

OUR SOCIAL IMPACT

2020 REPORT
TO THE
COMMUNITY



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

A young child with braided hair, wearing a pink patterned shirt and red pants, is walking on a green lawn. An adult's hand is visible on the right, holding the child's hand. The background shows a blurred outdoor setting with trees and a building.

INTRODUCTION

About the report

Blue Cross and Blue Shield of Minnesota's long-term effort is to provide health care to Minnesotans that is easy to get, affordable and within reach. **This report is a snapshot of our progress and summarizes the achievements of our social impact initiatives in 2020.**

At Blue Cross, we take a holistic approach to improve and sustain the health of Minnesotans across the state. Achieving health equity requires recognizing that everyone's wellbeing is inextricably linked to the places where we live, work, learn and play.

This guiding principle was never more clearly articulated than in 2020 as our state faced dueling public health crises: **COVID-19** and a **global reckoning for racial justice**. These crises shifted the focus of our priorities and resources and will continue to shape our community and social efforts for years to come.

We are excited to share some of our success stories of 2020 and how **they contribute to building a path toward a healthier future for all.**



Letter from the Vice President

For nearly 90 years, Blue Cross and Blue Shield of Minnesota has supported the health and wellbeing of communities across our state.

2020 brought on unprecedented challenges – from the global COVID-19 pandemic, to the mass demonstrations calling for racial and social justice, to an election season filled with uncertainty. Throughout it all, our strategic mission to **inspire change, transform care** and **improve health** for the people we serve never wavered. We helped to make sure the communities where we live, learn, work and play have the tools and support needed to stay safe and healthy. We focused our efforts toward making health care more sustainable, more comprehensive and more focused on the needs of the community. Perhaps most importantly, we quickly pivoted to make racial and health equity a top priority – publicly stating that racism is a public health crisis that must be taken on by companies, nonprofits and all levels of government.

This report showcases a summary of our 2020 social impact initiatives and how we advanced the reach of our collaborations amid all these challenges. I am proud that Blue Cross is viewed by so many as a trusted partner. We continue

to extend our well-connected networks of support with valued partners throughout our vibrant communities. Our approach is built on the dedication of our diverse workforce and driven by our goals toward health equity in three key areas: **community, health care** and **environment**.

I'm excited to share so many wonderful and inspiring achievements that took place in 2020. For every story featured in this report, there are dozens more that also contribute to our long-term goal of making a measurable and lasting impact on the communities we serve. And yet, we must not rest on our laurels. This year has proven that while we have made significant strides, there is still a lot of work that needs to be done to create a brighter, healthier future for all.

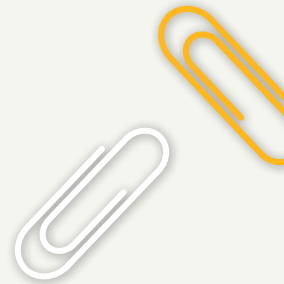
Thank you for your partnership,



Kirstie Foster

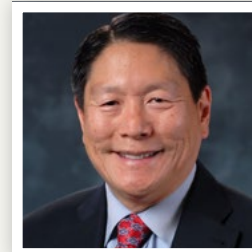
Vice President, Communications and Social Impact
Blue Cross and Blue Shield of Minnesota

Expanding our board of trustees



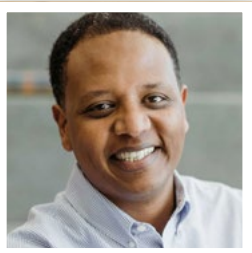
Emily Johnson Piper, J.D.

[Emily Johnson Piper](#) currently serves as the executive director of government relations and contracting for the Hazelden Betty Ford Foundation, the nation's largest nonprofit substance use and mental health treatment provider.



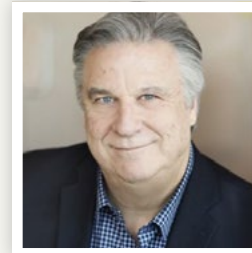
Jeffrey Kang, M.D.

[Dr. Jeffrey Kang](#) is the founding CEO of WellBe Senior Medical, a geriatric home care group. He has worked in medical groups, commercial health insurance, the federal government and retail health to drive change and improve care.



Teddy Bekele

[Teddy Bekele](#) is the chief technology officer at Land O'Lakes, Inc., a member-owned agricultural cooperative with annual sales of \$14 billion. In this role, Bekele is responsible for developing and implementing technology solutions for retail and farmer customers to help them produce more sustainable outputs.



Patrick Milan

[Patrick \(Pat\) Milan](#) serves as chief insights officer at Tunheim, a Twin Cities-based communications firm. In his role, Milan leads the organization's management consulting practice and has led crisis response teams for health care, technology, government and retail sectors.

A healthcare professional in a white lab coat and face mask is examining a patient's hand. The professional is wearing glasses and has a stethoscope around their neck. The patient is wearing a blue shirt. The background is a blurred clinical setting.

OUR APPROACH AND PRIORITIES

Confronting the public health crises

For nearly 90 years, Blue Cross has played a role in shaping health care in Minnesota. Our belief is everyone, in all communities, deserves access to high-quality, patient-centric, affordable care so they can live their healthiest lives possible. And our reputation has been built on having the courage to *do the right thing* to advance health.

To that end, we are committed to taking a holistic approach to improve and sustain the health of our communities. Our collective wellbeing is inextricably linked to the places where we live, work, learn and play.

