

# BLUE

2023 HEALTH, CARE AND INNOVATION REPORT



Louisiana



# WELCOME

We are honored to share with you our Annual Impact Report, **Celebrating the Best of Blue.**

This report chronicles our efforts in 2023 to create and build the best Blue possible for our members, our communities and all stakeholders. Our blueprint is informed by our mission, to improve the health and lives of Louisianians.

Every decision, every initiative, every project or collaboration stems from our vision to create a healthier, happier Louisiana for us all.

Blue Cross partners with providers, community organizations and dynamic healthcare leaders to build a sustainable healthcare system, one that prioritizes accessibility, affordability and quality care. We believe that our members and our fellow Louisianians deserve the Best of Blue, and we are committed to delivering it within our organization and through our collaborations and ongoing health initiatives.

We celebrate our role and contributions in making Louisiana stronger and healthier while working with stakeholders to create a better, brighter future for our state.

Bryan Camerlinck  
*President and Chief Executive Officer*



# ABOUT BLUE CROSS AND BLUE SHIELD OF LOUISIANA

Founded in New Orleans in 1934, Blue Cross and Blue Shield of Louisiana is the oldest and largest Louisiana health insurer. We provide coverage to more than 1.9 million people.

For 90 years, we've been committed to improving the health and lives of Louisianians. We've weathered storms of all kinds with our customers and communities. Our dedication to our state and its people has never wavered.

## OUR *Mission*

TO IMPROVE THE HEALTH AND LIVES OF LOUISIANIANS

## OUR *Vision*

TO SERVE LOUISIANIANS AS THE STATEWIDE LEADER  
IN OFFERING ACCESS TO AFFORDABLE HEALTHCARE  
BY IMPROVING QUALITY, VALUE AND CUSTOMER EXPERIENCE



## THE NUMBERS AT A *glance*



**3,744** employees enterprise-wide



**45,000+** employee volunteer hours



**2,452** agents & brokers at 527 agencies statewide who work with us



**1.9 million** members (1/3 of Louisianians)



**34,000+** network doctors, hospitals & other providers



**175+** charitable organizations supported

## ECONOMIC IMPACT

At Blue Cross and Blue Shield of Louisiana, we keep our business in Louisiana and make a **\$6 billion impact** on the state's economy through:

- billions in claims paid
- millions in taxes
- employee salaries
- advertising
- buying from Louisiana suppliers
- community sponsorships and grants

We invest a substantial portion of our portfolio in **Louisiana-based securities.**

Our company has received **27 consecutive "A" ratings** for financial strength from Standard & Poor's.

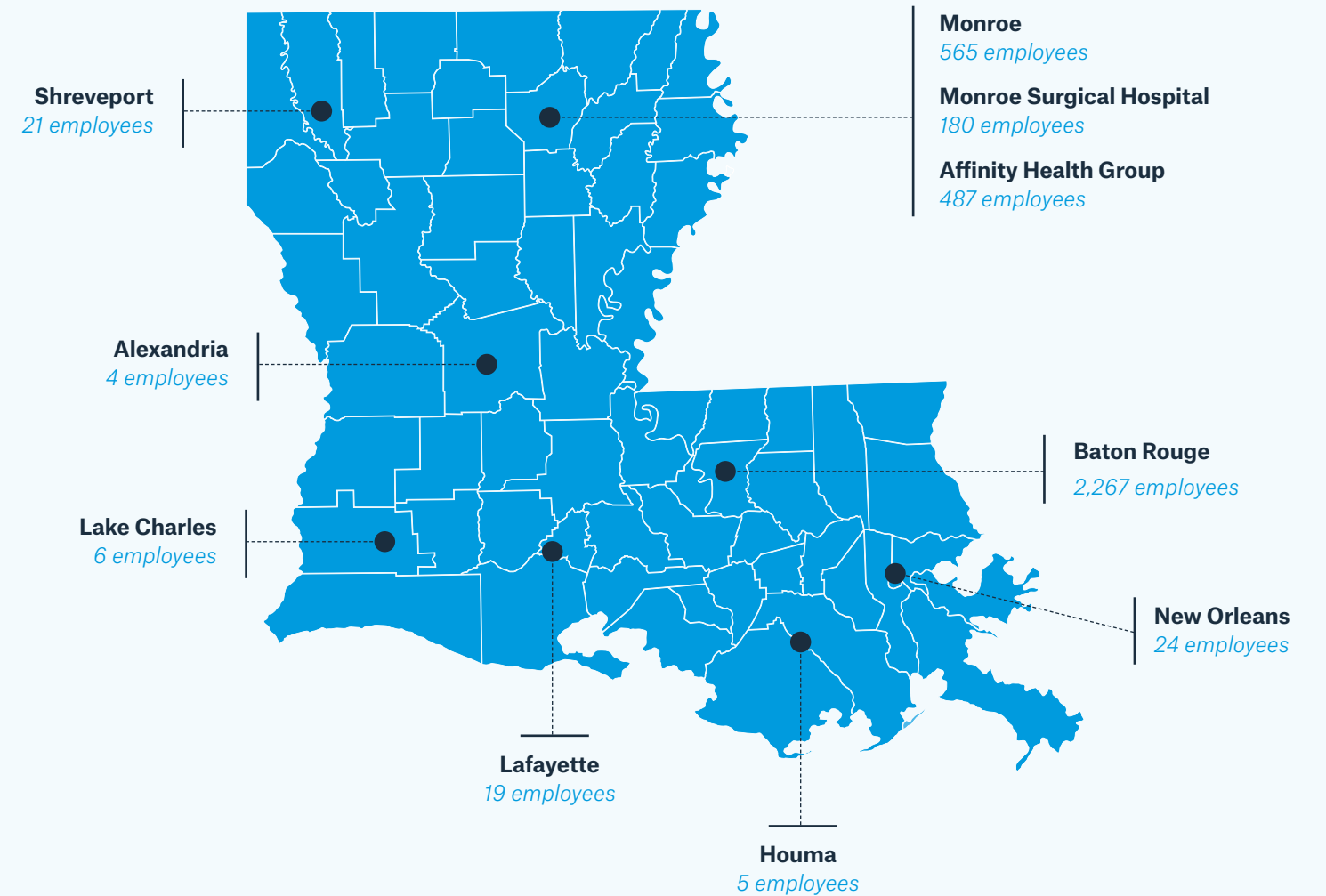
We invest in our communities, spending **millions each year** in sponsorships and project funding for Louisiana nonprofits.

