2018 Annual Report

Advancements that Matter

We deliver value for our customers, innovate in our market and make powerful contributions to our community.

CEO Perspective

"As a local, mission-driven, not-for-profit health plan, we regard our community as our shareholder. We are proud to say returns are strong."

Andrew Dreyfus
President & CEO
Advancements that Matter

Putting Members First
We meet our members’ needs, even in the most difficult circumstances, with empathy, teamwork and personalized digital solutions.

Better Health Outcomes, Greater Value
Our pioneering, value-based model for paying physicians has helped to improve quality while reducing costs, so we are building on its success.

Preventing and Managing Chronic Illness
Our holistic approach to the challenges of serious illness pays off with healthier lifestyles, lower risks and improved quality of life.

Innovation in Action
We relentlessly challenge the status quo to improve quality of care and affordability for consumers, employers and the community.
In our Communities

Prescriptions for Healthy Living
We have developed a unique collaboration that connects community health center patients with peer coaches and local resources.

Innovations in Community Health Improvement
We foster new solutions to community health challenges through accelerator grants and capacity-building workshops for nonprofits in our Healthy Living Network.

Healthy Living in Action
We partner with communities across the commonwealth to support healthy living experiences that engage our neighbors, members and employees.

Sustainability and Environmental Health
We do business in a responsible, environmentally sustainable way because we believe clean air, clean water and safe, healthy food are basic human rights.
Year in Review

Associates in Action

Career Development
We are committed to giving our employees opportunities to develop and advance their careers within Blue Cross. Our internal career fair gives them an opportunity to talk with leaders in multiple departments about open positions and their transferable skills.

Celebrating Community Service
Analyst Anne Palmer (right) received our annual Excellence in Service Award for her volunteering and fundraising work on behalf of Dana Farber Institute and RFK Children’s Action Corp in 2018. In honor of her achievement, she was asked to throw out the ceremonial first pitch for a Boston Red Sox game at Fenway Park.

Preparing the Next Generation
Each summer, Blue Cross hosts high school, college and graduate student interns in departments across the company. In addition to gaining valuable work experience, interns can receive training in areas including public speaking, work/life balance, and diversity and inclusion.

Embracing Diversity
More than a third of our employees participate in one of our company’s eight employee resource groups – Asian Blue Community, AZULatinx, Black Professionals Network, Blue Pride, Empowering Abilities, Veterans ERG, Women’s Inclusion Network and Young Professionals Network. ERGs contribute to a more inclusive work environment and strengthen our connection to the diverse communities we serve.
Stats

Our Members & Accounts
- 2.8M Blue Cross Members
- 26K Employer Accounts

Service and Operations
- 49M Claims processed
- 3.1M Calls answered

Member Care
- 57K In-network clinicians
- $15.3B Paid toward medical care

Where Premium Dollars Go
- 90¢ Medical care
- 10¢ Administrative cost

Diversity and Inclusion
- 61% Women in executive leadership
- 50% Women and people of color on Board of Directors

Community Investments
- $8.4M Contributed by the company to not-for-profits
- $3.7M Awarded in grants by the BCBSMA Foundation
Awards

We are consistently recognized as one of the nation's best health plans for member satisfaction and quality. Learn more.

- **Boston Business Journal** – Top 10 Charitable Contributor in Massachusetts
- **ClearMark Awards** – Three Plain Language Awards
- **Color Magazine’s All-Inclusive Awards** – Supplier Diversity Award
- **Digital Health Awards** – Silver Award for MyBlue Member App
- **eHealthcare Leadership** – Platinum Award for Mobile Strategy
- **Forbes** – Top 500 mid-size companies
- **Human Rights Campaign Foundation** – Best Places to Work for LGBT Equality
- **Get Konnected** – Changing Equity Ideas
- **MBA Diversity magazine** – 50 Best Places to Work for Women and Diverse Managers
- **Mogul** – Top 100 Innovators in Diversity & Inclusion
- **National Business Group on Health** – Silver award as a best employer for healthy lifestyles
- **US News & World Report** – Best Medicare Advantage plan and Medicare Part D plan in the Nation
- **Worcester Business Journal** – Best Employee Services
- **Worcester Business Journal** – Best Health Insurance Provider
- **Worksite Wellness Council of Massachusetts** – WorkWell Massachusetts Award
Financial Results

Watch this space for our 2018 Audited Financial Reports and 2018 Combined Balance Sheets and Income Statements due to be completed in May.