This guiding principle has never been more clearly articulated than in 2020 as our state faced dueling public health crises: **COVID-19 and a global reckoning for racial justice.**



I think it's important for us to acknowledge that this is a crisis that emerged long before COVID-19, and long before George Floyd. This has been here for a long time, and I would say the crisis is in the lack of understanding and urgency around structural racism itself. I think it's important to recognize that this didn't pop out of nowhere.

– **Vayong Moua**, Racial and Health Equity Advocacy Director at Blue Cross and Blue Shield of Minnesota

2 Our Approach and Priorities



In 2020, we confronted a dual pandemic – COVID-19 and systemic racism. The pandemic and the death of George Floyd laid bare the deadly consequences of racism in America. Whether by someone’s hands or because of pervasive inequities built into the fabric of our society, Black, Indigenous and people of color are dying at disproportionately high rates compared to white people.

COVID-19 continues to bring the health inequities faced by Black, Indigenous, Latinx, Asian Pacific Islander, and people of color into broad view, pushing us to reflect starkly on the cause of these inequities and ask questions as to why they continue to persist.

At Blue Cross, we recognize that systemic racism, existing health inequities, historical trauma, and lack of access to quality health care are driving the disproportionate rates of COVID-19 infection in these communities, and that [this must be addressed](#).

“ It’s important to remember that COVID-19 didn’t break our health care system, nor did the surge of racial injustice. We had a broken health care system to begin with, and these dual crises exposed gaps that have existed for a long time. When we think of the drivers of health inequities, it is very hard to separate them from racial inequities and other social factors. When homelessness, food insecurity, discrimination and loneliness all drive poor health — we must work to address the root causes, which include systemic racism.

– **Dr. Craig Samitt**, President and CEO (retired),
Blue Cross and Blue Shield of Minnesota

COVID-19: RESPONDING TO THE MOMENT



Covering all our bases

The COVID-19 pandemic took a rapid and devastating toll on the lives of many Minnesotans, starting in spring 2020. Businesses closed throughout the state. Thousands of people lost jobs. The severity of those lacking access to food, child care and housing, and experiencing economic insecurity and xenophobia only worsened. And amid all of this, Minnesotans were trying to protect themselves and their loved ones from contracting the virus.

In spring 2020, Blue Cross quickly sprang into action. We partnered with residents and communities, employers, health providers and our staff — all key players within the health care ecosystem — to identify and provide what was immediately needed to protect the health of Minnesotans.

“ We continue to sharpen our focus and look for additional opportunities to be there through these dual public health and economic crises. While there is no one solution to address the many challenges and uncertainties we now face, Blue Cross will continue to live by our nonprofit mission of helping our communities be strong, safe and healthy.

– **Dr. Craig Samitt**, President and CEO (retired),
Blue Cross and Blue Shield of Minnesota



Check out these highlights of our impact during the COVID-19 pandemic.



Meeting needs across the state



\$750,000 given to Second Harvest Heartland to help families experiencing sudden economic hardship and food insecurity.



\$1.4 million granted from the Blue Cross and Blue Shield of Minnesota Foundation to **40 nonprofits** supporting efforts related to child care, food access, economic insecurity, anti-xenophobia, homelessness and housing insecurity, including **\$100,000** given to the Coalition of Asian American Leaders for a statewide anti-racism campaign.



140-plus Blue Cross associates volunteered as **contact tracers** for the Minnesota Department of Health to help communities fight against and recover from COVID-19.



96% of our workforce shifted to working remotely during the pandemic with no interruptions to service.

When many health plan members deferred non-urgent care, and providers were forced to postpone scheduled procedures, we helped to cover the resulting financial losses:

Accelerated \$80 million in payments to health care providers

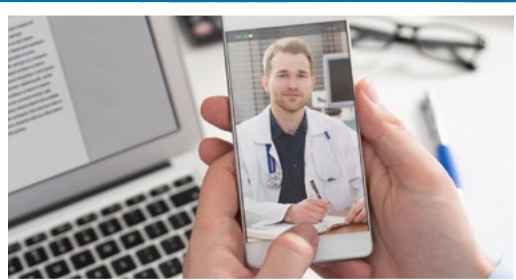
Issued \$70 million in premium relief and rebates for members

Sources: Blue Cross internal community investment data 2020; Blue Cross internal human resources data 2020; Blue Cross internal payment data 2020.



COVID-19 expanded no-cost health care

Blue Cross was the **first insurer in Minnesota to [announce coverage of COVID-19-related costs for members](#)** – including testing, treatment and vaccinations. Blue Cross was also the first insurer to join the state’s **[public health initiative](#)** to slow the spread of COVID-19. Coverage was expanded as more providers shifted to virtual care visits in 2020 to ensure patient safety and limit their exposure to the virus.



Blue Cross increases access to virtual care to aid in social distancing and minimize COVID-19 exposure



Blue Cross and Blue Shield of Minnesota Extends Cost-Share Waiver for COVID-19 Treatment

In the news:

- [Blue Cross and Blue Shield of Minnesota Extends Coverage of Expanded Telehealth Benefits Through 2020](#)
- [Blue Cross and Blue Shield of Minnesota Increases Access to Care for Medicare Advantage Members](#)
- [Blue Plus® provides telehealth funding support to Arrowhead Health Alliance in greater Minnesota](#)

HMO Minnesota d.b.a. Blue Plus is a nonprofit independent licensee of the Blue Cross and Blue Shield Association.