Our Foundation **gives millions annually in grants** for health- and education-related programs within Louisiana.

## WE ARE *Louisiana true*

Blue Cross is a not-for-profit, Louisiana-based company. We are an independent licensee of the Blue Cross Blue Shield Association. Our company is homegrown and run by an independent Louisiana board of directors. Because we operate only in Louisiana, our focus is local—on our home and the people who live here. All of our business decisions are made here in Louisiana, by Louisianians.

**3,744 ENTERPRISE-WIDE EMPLOYEES\***



\*includes 166 employees working in other states



## COVERAGE THAT'S MADE FOR *Louisiana*

Blue Cross has developed a wide variety of plans and products in every parish and ZIP code in the state, so Louisianians have options to find quality, affordable coverage with access to top providers that best meets their families' needs. Louisianians of any age and income level can find a product from Blue Cross.

We offer a full line of health insurance products for individuals and groups, including:

- both fully insured and self-insured (administrative services only) products for **groups**;
- a range of coverage plans for **individuals**, including HealthCare.gov options;
- **life insurance**;
- a suite of **voluntary group benefit options**, including life, dental and disability coverage;
- **Medicare Supplement and Medicare Advantage** (HMO and PPO) plans for individuals, plus Medicare Advantage Employer Group Waiver Plans (EGWP) for group retirees; and
- **Medicaid** managed care plans offered through our Healthy Blue Joint Venture.



**Blue Cross was recognized in 2023 as one of the 50 most community-minded companies in the nation for the fifth year in a row.**

“  
*Blue Cross and Blue Shield of Louisiana Named No. 1 in Volunteerism Nationwide*  
”

The award is an initiative of the Points of Light Foundation, an organization founded by President George H.W. Bush, who, in his inaugural address, invoked the vision of “a thousand points of light” as an invitation to Americans to serve their fellow citizens.

The Civic 50 list includes much larger corporations with national footprints.

## OUR STRATEGY

It takes a strong strategy to support our mission of improving the health and lives of Louisianians. Our mission is the WHY that informs our strategies.

Our strategic plan features five core pillars:

HEALTH

AFFORDABILITY

EXPERIENCE

SUSTAINABILITY

FOUNDATIONS



# HEALTH

*As the oldest and largest health insurer in Louisiana, we are making investments to improve health outcomes, keep costs in line and reverse our state's historically poor health rankings.*

*We start with our own members. Through our clinical programs and services, Blue Cross is leading a data-driven population health management strategy to close gaps in care, address disparities and focus on social/community-based determinants of health.*

## PROVIDER PARTNERSHIPS IMPROVE

At Blue Cross, we have broader and deeper partnerships with healthcare providers than any other insurance carrier in Louisiana. And we work closely with our network providers to drive better health outcomes and keep costs in line for our mutual customers—their patients, our members.

**Nine out of 10 Louisiana doctors** and 99% of the state's acute care hospitals are in Blue Cross networks.

Through partnerships with providers, we offer **innovative network products** built to give members considerable options for cost savings and high-touch, high-quality, coordinated care.

Our providers are both **highly satisfied** and **likely to recommend** Blue Cross to other providers, according to annual research.

## *Stronger Than Ever:* OUR CARE MANAGEMENT PROGRAMS

**Blue Cross has an in-house care team of more than 300 clinicians**—physicians, nurses, pharmacists, counselors, dietitians—who help their fellow Louisianians through our best-in-class **Care Management** programs. Our clinicians offer ongoing support, personalized education and empowerment to members dealing with long-term conditions and serious illnesses or injuries.

They also work with members on cost-effective drug choices, medication adherence, nutrition guidance, lifestyle changes to adopt healthy habits and more.

Eligible members can join these free programs themselves, or they can be referred by their doctors, by immediate family members or even by their group leaders.

### MEMBER RATINGS FOR CARE MANAGEMENT\*

**86%**

**ACHIEVEMENT OF HEALTH**

**90%**

**PROGRAM SATISFACTION**

**95%**

**STAFF SATISFACTION**



\*Source: CMDM Member Experience Survey, program year 2023



# Investing in Data TO IMPROVE HEALTH OUTCOMES

Blue Cross began using real-time data and artificial intelligence in 2017 to identify members at risk for increased hospital admissions and emergency room visits. Our focus was on members with coronary artery disease, congestive heart failure and diabetes.

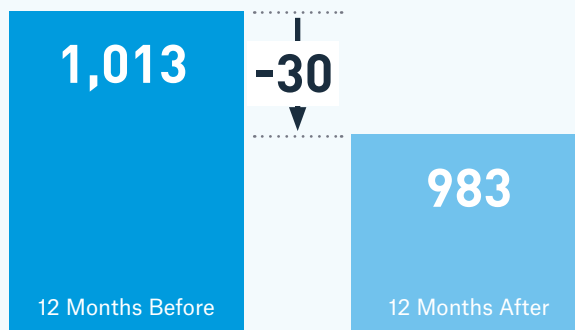
We used data analytics to predict which members with these conditions could get the most benefit from our Care Management services. These interventions succeeded in reducing hospital admissions and emergency room visits for members with these three chronic conditions compared to the previous year. Additionally, the members identified were three times more likely to engage with population health interventions.

## SUCCESSFULLY REDUCED ADVERSE EVENTS

An evaluation of the two predictive models used to manage clinical needs of a large commercial group

### NUMBER OF ADMISSIONS

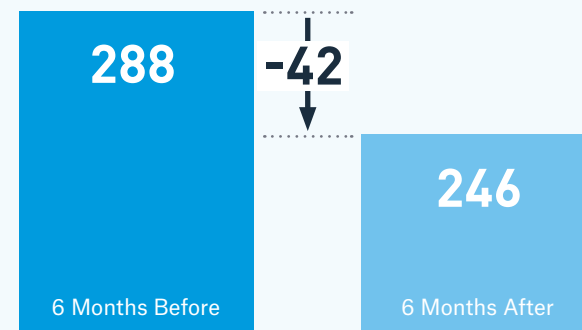
For members in risk of hospitalization approach  
Estimated 30 fewer admits per year



Calculation: Admits/member month over 12-month period

### NUMBER OF ER VISITS

For members in risk of emergency department visits approach  
Estimated 42 fewer ER visits per 6 months



Calculation: ER visits/member month over 6-month period

## VALUE-BASED CARE THROUGH QUALITY BLUE

With our **Quality Blue** programs, we work with doctors, hospitals and clinics around Louisiana to give members an easier, better healthcare experience. Quality Blue ties reimbursement to how well providers are keeping patients healthy and out of the hospital. It's a shift away from fee-for-service toward value-based reimbursement.