Executive Leaders

Top row (left to right): Richard Lynch, Andrew Dreyfus, Bruce Nash; Second row (left to right): Jay McQuaide, Sue Sgroi; Third row (left to right): Stephanie Lovell, Pat Gilligan; Front row (left to right): Andreana Santangelo, Sukanya Soderland

Board of Directors

Standing (left to right): Manuel Lopes, Donald Stern, Frank Callahan, Dorothy Puhy, Timothy Sweeney, Benaree Wiley, Robert Meenan, M.D., George Alcott, III; Seated (left to right): Martin Meehan, Phyllis Yale, Andrew Dreyfus, Marcy Reed, Corey Thomas
Dear Friends,

Our not-for-profit health plan is reporting another strong year of delivering value for our customers, innovating in our market and making powerful contributions to our community.

We are proud to look back on these achievements, which have made us one of the country’s top-rated health plans, with national awards for quality, service, and diversity and inclusion. But we are also looking ahead. We know our success in a fast-evolving health care landscape hinges on the continued urgency for greater affordability for our members, and a growing demand for high-quality care with an unparalleled consumer experience.

That’s why we are investing in advancements that matter.

We refreshed our award-winning MyBlue app and web portal with personalized navigation that helps consumers easily access their benefits, get real-time updates on claim and deductibles, and securely chat in real-time with our member services representatives.
For members who need a quick consult for illnesses, injuries or mental health concerns, our Well Connection telehealth partnership with American Well allows patients to instantly speak with physicians and other clinicians via video online.

We partnered with Landmark Health, which makes it possible for some of our most seriously ill neighbors to live safely at home with far fewer hospital visits, thanks to home visits and health monitoring by physicians.

We are also dedicated to seeking to make health care more affordable for our 26,000 employer customers. We manage our complex business with maximum efficiency: Ninety cents of every dollar we took in last year went to pay for medical care or prescription medication, above the state benchmark.

Massachusetts has outperformed the rest of the country on constraining cost growth every year since 2010. Much of that success has been driven by our state’s adoption of payment reform, which we were the first to launch in 2009. Our program has since become a national model by rewarding participating physicians for improved quality, outcomes and costs – rather than simply fees for services.

Now, we have extended that groundbreaking model to hospitals for the first time. Under a new partnership, clinicians and leaders at South Shore Hospital will be rewarded for innovating and collaborating to improve their community’s health care system. They will be encouraged to help patients get the best possible care in the most convenient settings – whether that’s a hospital, an urgent care center, a physician’s office or even their own home.

This partnership is in keeping with our goal to remain the plan of choice for hospitals and the 57,000 clinicians in our network, while providing best-in-class service to our 2.8 million members.

Even as we strive to improve the consumer experience, we are more driven than ever to contribute to our community. We are among the top 10 corporate charitable donors in Massachusetts, giving $8.4 million to local not-for-profit organizations, and with 28,000 hours volunteered by our 3,800 employees.

Core to our values is a belief that clean air and clean water are essential building blocks for healthy living.
So we became the lead sponsor of the BLUEbikes bike-share program to encourage a sustainable - and fun! - commute for our neighbors in Boston, Cambridge, Brookline and Somerville. More than 1.7 million trips by BLUEbikes riders last year offset nearly 3 million pounds of carbon, and burned 158 million calories.

We gave Narcan toolkits and training to employers to combat the opioid epidemic in the workplace, and rolled out a publicly available online Resource Center. Those efforts represent our longstanding commitment to working tirelessly to end the crisis. In the years since implementation of our Prescription Pain Medication Safety Program in 2012, which led to landmark legislation, our state has seen opioid-based prescriptions and overdose deaths fall, bucking the national trend.

We have built a legacy over many years on our fierce commitment to universal access to health care, and our state has the lowest rate of uninsured residents in the country. Our foundation last year contributed $3.7 million to community grants to expand access to health care for low-income and vulnerable people in the commonwealth.

As a local, mission-driven, not-for-profit health plan, we regard our community as our shareholder. We are proud to say returns are strong.

Andrew Dreyfus
President & CEO
Advancements that Matter

Putting Members First

Thousands of miles from home, he felt anxious and helpless. Then he reached Danielle.

A Massachusetts father's family vacation in Lebanon took a terrifying turn last fall when his young daughter suddenly experienced a nose bleed that would not stop. She was rushed to the hospital and stabilized, but she needed a blood transfusion and five days to recover. After her parents paid an $800 deposit, they were told that the final hospital bill would be in the thousands. How could they confirm to the hospital that their Blue Cross coverage would pay it?