**RACIAL AND
HEALTH
EQUITY:
MORE THAN
WORDS**



Committing to action

It was clear early on that COVID-19 was the latest instance of negative health and social outcomes disproportionately impacting marginalized communities – particularly Black, Indigenous, Latino, Asian Pacific Islander and other communities of color. Then on May 25, the world witnessed the death of George Floyd – a tragedy that elevated the profound impact of generations of discrimination and violence.

In the aftermath, Blue Cross declared racism a public health crisis. Our executive leadership team **pledged to combat racism and injustice** in all its forms and to address the health inequities brought to light by the pandemic.



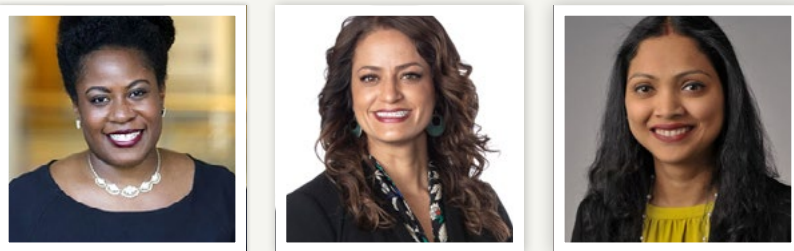
The reality is that racism is fatal – plain and simple. Racial and health inequities exist because people don’t have equitable access to things like health care, healthy food or a safe place to live. This lack of access impacts health and is rooted in structural racism, which has taken a damaging toll on the health of our state for generations.

– **Vayong Moua**, Racial and Health Equity Advocacy Director at Blue Cross and Blue Shield of Minnesota

Reflecting the diversity of our communities

Introducing new board members

2020 has been a year of challenges, opportunities and finding new ways to be supportive and responsive to Minnesota communities. As we look back on the past year and toward the future, the Blue Cross Foundation is excited to have [three new leaders join our board of directors](#), to continue guiding our work as we deepen our commitment to racial and health equity throughout Minnesota.



“ We are thrilled to welcome these leaders to our board. It is critical that the Foundation’s board of directors be representative of the communities we serve throughout Minnesota.

– **Dr. Mark Steffen**, Chair of the Blue Cross and Blue Shield of Minnesota Foundation Board

About the Foundation

The Blue Cross and Blue Shield of Minnesota Foundation makes a healthy difference in communities by advancing health equity and improving the conditions where people live, learn, work and play. **Check out this video below to learn more.**



2 Our Approach and Priorities – Racial and Health Equity

Addressing Health Inequities

Rosemond Sarpong Owens, the health equity integration director for Blue Cross, discusses goals and future strategies for impacting systemic racism and removing barriers and access to health for Black, Indigenous, and people of color throughout the state of Minnesota. [Hear more from Rosemond.](#)



Taking action

Building a health care system that is truly just and free from bias means that we need a practical plan to change how we work. Based on feedback and extensive reflection, we created an enterprise-wide **Racial and Health Equity Plan** to guide our ongoing efforts. We set up metrics to track our progress and **invested \$5 million** in racial and health equity initiatives for 2020. And in early 2021, [we hired Bukata Hayes](#) to be our first vice president of racial and health equity.

Take a look at what else we've done:

Listening, learning and being accountable

Companywide conversations are ongoing to expand our knowledge and understanding of why systemic racism exists in our communities and within our organization, and how to combat it. Listening is an essential foundation for our racial and health equity efforts.

→ [Check out our Center for Prevention podcast on Black men, mental health, and trauma](#)

→ [Read about our event exploring how to be an ally](#)



Building structural solutions

Blue Cross supported a racial justice legislative resolution that declared racism a public health crisis and created a new **House Racial Justice Committee**. We shared recommendations with the committee based on our organization's experience, community relationships and advocacy track record.

→ [Watch the testimony](#)

Planting seeds for the future

The Blue Cross Foundation named Dr. Rachel Hardeman as the first endowed professor of health and racial equity at the University of Minnesota School of Public Health. The professorship is focused on ending racial and health inequities and creating scholarship that challenges the systems of oppression.

→ [Read the announcement](#)

2 Our Approach and Priorities – Racial and Health Equity

Changing Power Dynamics Through Equity, Diversity and Inclusion

Vayong Moua, the racial and health equity advocacy director for Blue Cross, discusses his personal reasons for joining our team and how we're working to ensure all communities of different cultural and ethnic backgrounds have what they need for fair and just health outcomes. [Hear more from Vayong.](#)



Words Matter video series

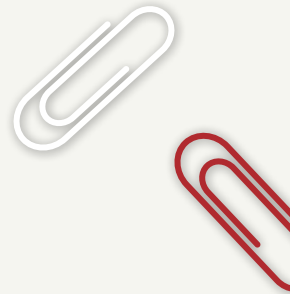
Conversations on equity, racial justice and white supremacy can be challenging. Even more so, when we don't have a shared understanding of the language needed for those difficult conversations. As part of our work to help other businesses and individuals in their journey on racial and health equity, **we created the Words Matter animated video series to help establish a basic foundation for advancing meaningful conversation, education and reflection.**



HEALTHY DEMOCRACY: INVOLVED AND INFORMED



Fostering good citizenship



A healthy community starts with a healthy democratic process. Communities benefit from having engaged citizens. At Blue Cross, we believe the company and the community function best when our associates are engaged and knowledgeable about their government. For more than 20 years, we have championed civic engagement among our workforce through our award-winning grassroots program, **CitizenBlue**. During this dynamic election year, we found new and innovative ways to equip our associates with the tools and information to participate.