Launched in 2013, the program has achieved ongoing health improvements, especially for members with chronic conditions. And we've seen that tying providers' reimbursement to value can lower costs.

**Blue Cross continues to build on Quality Blue's proven successes.** The program began with an emphasis on primary care providers and began expanding in 2022 to include pediatricians and other specialists. This gives more members access to the benefits of this program, which include reminders to close gaps in care, referrals to a health coach and more preventive services.

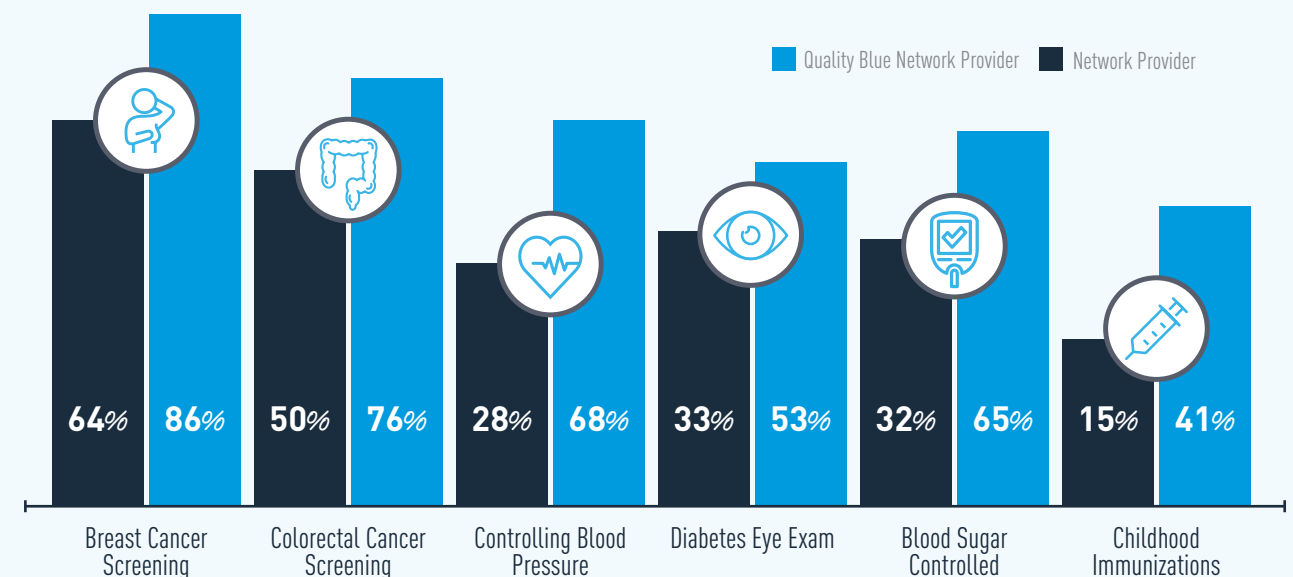
### 2023 Quality Blue Successes

- Moving to nationally recognized clinical quality measures and comparing providers' performance nationally, not only within their peer group
- Securely exchanging data with our Quality Blue providers to help them improve patient care and achieve better outcomes
- Expanding the program to more provider types with important quality measures tied to preventive screenings, disease management and appropriate utilization
- Supporting affordability by improving quality outcomes that help to keep costs down

## 2023 SUCCESS MEASURES

Driving Improvements in Health Outcomes

**Quality Blue providers overall performed better than network providers who are not enrolled in Quality Blue.** Blue Cross is working to engage as many providers as possible in Quality Blue to bring the program's benefits and health improvements to more members.





## FIGHTING *Obesity*

Obesity is a significant problem in Louisiana. It contributes to poorer health, chronic disease and major causes of death, including diabetes, heart disease and some cancers.

*In Louisiana, anywhere from 31% to 51% of adults in each parish are considered obese.\**

We are making investments to help conquer this challenge.

**Children's health:** Blue Cross has an obesity and weight management benefit that provides reimbursement for children ages 3 to 18 diagnosed with obesity for up to 52 visits for intensive treatment with eligible health and behavioral programs and professionals.

**Research:** Nearly 300 Baton Rouge and New Orleans families and 50 primary care clinics are taking part in Pennington Biomedical Research Center's TEAM UP study. Blue Cross is a co-investigator in the trial, which is one of the largest trials to study an intensive health behavior lifestyle treatment program. In 2023, families took part in evidence-based intervention delivered by specialists that targeted diet, activity, behavior strategies and parenting support to promote weight loss and maintenance. Analysis is ongoing.

**Prediabetes care program:** Omada is a 16-week program combining data-powered human coaching, connected devices and curriculum tailored to members who have prediabetes or are at high risk for type 2 diabetes. The program is designed to help individuals lose weight, reduce their risk of type 2 diabetes and heart disease and build healthy patterns for life.