Mentally and physically exhausted, the girl's father found cell phone reception in a small corner of the hospital and called our member services center. Danielle Palkens took the call. “She calmed me down right away and said, ‘Let’s just focus on your daughter,’” the father recalled. “She turned the situation and my perspective 180 degrees.”
At one point, Palkens lost their phone connection, so she texted the father to reassure him that she would resolve the problem and there was nothing more he needed to do. Within hours, she and a colleague secured the guarantee of payment the hospital required and the little girl was soon headed back home with her family. Her father, who works in the customer service business himself, wanted us to know how important Palkens had been to him and his family during a traumatic time. “Today we don’t take the time to acknowledge good things when they happen, only the negative,” he said. “I wanted to highlight the amazing job that Danielle did. For us, she was the light at the end of the tunnel.”

**Empathy on call**

While this father rightly saw Danielle Palkens’ response to his call for help as exceptional, it is typical of our member services team’s approach to every challenge that comes their way: They handle it with empathy and they take ownership, calling pharmacies, hospitals and doctors’ offices when necessary to solve problems on the spot.
“It’s our responsibility to not only resolve the issues of our members, but to show them we understand that what they’re going through, and to support them in every way possible,” said Member Services Senior Director Jennifer Carbone, above. “That’s why new service center employees are trained in empathetic communication,” she added. “We give them the opportunity to step into the member’s shoes for all kinds of potentially difficult experiences, ranging from opening bills they don’t understand to getting upsetting test results.”

Along with problem-solving, employees are trained to treat every inbound call as a chance to understand members’ underlying needs and help them with navigation and advocacy. For example, a request for a new ID card may be an opportunity to help the caller understand what they might need to spend for an upcoming treatment, based on their coverage or the clinician they choose.
Expanding our digital connections

We pride ourselves on a service approach that is built on human interaction, but an increasing number of our members – of all ages – like to use the advanced self-service features of our MyBlue app and web portal for personalized, relevant, succinct guidance.

“In 2018, we transformed the MyBlue web and mobile experience to make these tools simpler and more personalized and intuitive for members.”

Vijay Kukreja,
Vice President of Digital and Omnichannel Strategy

The new digital experience offers several enhancements, including a personalized MyBlue spending and health information dashboard that puts a user’s specific plans, benefits and tools right at their fingertips, and a new, secure message and document center for personalized messages.

With our WellConnection telehealth benefit, users can set up live medical and behavioral health video visits with licensed doctors and other clinicians, using a smart phone, tablet or computer.

By analyzing data from our digital services, we are able to understand more about how our members prefer to engage with us and we can develop specific information campaigns that are relevant to their needs. “The marrying of data, analytics, informational campaigns and our digital features ultimately lead to a better customer experience for our members, including improved access to high-quality care and greater cost-effectiveness,” said Kukreja.

MyBlue received the 2018 Platinum Award for Mobile Strategy from eHealthcare Leadership Awards, placing us at the top of the category among large health care organizations across the country.
Advancements that Matter

Preventing and Managing Chronic Illness

“This is much more than I expected from a health insurance plan!”

That’s the sentiment expressed by John Costa, a New Bedford teacher who recently completed a Blue Cross-sponsored diabetes prevention program that gave him free access to a health coach, a support group and the resources of his local YMCA. It helped him lose weight and find a healthier lifestyle, significantly lowering his risk for type 2 diabetes.

Natalino Zamboni, an 82-year-old Springfield retiree, was similarly delighted when we offered him the services of Landmark Health, which provides home visits and health monitoring for some of our sickest Medicare Advantage members. For Zamboni, our partnership with Landmark Health has meant fewer stays in the hospital and greater peace of mind.
What Costa and Zamboni discovered is that we do not just offer health coverage: Much of our work centers around identifying people who are at risk for or already living with a serious illness or chronic condition, and collaborating with their doctors, employers, families and community resources to help them improve their health and wellbeing.

Preventing diabetes, one step at a time

In a unique partnership with YMCA Southcoast, Old Colony YMCA and the cities of New Bedford and Taunton, we provided financial support for the Centers for Disease Control-certified program that has helped Costa and dozens of his colleagues. The yearlong program was offered to city employees and covered spouses who live with elevated blood sugar levels and other factors that put them at increased risk for type 2 diabetes. Focused on helping participants make healthy lifestyle choices, the program includes a one-year YMCA adult membership and group meetings with a certified Y lifestyle coach, all at no cost to the participant.
The program’s two major goals are for participants to lose 7 percent of body weight and gradually increase physical activity to 150 minutes per week. Costa did even better, dropping 18 percent of his weight and significantly lowering his blood glucose level to a normal range. He credits his YMCA Southcoast lifestyle coach, Sy Yules, above right, and the camaraderie fostered in his group as keys to his success.