Getting election-ready

CitizenBlue hosted a variety of virtual programs to inspire informed and engaged voters, including holding a question-and-answer session with the Minnesota secretary of state on voting during the pandemic; facilitating a discussion on the passage of the 19th Amendment, which gave women the right to vote; and hosting virtual meet-and-greets with candidates running for state and federal offices.



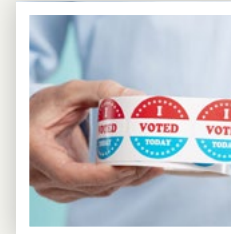
98% of associates

reported voting in the 2020 general election

Source: Blue Cross internal public affairs data 2020.

Stepping up to our values

Recognizing the power of the business community, we officially made [Election Day a paid company holiday](#), starting in 2020. We are also a founding partner of the [Civic Alliance](#), a nonpartisan coalition of more than 1,100 businesses actively supporting safe, healthy and trusted elections and inspiring employees and customers to participate in civic life. [Read more about our civic engagement efforts.](#)



[Blue Cross associates step up to support democracy by serving as election judges](#)



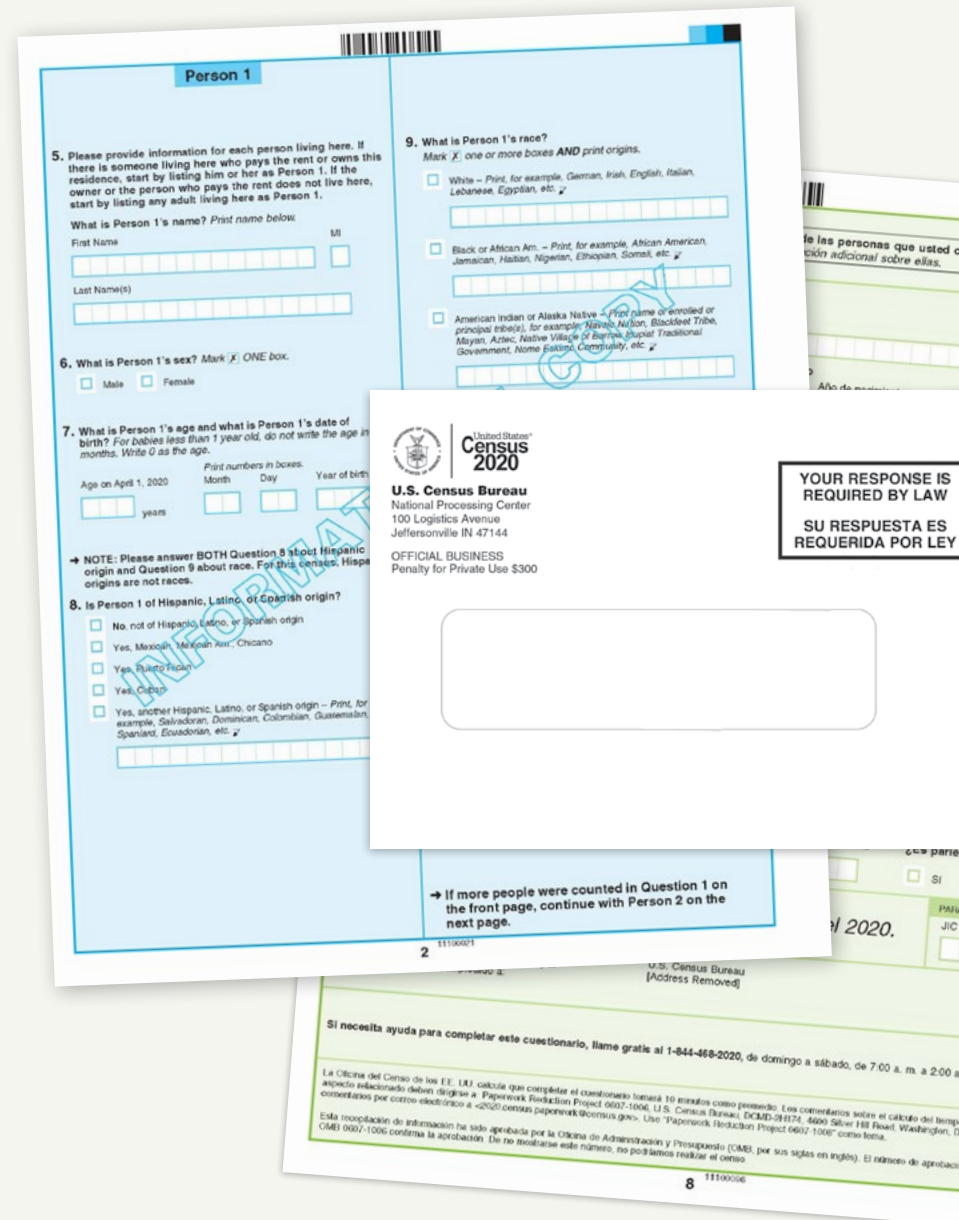
[Super Tuesday ready: Blue Cross prepares associates for 2020 election season](#)

2020 census: once-in-a-decade chance

In order to overcome health inequities, every person living in the United States and its five territories must be accurately counted in the census every 10 years. That data determines how federal funds are distributed, how congressional seats are allocated, and where businesses and communities invest resources.