**Since its inception, this intensive behavioral intervention has shown results:**



**18,818**

**Total members enrolled in Omada**

**125,547**

**Pounds lost by our members**

**86%**

**Participant satisfaction rate**

\*Source: County Health Rankings by Robert Wood Johnson Foundation



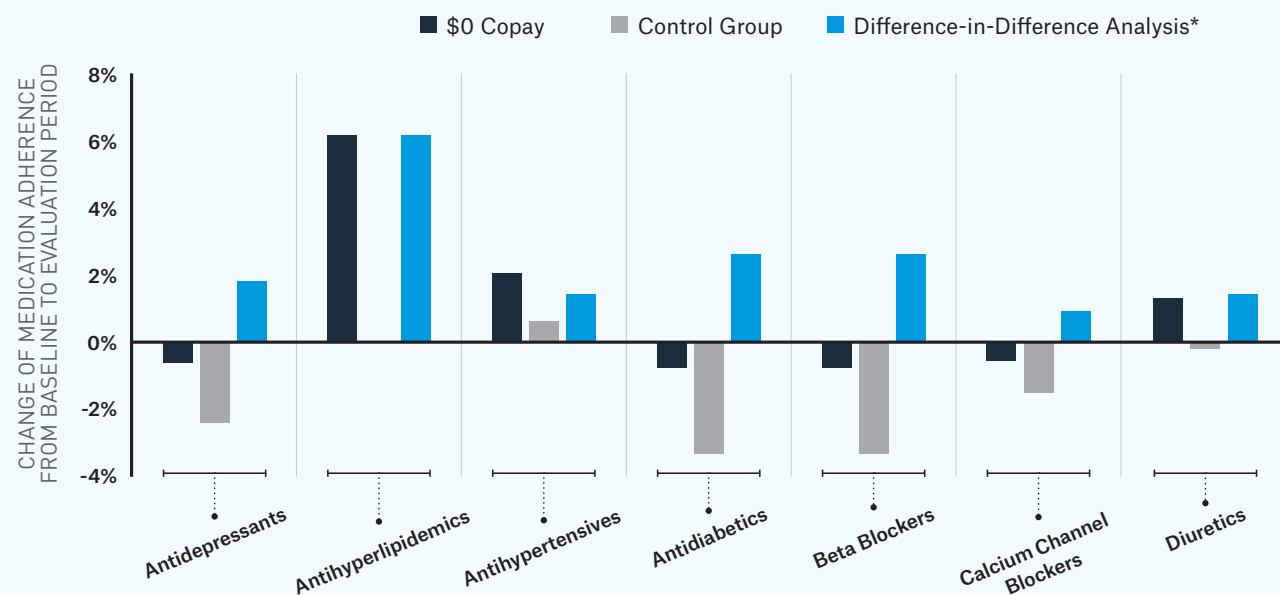
## \$0 DRUG COPAY PROGRAM

Blue Cross offers a **\$0 Drug Copay program** designed to encourage and support members with certain chronic diseases, including depression, to adhere to their prescribed medications.

Because cost is a common reason people do not take medication as directed, the program removed out-of-pocket cost barriers by providing certain members with a widely used set of medications to treat their conditions for a \$0 copay. With its documented success, Blue Cross has continued to expand the program.

Our \$0 Drug Copay program achieves something unusual in healthcare: It enhances patient access to medications and reduces their total healthcare spending significantly.

### \$0 DRUG COPAY PROGRAM IMPROVES ADHERENCE Medication Adherence Rate Changes of Top-Prescribed Medications



\*Difference-in-Difference measurement compares the change of the \$0 treatment group to the change of the control group.

## ADVANCING *Health Equality* IN LOUISIANA

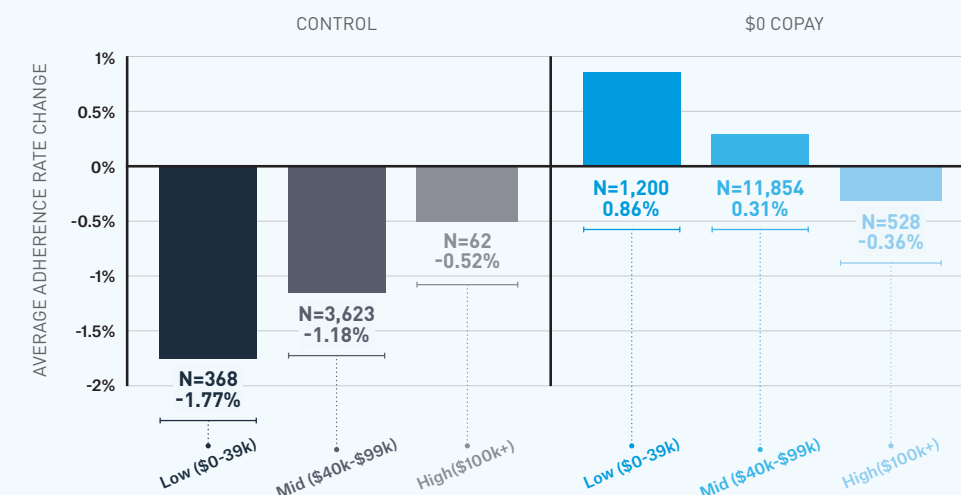
Lack of access to care, transportation barriers, high poverty and unavailability of nutritious food options are some of the key reasons Louisiana ranks at the bottom of most national health rankings.

As the state's largest insurer, we touch most stakeholders in the healthcare system—providers, members, employers and others—to work with them to improve health outcomes, keep costs in line and reverse Louisiana's historically poor health rankings. In recent years, we've increased our focus on working with others to address these social determinants of health.

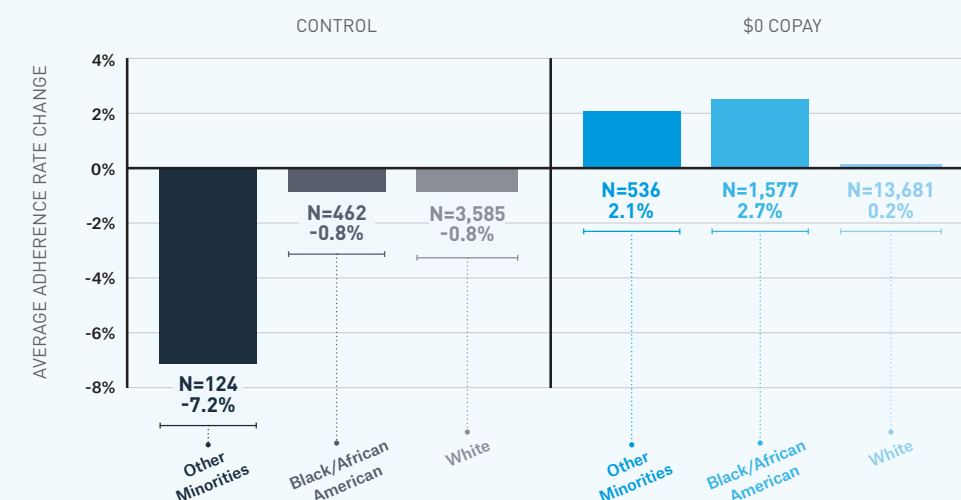
### DRIVING HEALTH EQUITY: \$0 DRUG COPAY PROGRAM

**Income-based barriers were removed, which improved compliance among low- and mid-income populations.** This greatly benefited Black/African American, Hispanic/Latino and Asian populations.

#### MEDICATION ADHERENCE BY INCOME LEVELS



#### MEDICATION ADHERENCE BY RACE/ETHNICITY







# MATERNAL *Health Equity* STRATEGY

## Improving Care and Health Equity for Mothers

Blue Cross and Blue Shield of Louisiana has long recognized the critical need to improve factors that lead to poor birth and maternal health outcomes—particularly for Black mothers who are at higher risk.