“We learned that it’s not just about eating better and exercising more – it has to be a real lifestyle change in order to last,” said Costa, above left. “As a math teacher, what clicked for me was attaching a number to my choices: 3,500 calories equals a pound of fat, so if you cut 500 calories a day from your normal diet, you can lose about a pound a week.” He regularly used the YMCA's treadmills and fitness classes to increase his exercise levels, and his group meetings offered ongoing support and accountability. “We kept journals of everything we ate. Our saying was, ‘If you bite it, you write it!’”

Participants are taught about lifestyle modification, not dieting, emphasized Dara Midwood, coordinator of the diabetes prevention program at YMCA Southcoast, above center, adding that she was constantly impressed by the energy, good humor and determination of Costa’s group of 12. “There are always barriers to making the healthier choice in eating or activity, but they are better prepared on how to get around, through or over those barriers and continue being successful.”

New Bedford’s human resources director, Sandra Vezina, noted multiple benefits from our collaboration, both for the city and its employees: “It enhances our current wellness programs,” she said. “It provides employees with a proven method to improve their health and wellbeing, at no cost. It helps them become happier and more productive employees. And it potentially helps us avoid high claim costs in the future.”

**Offering house calls for our sickest members**

Across the state, in Springfield, Natalino Zamboni, the good-natured patriarch of a large and devoted family, has been struggling with end-stage chronic obstructive pulmonary disease and other chronic conditions for years. Often, when he had trouble breathing, family members would bring him to the hospital emergency room for help, and as his COPD worsened, he was admitted to the hospital with greater frequency – up to four or five times a year.
Last year, our company’s care management team determined that Zamboni was eligible for a new house-call service that we offer at no extra cost to Medicare Advantage members who are living with five or more chronic conditions. When members like Zamboni (or their health care proxy) choose to participate, clinicians from Landmark Health-affiliated medical groups – physicians, nurse practitioners and physician assistants – are available for home visits any time of the day or night as medically necessary.

Landmark’s clinicians collaborate closely with our members’ personal physicians to support patients with highly complex medical needs. The process begins with a home visit to assess health and discuss treatments, medications and health goals. As Zamboni puts it, “Landmark Health just popped up. They called and said they were working with my Blue Cross Medicare insurance. They asked if they could come visit me in my home. I said, ‘Sure.’ Now, my Landmark doctor comes to see me every two to three weeks. She said, ‘Just call me anytime you need me; don’t worry about it.’”

Zamboni also sees his personal physician every three months and his physician is updated after each home visit by a Landmark clinician. With this enhanced combination of services, Zamboni has achieved significant improvements in his health and quality of life. He has been weaned off oxygen and he has stayed out of the hospital for more than a half-year. This means he can focus much more on what really matters to him – his love for his family.
Advancements that Matter

Better Health Outcomes, Greater Value

A decade ago, we wanted an alternative to the old system of paying physicians a fee for each service, test and procedure. So instead, we began paying participating clinicians for improvements to the quality and efficiency of care. For example, we reward doctors whose patients improve their control of chronic conditions like hypertension and diabetes – control that helps patients avoid devastating complications such as heart attacks, strokes, kidney failure or blindness. Our approach became a national standard, and research studies have found that it results in better care and lower spending. Now, we are expanding our value-based payment model to hospitals.
Traditionally, hospitals earn more if they have a high volume of patients and receive no financial rewards for helping to keep people who do not need hospital care out of the hospital. We are changing that. Under our new program, which is being piloted with South Shore Health System, Blue Cross will provide data, support and financial incentives to help the hospital ensure that patients are treated in the setting that is most appropriate for their needs, whether in the hospital or at their doctor’s office, an urgent care center or their own home. The model asks hospitals to be champions of care in their communities – collaborating with physicians in their geographic area to improve quality, outcomes and cost for the patients they share, and rewarding them for doing so.

“What’s so encouraging about this partnership is that the hospital and the health plan are finally coming together at the same table with the same goal: drive down costs while improving quality of care.”