Undercounting the population, especially those in marginalized communities, further exacerbates health disparities and societal inequities experienced across the nation. Oppression and historical trauma have caused marginalized communities to have a great deal of fear and mistrust of government, leading many to choose not to participate in the census.

CitizenBlue teamed up with our African American Professionals Network Associate Resource Group to encourage members of these communities to take the census. And associates volunteered as census takers to ensure a better health care system for all.



OUR FOCUS AREAS



OUR IMPACT IN COMMUNITY



3 Focus Areas – Community

2020 community impact by the numbers



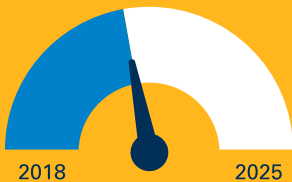
80,000-plus masks

were made by volunteers through a Blue Cross statewide mask-making campaign to donate to health care providers and community nonprofits to protect against COVID-19.



20-hour increase

was **given for volunteer paid time off** for associates, for a total of 40 hours per associate.



30,223 hours

were volunteered by **1,078** Blue Cross associates in 2020, putting us at a total of **47,723 hours** toward our 2025 goal of 100,000 hours.



[Blue Cross and Blue Shield of Minnesota announces \\$750,000 commitment to Second Harvest Heartland](#)

Source: Blue Cross internal community investment data 2020.



\$6 MILLION

from Center for Prevention

\$6.1 MILLION

from Blue Cross Foundation



\$2.7 MILLION

from Blue Cross company and associates

\$14.8 million

total given to charitable organizations in 2020. Combined with last year's total of \$15.5 million, this brings us to **\$30.3 million** toward our **\$100 million goal by 2025**.



BCBS Foundation, Inc. d.b.a. Blue Cross Foundation is a nonprofit independent licensee of the Blue Cross and Blue Shield Association.

Reclaiming culture and health

At Blue Cross, we put people first. We build relationships and trust with the community. We seek out and listen to our neighbors’ opinions—and that empowers all of us to find solutions for good health.

In 2020, we were able to respond to immediate COVID-19-related needs through our collective work with communities, partners, members and our associates. At the same time, it’s imperative that we build viable long-term solutions to food and housing insecurity, and other economic factors that negatively affect a person’s health outside of a hospital or clinic setting. Take our recent collaboration with northern Minnesota’s White Earth Nation:

With financial support from Blue Cross, the **White Earth community developed a creative, culturally based health improvement project to promote healthy and traditional foods**. A mobile food truck delivered meal kits and traditional foods. Elders and community members helped to develop recipes for the kits and procure locally grown products for them.



“

The project’s success is an excellent foundation to build on as White Earth leaders continue their efforts to promote healthy, local foods and boost access to them on the reservation.

– Star Tribune Editorial, January 6, 2020

Supportive housing

Stable housing has a significant influence on a person’s ability to access health care. We [created a housing flex fund](#) after hearing what was needed at the local level to improve health from public health officials and community organizations. The fund supports county- and community-led housing stability efforts throughout Minnesota.

“ Stable housing has a significant influence on health and the ability to access needed care. We developed the housing flex fund in response to feedback from public health officials and community organizations about what was needed at the local level to improve health.

– **Christine Reiten**, Vice President of Medicaid at Blue Cross and Blue Shield of Minnesota



2020 featured nonprofits in charitable giving and volunteering

Racial and health equity-focused nonprofits:

- [Arrowhead Economic Opportunity Agency](#) – Community
- [Hope Community](#) – Community
- [NorthPoint Health and Wellness Center](#) – Health Care
- [Project Care Free Clinic](#) – Health Care
- [YWCA Minneapolis](#) – Community & Health Care
- [Hallie O. Brown Community Center](#) – Community
- [Voices for Racial Justice](#) – Community

Social determinants of health and health equity-focused nonprofits:

- [Access North](#) – Community
- [Dream of Wild Health](#) – Community & Health Care
- [Iron Range Partnership for Sustainability](#) – Community & Environment
- [Mesabi Family YMCA](#) – Community & Health Care
- [North St. Louis County Habitat for Humanity](#) – Community
- [Twin Cities Habitat for Humanity](#) – Community
- [Urban Roots](#) – Community & Environment

Super volunteers

Volunteering has always been an important part of the Blue Cross workplace culture. In 2020, we increased the amount of volunteer paid time off for associates [from 20 hours to 40 hours](#). Here's one of the projects Blue Cross championed:

When COVID-19 cases began to rise in Minnesota and there was a growing shortage of high-quality masks and other personal protective equipment (PPE) for health care workers, Blue Cross championed a solution: call on skilled sewists around Minnesota to make masks so PPE could be preserved for doctors and nurses working directly with COVID-19 patients.

Subsequently, [Blue Cross ended up joining forces with several health care providers and community nonprofits](#) to launch this statewide volunteer effort to sew face masks for local hospitals and clinics, and to create covers to extend the life of N95 masks. Fabric shops in St. Paul, Minneapolis and Virginia distributed free kits with materials to make 30,000 masks. In total, more than 80,000 masks were distributed to health care providers and nonprofits.

“ Having Blue Cross work with more community partners shows the reason why we are in health care — for the people.

– **Nicole Dismukes**, Blue Cross and Blue Shield Associate Volunteer



80,000-plus masks

were distributed to health care providers and nonprofits as a statewide volunteer effort.

