environmental goals.**

ENVIRONMENT

"The company's sustainability focus has come a long way. What was once a grassroots initiative led by a small group of associates is now an important element of the corporate culture and strategy. As a result, Blue Cross is investing in new and innovative environmental practices to make a healthy impact on the environment every day. Communities benefits from a healthier environment and even small internal changes have a strong impact on our bottom line."

KIRSTIE FOSTER, VICE PRESIDENT OF COMMUNICATIONS AND SOCIAL RESPONSIBILITY, BLUE CROSS AND BLUE SHIELD OF MINNESOTA

LOOKING AHEAD

2019 brings a time of opportunities for Blue Cross to advance our Social Impact efforts. Blue Cross associates will continue working with communities to improve health.

Together we will continue the work we began over 85 years ago to find the most meaningful ways to **improve health for all Minnesotans.**

Social Impact

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