F

**Louisiana ranks among the worst states for birth outcomes, according to the March of Dimes annual report card.** The state got an "F" grade based on high rates of preterm births, infants dying before age 1, and mothers dying during pregnancy or birth. Baton Rouge and New Orleans were among 100 U.S. cities with the highest birth rates and an "F" grade for preterm births.

4x

**Overall, Louisiana's death rate during pregnancy and birth is nearly four times the national rate.** And, Black women are more likely to have poor infant and maternal health outcomes than white women.

Louisiana has above-average rates of diabetes and high blood pressure. These are risk factors for preterm birth and death during pregnancy and childbirth. It's important to address these conditions to improve maternal health outcomes so women's total health is better and pregnancy is safer.

In 2023, Blue Cross developed a **High-Risk Maternity strategy** to look at the major risk factors for maternal health and target specific areas for improvement. Our strategy will continue to expand in 2024 with several goals:

**Improved Analytics:** We are increasingly refining our use of data insights to identify and reach out to high-risk members early in pregnancy.

**Benefits Innovation:** Effective 2024, Blue Cross added coverage of a doula for childbirth as a benefit enhancement.

**Health Interventions:** Blue Cross has set measurable 2024 goals to improve the rates of Black and African American members with diabetes or high blood pressure taking medicine as directed.

# BIKESHARE *Blue Bikes*

Blue Cross is the title sponsor of **Blue Bikes in New Orleans**, the first bikeshare program in the state of Louisiana. Blue Bikes is a healthy, green form of transportation that makes it easier to get around The Big Easy—for work, for healthcare appointments or just for fun.

In 2023, post COVID-19, Blue Bikes was relaunched as a completely locally run, nonprofit bikeshare program. In that time, with support from Blue Cross and community partners, Blue Bikes has:



**Accommodated over half a million Blue Bikes trips**

**Grown the fleet to more than 850 pedal-assist e-bikes located in neighborhoods around the city**

**Given away over 1,000 FREE bike helmets to residents of New Orleans, in partnership with Healthy Blue**

**Provided more than 20 local jobs through the system operator, Blue Krewe**





# SPOTLIGHT

## ANALYTICS AND DATA *Capabilities*

Blue Cross' Analytics & Data Division uses our nationally recognized capabilities and proprietary technology to turn healthcare data into timely, actionable insights that improve the health and lives of Louisianians. **The robust program we offer today rests on five critical pillars:**

INTEGRATED DATA SOURCES FOR ANALYSIS

DATA-DRIVEN POPULATION HEALTH STRATEGIES

PREDICTIVE MODELS

HIGH-TOUCH CLINICAL ENGAGEMENT

RIGOROUS OUTCOMES EVALUATION

## BETTER DATA, *Better Outcomes*

The program uses traditional data from claims, lab results, pharmacy benefits and other clinical information, and nontraditional data such as social attributes and Customer Service and Care Management interactions. **We use this information for actionable data insight. For instance, we can:**

- identify at-risk members and connect them to our Care Management team before they suffer adverse health events;
- drive effective coordination, internally and externally, to enhance patient clinical outcomes and lower the total cost of care;
- create effective programs with artificial intelligence-based targeting combined with robust outcomes evaluation; and
- compare models to industry benchmarks and standards to continually improve performance.



## PI *Platform*



To drive business insights and value, Blue Cross uses its cloud-based proprietary analytics platform, **Pi**.

With the performance insights within Pi, clinicians, provider partners, groups and other stakeholders access appropriate dashboards used to report on the population health management and cost drivers of various populations. These include elements like demographics, claims trends, wellness use, risk scores, chronic conditions, Care Management engagement, pharmacy utilization and more. The platform also provides an avenue for better understanding the healthcare landscape and assisting population health management earlier and with more impactful interventions.

## AI: ARTIFICIAL INTELLIGENCE MODELS DRIVE BETTER OUTCOMES

Blue Cross' class-leading AI capabilities are very accurate, tailored for Louisiana residents and—most importantly—integrated and acted upon to make a difference for members. The Blue AI predictive models empower members' doctors and other providers, our Blue Cross care team and members themselves to make changes to improve outcomes through the appropriate care channels.

### Our five foundation models:

- 01 Risk of hospitalization
- 02 Risk of ER visits
- 03 Risk of hospital readmission
- 04 Prediction of high-cost claimants
- 05 Customer Service complaints

**With each of these models, we can make predictions six months out or more with incredible accuracy, sometimes up to 10 times more accurately than commercial models.**

**Why is this important?** Identifying at-risk members in advance enables members' doctors and our Blue Cross clinical staff to intervene sooner with health coaching, education and self-care support. It allows each member's care to be much more precise, prescriptive and efficient at applying resources. These proactive efforts can potentially mitigate a clinical event like a hospitalization, save lives and reduce costs.

**Next-generation models** are allowing us to further solve health challenges across key areas. These models predict risk drivers, rising risks, risk of ER visits and readmission. They enable us to understand the best actions to take to reduce the risks. The models also enable us to improve customer experience and better aid in helping our senior members find the products that best meet their healthcare needs. Plus, they can help members follow their prescription drug regimen.



# AFFORDABILITY

Blue Cross is committed to ensuring Louisianians have access to affordable, quality healthcare. We work to keep costs down and to be good stewards of our members' healthcare dollars.

## 2023 PREMIUM *Dollar Bill*

Blue Cross is a not-for-profit insurer and a Louisiana-based company, so premium dollars stay in our state's healthcare system. In 2023 we received \$3.8 billion in premium payments from our fully insured members. **Here is where those premiums go:**