Source: Blue Cross internal community investment data 2020.



Did you know?

Blue Cross started offering a formal volunteer paid time off program for associates in 2003.

OUR IMPACT IN HEALTH CARE



3 Focus Areas – Health Care

2020 health care impact by the numbers



130,000 Minnesotans

will be **positively impacted** by the cost and quality of care through a new five-year, value-based care agreement between Blue Cross and Allina Health.



200,000-plus members

have expanded access to mental health support through Learn to Live online programming.

Learn to Live is an independent company that provides online cognitive behavioral therapy programs and services.



47

independent primary care clinics in Minnesota and Wisconsin make up the Minnesota Healthcare Network, which entered into a new value-based care agreement with Blue Cross.



*We hired a **gender services consultant**, the first-of-its-kind position for any health plan in Minnesota.*



[Blue Cross and Blue Shield of Minnesota Extends \\$0 Insulin Benefit to Medicare](#)



60,000 members

who were identified as high-risk for COVID-19 complications were reached out to by **50 case managers** to help answer questions and concerns and connect them with helpful resources.

Source: Blue Cross internal health care data 2020.

Striving for high-quality, low-cost care

We are embarking on several collaborations that promise dramatically different models of how health care is paid for and delivered. At Blue Cross, we say **an ounce of prevention is worth a pound of cure**. Focusing on wellness rather than sickness improves the quality of health care and, ultimately, leads to better health outcomes for patients. But quality care also needs to be accessible and affordable, and to us, that means **turning the financial model on its head is key to achieving higher-quality care at a lower cost**.

In 2020, we launched two bold value-based partnership agreements with health care provider networks – Allina Health and the Minnesota Healthcare Network. Both agreements emphasize payment for quality of care versus paying for each health service delivered. This way, providers can be protected from loss of revenue when fewer health services are in demand—such as the recent pause on scheduled procedures during the COVID-19 pandemic.



Blue Cross and Allina Health aim to reduce the cost trend of Blue Cross-specific care at Allina hospitals **by 10% over five years**.

Allina Health is an independent company that provides access to health care services.



The agreement will provide Minnesota Healthcare Network’s independent practices the necessary resources to become more financially resilient, while continuing to provide exceptional care for our members.

– **Karen Amezcua**, Senior Director of Provider Partnerships at Blue Cross and Blue Shield of Minnesota

Care that's closer to home

Removing barriers to health is a primary focus throughout Blue Cross. We're committed to providing innovative resources to patients and their caregivers to help them improve and maintain health and wellness.

Online mental health support

We've [expanded access to Learn to Live](#), a 24 hours a day, seven days a week online self-paced program designed to help members living with stress, depression, substance use, insomnia and anxiety. **More than 200,000** Blue Plus members ages 13 to 64 with a Minnesota Health Care Program plan are now eligible to access the program.

Enhancing diabetes care

We're continuing to identify new ways to improve access to care for our members living with diabetes. We now have a \$0 insulin benefit and \$0 drug deductible for seniors in our Medicare Advantage (PPO) Complete plan. And our [collaboration with medical device manufacturer Medtronic](#) will deliver two high-tech insulin pump systems to members

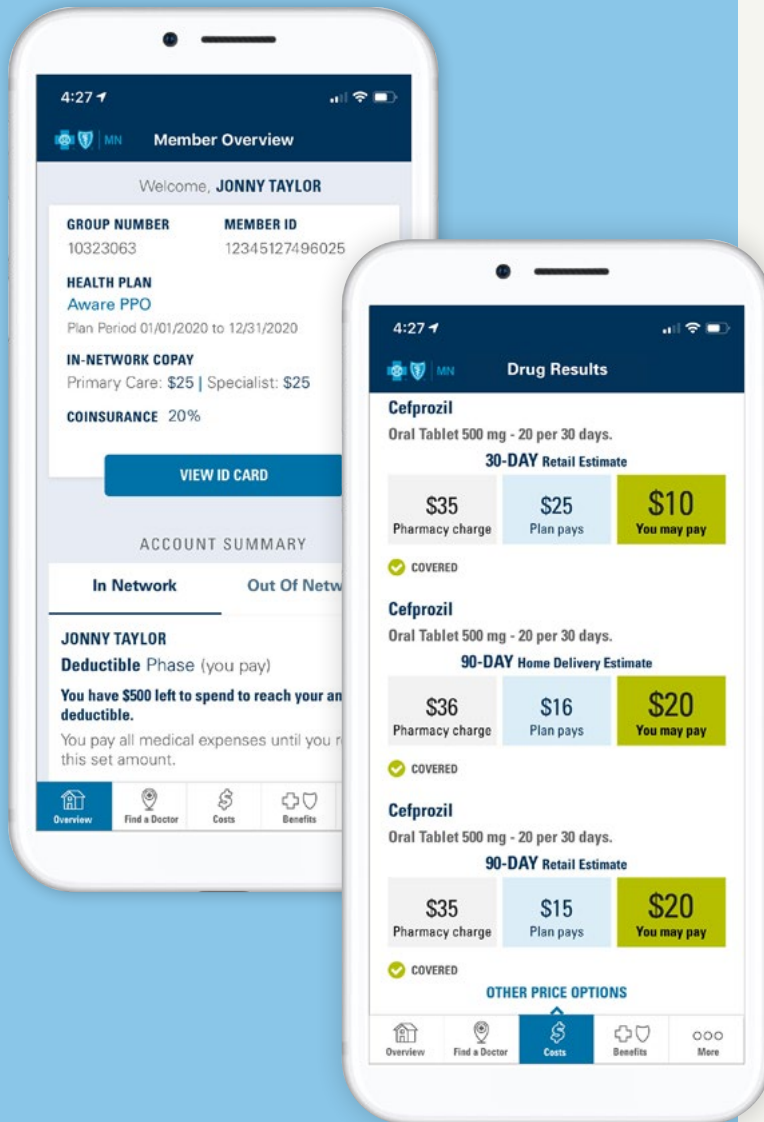
living with Type 1 diabetes. The technology helps patients more easily track their insulin levels, improving health outcomes. Both systems will now be made available through a member's pharmacy benefits, improving speed of delivery and potentially lowering costs.

Mobile dental support

For many Minnesotans, getting regular dental care is extremely challenging. There can be a lack of reliable transportation, few available dentists in their area, an absence of special needs accessibility and more. To reduce these barriers, Southside Community Dental Clinic [deployed mobile and pop-up clinics](#) that bring checkups, X-rays, cleanings and more directly to communities.



3 Focus Areas – Health Care



Mobile app: Making life easier

Members can upgrade how they manage their health care with the [BlueCrossMN Mobile app](#). The app makes it easy for members to get vital information needed to make health care decisions.

The app can send member ID cards directly to the doctor's office, track how close members are to spending their annual deductible, research costs for prescription drugs and procedures, and more.

Supporting family caregivers

We [teamed up with Ceresti](#) to offer a technology-based education, coaching and support program for family caregivers of seniors with dementia. Ceresti's Family Caregiver Empowerment Program [is offered at no additional cost](#) as part of SecureBlueSM, Blue Plus senior health plan offering in Minnesota.

Bridging the community and health systems

We [collaborated with WellShare International and the Minnesota Community Health Worker Alliance](#) to expand the role of community health workers within our system. These workers typically come from the communities they serve and help to bridge cultural and language barriers with patients. This link is vital to lowering health disparities, resolving gaps in care and increasing health knowledge and the self-sufficiency of underserved communities.

Establishing new standards for excellence in gender care

We're committed to [ending systemic discrimination against the transgender and nonbinary community](#) in our health care system. We've established new standards for excellence in care – standards we will continue to uphold and build upon regardless of political environment. Through our Gender Care and Service initiative, we've created and updated policies, products and processes related to gender identity in the workplace, and educated associates and clinical staff on the unique needs of transgender and nonbinary members, and improved network solutions.

We've also recently hired a [gender services consultant](#), the first-of-its-kind position for any health plan in Minnesota. This consultant provides personalized, affirming guidance to our transgender and nonbinary members and their families, helping them navigate care and coverage questions, connecting them to health plan benefits and helping them find the right doctor.



“

This work is essential, both for the communities we serve and as an integral part of our reinvention of health care.

– **Ani Koch**, Principal Sustainability Design Consultant and Leader of the Gender Care and Service Initiative

OUR IMPACT IN ENVIRONMENT



3 Focus Areas – Environment

2020 environmental impact by the numbers

Since 2018, Blue Cross has had many accomplishments toward reducing its carbon footprint. **These include:**



41% reduction
in electricity use



62% reduction
in material waste



68% reduction
in office supply purchasing



76% reduction
in business travel miles

Sources: Blue Cross internal facilities data 2020;
Blue Cross internal purchasing data 2020;
Blue Cross internal travel data 2020.

We cut our
headquarters carbon
footprint by
34%



1,500-plus pounds
of produce from the Giving Gardens
donated to local food shelves

FREE 30-DAY MEMBERSHIPS

were offered by **Nice Ride** to **health care workers** to help them get to work



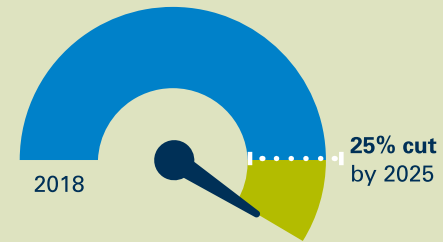
Celebrating an early win

We are proud to report that we at Blue Cross dramatically cut our carbon footprint at our headquarters by more than 25 percent, reaching our emissions reduction goal four years early.

Research shows that climate change caused by human activity has consequences on human health and the health care system. Unfortunately, due to systemic racism, the communities most likely to live in the areas most polluted by climate change tend to be Black, Indigenous, Latino, Asian Pacific Islanders, and other people of color. As a result, Minnesota communities of color have higher rates of health risk factors such as asthma and other lung diseases. We believe we have a role in reducing those risk factors and health inequities by investing in environmental sustainability.

Part of that commitment starts in our own home. We committed to reducing our Scope 1 and 2 carbon emissions at our Eagan and northern Minnesota office campuses by 25 percent by 2025 from our 2018 baseline.

We pledge to keep our footprint under this year's carbon emissions level and even **lower it in 2021 and into the future.**



In 2020, we surpassed the 25% goal, reaching a 34% cut by:

- Continuing to invest in the future of our headquarters buildings, **upgrading lighting and HVAC equipment to maximize efficiency**
- Instituting operational changes, including **leveraging technology for business meetings** rather than traveling, and **working remotely** rather than commuting to office buildings
- Consolidating our office footprint by opting not to renew leases at some of our buildings

Giving Gardens record year

In spite of its ongoing challenges, 2020 turned out to be a [record year for both Giving Gardens](#) on Blue Cross campuses in Eagan and Virginia. The gardens produced **more than 1,500 pounds of produce to donate to local food shelves**. A typical year yields 600 – 1,000 pounds.