### 2023 PREMIUM DOLLAR



**55%**  
Doctors and Hospitals

**29%**  
Prescription Drugs<sup>1</sup>

**16%**  
Administrative Costs\*

## WORKING TO KEEP HEALTHCARE AFFORDABLE

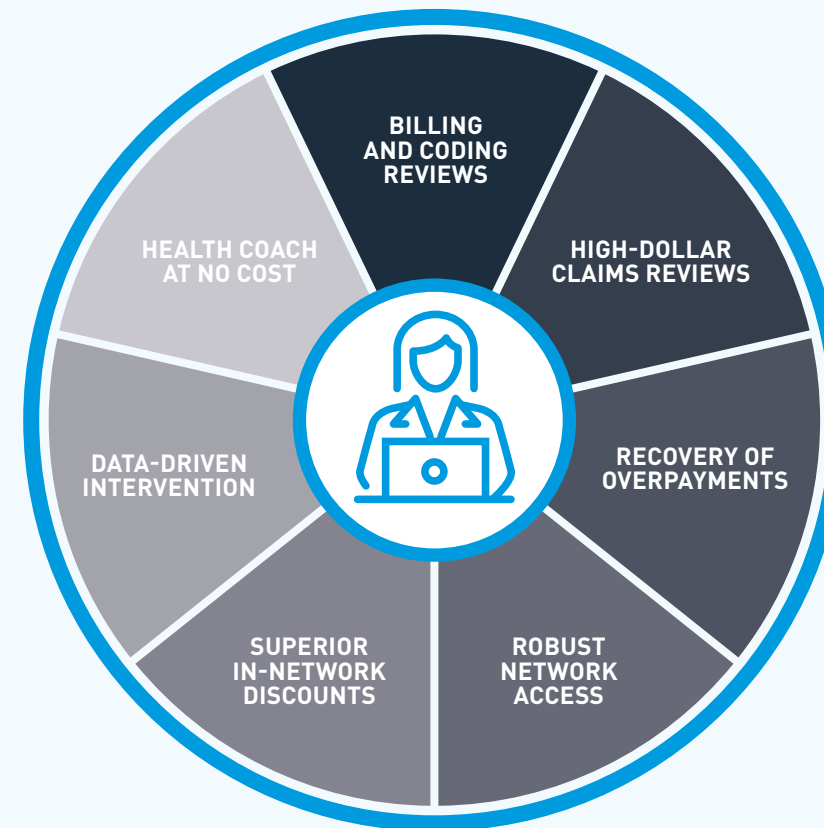
We understand the importance of managing medical costs for our members. Our internal, multidisciplinary team monitors and manages medical costs through a formalized process of trend analysis, claims evaluation, claims billing practices and monitoring industry cost trends.

\* Covers operating costs, commissions, taxes/fees and reserves.

Source: All figures are estimates based on Blue Cross and Blue Shield of Louisiana actuarial, claims and membership data. Represents fully insured group and individual members of both Blue Cross and Blue Shield of Louisiana and HMO Louisiana, Inc.

<sup>1</sup>Includes the cost of prescription drugs administered in physician offices and for outpatient hospital care. Drug costs are net of all discounts and rebates.

## *Cost Management* AT A GLANCE



In 2023 our pre-pay avoidance and recovery totaled more than **\$36 million.**

Blue Cross and Blue Shield of Louisiana Health Services Division

**Product portfolio:** We make sure Louisianians have access to a variety of health plans that fit all budgets for groups and individuals. When **HealthCare.gov** launched, we were the only insurer to offer plans in every parish and every ZIP code in the state. Through the years, other insurers have come and gone. But we have stayed because of our commitment to ensuring our fellow Louisianians have access to healthcare at an affordable price.

**Provider networks:** With our highly competitive, locally negotiated contracts, we keep costs fair by driving high in-network access and superior discounts.

**Select networks for quality at a lower cost:** Select network plans offer members high-quality, coordinated care at a savings. Our select network products, available in the greater New Orleans, Baton Rouge, Lafayette, Monroe and Shreveport areas, are just one innovative way Blue Cross is working with our strong provider partners to transform healthcare.



## BLUE CROSS CORE CLAIMS *Services*

**Data and insights:** Blue Cross uses data insights, care coordination and Care Management programs to help ensure members get the right care, while also containing costs.

**Fraud and abuse:** We work to identify and correct fraud, waste and abuse.

**Payment integrity:** We are committed to strong cost management. Activities include:



**Fraud prevention** and recovery



**Care coordination**, Care Management and medication adherence programs to help members manage their chronic conditions and health challenges



**Utilization Management** and medical policies to ensure our members are getting the right care in the proper settings



**Cost containment** recovery services



**Audits** to validate the appropriateness of provider billings and payments



**Work to recover medical expenses** that were a third party's responsibility





# EXPERIENCE

As a Louisiana company, we believe we are well-positioned to meet the unique needs and challenges of our members. Our customer experience efforts are focused on improving the health and lives of Louisianians by building intentional experiences for our members.

## A FOCUS ON *Simplicity*

The three imperatives of our Customer Experience program:

- 3 MAKE IT EASY.
- MAKE IT HAPPEN.
- SHOW YOU CARE.

This simplicity is showing up in the systems and programs we are building for our members, including our dynamic website and cost-saving tools.

Our online member portal allows members to manage their accounts, find a doctor, download ID cards, see claims, view deductible and maximum out-of-pocket amounts, check HSA balances and more. This is also available on any mobile device via Google Play or the App Store.

Health is complicated, and health insurance is even more so. We believe we have a duty to our members to provide timely, accurate and clear information. Blue Cross targets a 7th-grade reading level as the standard for member communications.

We have a local, dedicated enrollment team and local Customer Service representatives who are available from 8 a.m. to 8 p.m. Monday-Friday from our offices in Baton Rouge and Shreveport.



*Customer Experience is about looking into the moments that matter for people and taking time to understand what it's like to be in their shoes, and then figuring out how you can make that experience better.*



Shane Bray  
SVP, Chief Customer Experience Officer

## CUSTOMER SERVICE

The customer experience relies on advisers who handle incoming calls and correspondence from our 1 million commercial members and their health-care providers. Inquiries for benefit information comprise the largest category of call volumes. Here's what we did in 2023.