Each season, associates volunteer to tend to the gardens and work with community organizations to harvest fresh fruits and vegetables for local neighborhoods, also integrating specific local and cultural preferences. The project is a win-win-win in that it creates sustainable land use that protects water quality. It engages employees, responds to community members' needs, and takes measurable actions to address systemic racial and health equity issues. Giving Garden leaders [implemented COVID-19 health and safety guidelines](#) in 2020 so associates could volunteer in a safe, socially distanced manner while still supporting this important initiative.



Did you know?

The concept for the Giving Gardens came from Blue Cross associates who envisioned a garden as a replacement for an underutilized section of the lawn at the Eagan headquarters.



We should be proud of the collective commitment we made, the great success we achieved in growing flourishing gardens and, most importantly, the good it has brought to those in need in our communities.

– **Magda Surrisi**, Implementation and Strategic Execution Director and Co-founder of the Giving Garden

As easy as riding a bike

Active living is key to a community’s health and wellbeing, and we’re proud to be the title sponsor of Nice Ride Minnesota’s bike sharing program for another season.

Biking is a great way to enhance quality of life, bolstering physical activity, while reducing carbon footprint. In 2020, Nice Ride added even more benefits during COVID-19, providing affordable transportation to essential health care workers and unemployed Minnesotans.

Nice Ride offered health care workers free 30-day memberships to help them get to work. Nice Ride also joined Lyft’s [Jobs Access program](#) to include its classic green bikes and scooters as another affordable and reliable transportation option for job seekers going to and from interviews, job training programs, or their first few weeks of work.



Bike Anywhere Day

This past spring, when kids across the state were only attending school virtually, the Minnesota Safe Routes to School initiative transformed the annual Bike to School Day event into Bike Anywhere Day. Students were encouraged to choose a destination and bike there by themselves or with members of their households. Minnesota Safe Routes to School also provided resources to help families celebrate the day, including a bike bingo card, poster contest and mileage tracker.

A close-up photograph of several people's hands clapping. The hands are in various stages of the clapping motion, creating a sense of movement and celebration. The background is blurred, focusing attention on the hands. The overall tone is positive and celebratory.

ACHIEVEMENTS AND AWARDS

4 Achievements and Awards

Numerous awards and recognitions reflect our efforts and commitment to building a healthy internal culture and positive outcomes for our partners, members and the communities we serve.

- ☆ [A 2020 Best Place to Work for LGBTQ equality](#)
Blue Cross named by the Human Rights Campaign (HRC) in its 2020 Corporate Equality Index (CEI)
- ☆ [Blue Cross and Blue Shield of Minnesota Medicare Plans Among Top-Rated in Nation](#)
Star Ratings reflect quality performance in care outcomes, clinical coordination, member experience, health plan administration and accreditation standards
- ☆ [Twin Cities Business Magazine Best of Business Winner, Health Insurer Category](#)
- ☆ [Named a 2020 Top Workplace by the Star Tribune](#)
- ☆ [Blue Cross associates smash donation record during virtual community giving campaign](#)



[Blue Cross and ThreeSixty Journalism Win Best in Show Award](#)

Working to change the narrative on health with the next generation of storytellers



[Blue Plus Awarded NCOA Multicultural Health Care Distinction for State Medicaid Plans](#)



[Blue Cross Foundation tied for first place on the GreatFoundations List](#)

A photograph of a woman and a young girl, both wearing face masks, looking at each other. The woman is on the right, wearing a blue shirt and a yellow mask. The girl is on the left, wearing a blue and white polka-dot shirt and a colorful mask, holding a large, light-colored stuffed animal. The background is a soft-focus outdoor setting.

MOVING FORWARD TOGETHER



2021 brings a new set of opportunities to advance our social impact work. We look forward to strengthening relationships within our communities, to discovering new collaborations, and ultimately, identifying, together, new strategies to combat racism and **reshape the health care system from the inside out.**

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 of integrity for nonpublic companies.

[Kathleen A. Blatz](#), Interim President and CEO, Blue Cross and Blue Shield of Minnesota

[Michael R. Robinson](#), Executive Vice President and Chief Financial Officer, Life Time Fitness (retired)

[Jan K. Angell](#), Vice President, Total Rewards, 3M Company (retired)

[Melissa Barra](#), Senior Vice President, Chief Strategy and Customer Relationship Officer, Sleep Number

[Walter T. Chesley, J.D.](#), Vice President, Chief Human Resources Officer, Hennepin County Medical Center (retired)

[Emily Johnson Piper, J.D.](#), Executive Director of Government Relations and Contracting, Hazelden Betty Ford Foundation

[Judi H. Dutcher](#), Executive Director, Bentson Foundation

[Paul J. Gam](#), Chairman and CEO, Zurich Medical, Inc.

[Michael S. Jones](#), Executive Vice President, Regional Banking, TCF Financial Corporation

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

[Jeffrey Kang, M.D.](#), Founding CEO, WellBe Senior Medical

[Teddy Bekele](#), Chief Technology Officer, Land O'Lakes, Inc.

[Patrick Milan](#), Chief Insights Officer, Tunheim

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