### ADVISERS

926,395  
Calls Answered

452,234  
Written Inquiries

1.7 + MILLION  
Tasks Completed

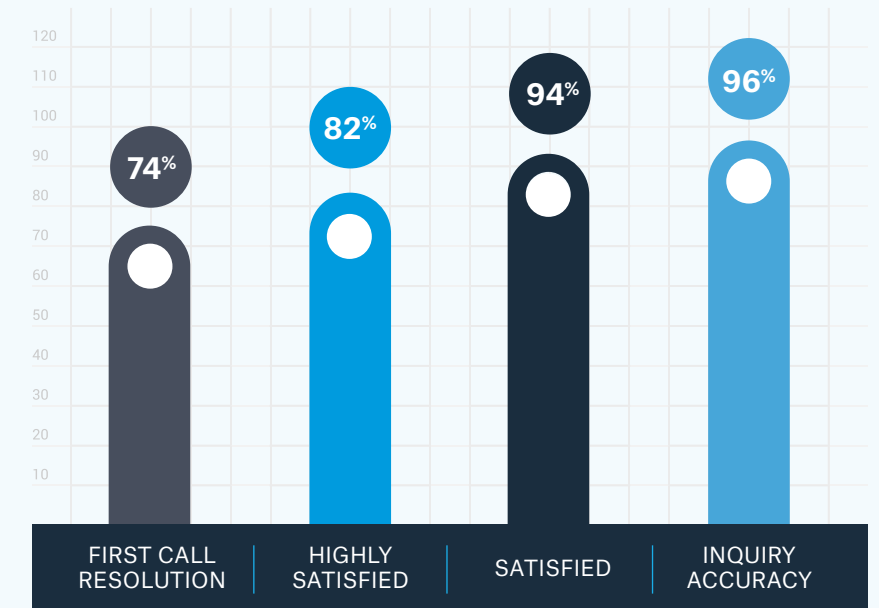
### SELF-SERVICE

385,964  
Registered Active Users of Member Portal

321,382  
IVR Self-Service

1,237,917  
Member Portal Visits

An important part of serving our customers is knocking the basics out of the park. Here's how we did in 2022:



## MEMBERSHIP AND CLAIMS

The Membership and Claims teams are responsible for the successful enrollment, renewal and maintenance of our group and individual members and for all claims processing activities of our commercial lines of business.

87%	Claims Process Automatically
95%	Claims Process Within 10 Days
\$5.8B	In Benefits Paid
1M	Members Enrolled and Renewed Each Year
95,325	Claims Received Daily
24,021,872	Claims Processed Annually
99%	Claims Submitted Electronically



# SUSTAINABILITY

*To live out our mission, it's imperative that we are stable and strong financially. This strength enables us to grow, invest, innovate and provide even greater value to our members when they need us.*

## FINANCIAL STABILITY *and Security*



We are financially strong and stable, with **27 consecutive "A" ratings** from Standard & Poor's.

Blue Cross pays millions in premium taxes each year and returns billions to the Louisiana economy through claims paid. We do not have shareholders. **Approximately 5% of our overall premium dollar each year is used to pay for operating costs.**

Blue Cross maintains **strong financial reserves**, providing security against the unknown. Following the COVID-19 pandemic, Hurricane Ida in 2021, Hurricane Laura in 2020 and the 2016 Baton Rouge floods, our reserves gave us the ability to implement immediate policy changes to support our members and providers.

## URAC *Accreditation*



Blue Cross earned reaccreditation from URAC, the leading nonprofit organization promoting healthcare quality through measurement against rigorous national standards. **URAC is the independent leader in promoting healthcare quality through leadership, accreditation, measurement and innovation.** By achieving this status, Blue Cross has demonstrated a comprehensive commitment to quality care, improved processes and better patient outcomes.

## CODE OF BUSINESS *Ethics*



Our Compliance and Ethics programs are audited by federal regulators, state regulators and external parties. **These audits consistently show that the company addresses integrity and ethics as one of its highest priorities.**

The Compliance and Ethics Department follows the seven elements of an effective compliance program, which were established by the federal government and are recognized as a standard in the industry.

## *Privacy* AND DATA SECURITY



**Led by our strong IT Security team, all of us at Blue Cross work together to protect our members' health data and privacy.** We follow state and federal laws, our own robust internal policies and all "minimum necessary access to data" guidelines. All employees receive intense, mandated annual training. And our "Cyber Shield" Security Team distributes weekly all-employee educational reminders to keep security top of mind.



# SPOTLIGHT

## DIVERSITY, EQUITY & INCLUSION—*Forward Together*

Blue Cross and Blue Shield of Louisiana’s commitment to diversity, equity and inclusion continues to grow since the program’s inception in 2006. We are building on a solid foundation of recognizing, respecting and celebrating the rich cultural differences in Louisiana and within our company. We also acknowledge that some groups/people have advantages and embrace the sometimes-tough conversations in a unifying way, providing equitable solutions and best practices.

All employees and board members are required to participate in **unconscious bias training** during their first six months with the organization.

We provide regular programs and communications to increase understanding, celebrate our diversity and create equity.

We recognize cultural observances and plan awareness activities within our multicultural workforce, particularly through our **nine /Nclusion Networks**.

We encourage all employees to live the **DE&I guiding principles** of being courageous, respectful and unifying during all interactions—especially when discussing the hard DE&I topics that sometimes are used to divide people.

We do not shy away from the hard topics, hosting frequent town halls to encourage discussion on **racism, social justice and violence**.

We created a structure for increasing the numbers of **women, veterans and people of color** in the hiring pool, competing for management-level positions.

We introduced our **supplier diversity program** for partnering with businesses owned by women, veterans and minorities.

We moved from DE&I Awareness to **DE&I Action** by introducing the Awareness to Action Initiative (A2A). Moving our focus from awareness training to action-oriented experiences helps us cultivate a culture of belonging.

Our vision is to serve Louisianians statewide as a DE&I thought leader, innovator and agent of change. Throughout the years, our DE&I program has earned recognition as one of the best in our area.



### INCLUSION NETWORKS

We recently rebranded our Employee Resource Groups to **/Nclusion Networks**. This name change signifies the move to increase the sense of belonging within each network. The **/Nclusion Networks** are open to all employees, including friends and allies, who have a desire to learn, willingness to share and eagerness to take action. **Currently we have nine /Nclusion Networks:**

# 9

- AFRICAN AMERICANS
- ASIAN AND ASIAN AMERICANS
- BETTER FOR BLUE (LGBTQ+)
- BOOTS TO BLUE (VETERAN)
- (DIS)ABILITY BLUE
- HISPANIC AMERICANS
- EMERGING LEADERS
- WOMEN OF BLUE
- PARENTS OF BLUE

*Our **Supplier Diversity Program** is one of the leading programs of its type in Louisiana and a reference for many corporations. In 2021, 2022 and 2023, Blue Cross spent an average of \$68 million per year with small, disadvantaged and veteran-owned businesses, many of which are based in Louisiana.*

### RECRUITING & RETAINING TOP TALENT

We recognize that to be successful, our workforce should not only be diverse but also reflect the communities we serve. Our **Talent Acquisition** team works with community partners and our DE&I program to ensure our employee and intern candidates represent diversity of race, background, gender, ability and thought. **And it’s working. In addition to our workforce being 74% women, our current breakdown by racial demographics is detailed at right.**

11	American Indian or Alaska Native
134	Asian
1,126	Black or African American
55	Hispanic or Latino
65	Non-Identified
1	Native Hawaiian or Other Pacific Islander
31	Two or more races
1,654	White
3,077	Total*

\*Does not include employees of Affinity Health Group and Monroe Surgical Hospital



# FOUNDATIONS

*To achieve our mission, we must invest in a strong foundation. At Blue Cross, that starts with our culture.*

## OUR Culture

**Blue Cross employees are driven by our mission—to improve the health and lives of Louisianians.** We put our passion for our mission into action every day and go the extra mile to care for our members.

Our culture of caring is at the heart of every interaction on the job, within our walls and out in the communities we serve.

**In 2023, our employees volunteered more than 45,000 hours and donated more than \$3 million to our communities.**

We are driven by the core values of **integrity, accountability** and **collaboration** as we work to bring the Best of Blue to stakeholders and create a healthier Louisiana for us all.

We are focused on career growth and development of our employees. In 2023, 51% of open roles were filled with internal talent, demonstrating our focus on developing talent and allowing our workforce to grow through new opportunities. In addition, 93% of job openings filled with external talent in 2023 were filled with employees based in Louisiana, reflecting our commitment to our people and our state.



## EMPLOYER Recognition



Blue Cross and its employees were recognized by the **Points of Light Foundation** as part of the **Civic 50** and first in the nation for volunteer hours given to local communities.



In 2023 we were named a **Best Place to Work in Baton Rouge** and a **Best Place to Work in Shreveport**, and we made the **Forbes 2023 Best Midsize Employers List**, ranking 56th out of 500 among America's best midsize employers.



Blue Cross was recognized on **DiversityInc's 2023 Top Regional Companies List**. We were ranked 30th among companies that demonstrate workplace fairness, equity and inclusion in their business practices



We are also consistently named a **Top Military Friendly Employer by G.I. Jobs magazine**. The G.I. Jobs designations recognize Blue Cross' efforts to recruit and hire current or former military members. They also distinguish Blue Cross for including veteran-owned businesses among contractors and suppliers.



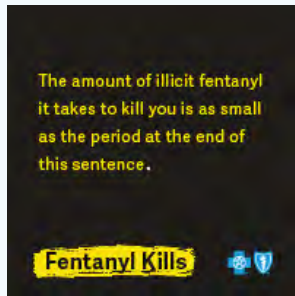


FOUNDATIONS

# Thought LEADERSHIP

Blue Cross is fortunate to have leaders with the experience, passion and expertise to fundamentally improve health, make quality care more affordable and enhance our members' experience.

**In 2023, Blue Cross leaders led the charge in fighting back against serious issues facing Louisiana today.**



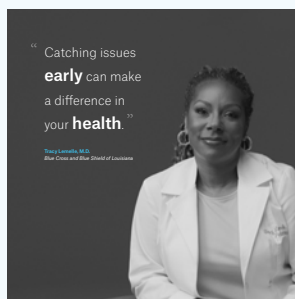
-----● **Fentanyl and opioid overdose deaths in Louisiana**  
Special Investigations Manager Kandyce Cowart and Pharmacy Manager Brice Mohundro conceived and took part in creating a series of videos telling the stories of two Louisianians who died from fentanyl overdoses. The videos have more than 200,000 views on YouTube.



-----● **Maternal Health**  
Vice President of Benefit Operations Paula Shepherd shared her own story of poor treatment as a young, pregnant Black woman to highlight factors that lead to poor birth and maternal health outcomes. Blue Cross is targeting key risk factors for Black women and their babies through improved analytics, clinical innovation and engaging health leaders, employer groups and other stakeholders.



-----● **Making healthcare easier to understand**  
Healthcare Economist Mike Bertaut is the voice of Straight Talk, Blue Cross' blog and source for timely, trustworthy information on healthcare reform, costs and quality.



-----● **Health Education**  
Dr. Tracy Lemelle-Christophe, Dr. Emily Vincent and Dr. Larry Simon, physicians from our medical team, shared their expertise in a 2023 public service campaign, Health Notes. They covered important topics such as breast cancer, colon cancer, diabetes and preventive care.

# Employee PROGRAMS

**Benefits and services Blue Cross provides its employees:**

Rewards and recognition

Robust learning & experience programs

Rich benefits package

Employee Assistance Program

Employees 1st Fund so employees can help each other in crises

All-encompassing Wellness Program

Work-life balance, including PTO, holidays and paid time off for volunteering

Culture Conversations

Inclusion Networks

# PUBLISHED RESEARCH 2023

Blue Cross data scientists, along with pharmacists, nurses and other members of our in-house care team, have had their health and wellness research published in national and international journals.

This published research includes evaluations of improving care through timely health exchange, waiving cost share for the first mental health and substance use disorder follow-up visit and closing care gaps in diabetes management.

**Additional research topics:**

- Early detection of high-risk pregnancy
- Risk modeling with medication nonadherence and hospital readmissions
- \$0 Drug Copay program



FOUNDATIONS

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# THE 2023 *Numbers*

## Impact

**14.5 MILLION**

services, including health screenings, mental health support, meals & disaster supplies

## Corporate Giving

**\$1.3 MILLION**

in sponsorships, matching grants & corporate support

## Foundation Grants

**\$4 MILLION**

in grants made to Louisiana nonprofits

## Employee Volunteering

**45,000+**

hours of employee volunteerism

## Employee Giving

**\$3 MILLION**

in charitable gifts reported by employees

## Pro-Bono Services

**PARTNERSHIPS**

Nonprofits receiving pro bono services through Taproot partnerships

## Community Crisis Grants

**\$15 MILLION**

to support people affected by COVID-19 & natural disasters since 2020

## Food Insecurity

**\$2.8 MILLION**

to address food insecurity

## Health Screenings and Services

**1,011,00+**

health services, including biometric screenings & mental health sessions

# THE BLUE CROSS *and* BLUE SHIELD OF LOUISIANA FOUNDATION

The Blue Cross and Blue Shield of Louisiana Foundation is a separate 501(c)(3) nonprofit organization that invests in the health and well-being of Louisianians through grant programs, sponsorships and company matches of employee giving.

**Blue Cross is the only health insurer in the state with a foundation focused exclusively on Louisiana.**