Dr. Gene E. Green,
President and CEO, South Shore Health System (on left)

Read about how this program was designed in “Innovation in Action”

Spreading patient-centered quality measures

“How are you feeling?” may sound more like a courtesy question than a medical assessment, but we are finding that carefully designed patient questionnaires can help measure the outcomes of surgery and other procedures – and guide future treatment. We have been collaborating with physician groups across Massachusetts to use patient reported outcome measures, or PROMs, to survey people undergoing treatment for conditions ranging from depression to prostate cancer, angina to joint pain. Together, we are compiling solid data on what patients tell their doctors about their symptoms, pain, ability to function and well-being before and after surgery, therapy or other procedures. This “before and after” information allows clinicians to learn about which treatments achieve the best results for patients with a given clinical profile. And that in turn allows them to refine their treatment plans for individual patients.
“PROMs are increasingly understood to be among the most relevant measures of quality – they promote truly patient-centered care with measures that tell us how patients are feeling and how they are functioning,” said Blue Cross Senior Vice President of Enterprise Analytics Dana Gelb Safran. “For example, these measures are helping to improve diagnosis of depression, and once diagnosed, helping to monitor in a quantitative way whether patients are getting better. Similarly, for patients with hip, knee or back pain, patient-reported measures enable clinicians to quantify the extent of impairment that patients are experiencing, and to measure the improvement that occurs with surgery, physical therapy or other treatments.”

The Mount Auburn Cambridge IPA, an organization of 500 primary-care physicians and specialists at physician groups in almost a dozen greater Boston communities, has made depression screening a routine part of their patients’ annual visits. Using a standardized questionnaire, patients check off how many times over the past two weeks they have struggled with issues such as lack of sleep, energy, appetite and concentration; feelings of depression, hopelessness and failure; or thoughts of self-harm. Their scores, which become part of the medical record, are used to diagnose depression, and depending on the severity, determine the best course of treatment – including whether to prescribe medication and whether to refer to a psychiatrist.

“Patients may not want to talk to their physicians about their depression because of the stigma, or they may not even be aware of it until they fill out the questionnaire. Using it has opened our eyes to thinking more deeply about how patients are feeling and how to address and follow up on their treatment when they screen positive for depression.”

Dr. David Shein,
MACIPA’s Medical Director (on right)

MACIPA also uses PROMs as a tool for improving their patients’ adherence to medication therapies. “We survey patients again after treatment,” Shein said. “Once we have follow-up data, we can look at whether certain antidepressants resulted in better or worse adherence, and whether adherence was better if the prescription came from the patient’s primary-care physician versus a psychiatrist. With PROMs, you can look at how different approaches improve patient care and outcomes, which is the bottom line for our practice.”
Advancements that Matter

Innovation in Action

- A simple, 4-piece “toolkit” that can save lives in the workplace, or anywhere.
- A transformative approach for lowering community health care costs and improving patient care.
- A place for reimagining what is possible in health care and designing breakthrough solutions, like the virtual reality goggles for hospital patients an inventor displayed at the HUBweek forum we sponsored, above.

These are just a few of the ways our corporate innovation team has engaged our workforce in using human-centered design thinking to help encourage new ideas and solutions to important business challenges.
“At Blue Cross, innovation happens everywhere, and it can range from incremental improvements specific to health insurance business operations, to pushing the boundaries of how we think about health and health care for consumers.”

**Sukanya Soderland,**
Chief Strategy Officer (on right)

---

**Innovation: Our opioid overdose toolkit**

In the half-dozen years since our company brought together doctors, nurses, pharmacists, pain management specialists and addiction experts to help design our groundbreaking prescription pain medication safety program, the number of opioid medication prescriptions filled for our commercially insured members has fallen by 50 percent – the largest reduction among Blue Cross plans nationwide. At the same time, we have invested heavily in improving education, treatment and recovery options for our members.

However, opioid overdose deaths remain a public health crisis, fueled by the increase in the illicit use of synthetic opioids such as fentanyl. Many of those deaths could have been prevented with the overdose-reversing drug naloxone, commonly prescribed as Narcan.

Last spring, Dr. Ken Duckworth, our senior medical director of behavioral health, approached our innovation team with a challenge: How could we help make Narcan more readily available? Along with Julianne Bride from our product team, they began an accelerated six-month process of designing, developing and testing what became an “opioid overdose toolkit.”
“The people we talked to about the idea wanted a way to help someone who is overdosing in their moment of need and they wanted a place to go for information and resources. We came up with a series of prototypes that were tested with public health response teams and people in recovery, and we made revisions based on their feedback. They didn’t think it should look like a first-aid kit, for example, and they wanted it to be simple and accessible.”

Dr. Ken Duckworth, (on left)
Senior Medical Director of Behavioral Health

The final result: two nasal spray doses of Narcan in a pouch along with a surgical mask, gloves and instructions on how to administer the drug. Hundreds of the kits have gone out to a select group of Massachusetts workplaces, including our own, as part of a pilot program. Employers can provide the kits to their workers to prevent overdoses on the job, in the community and in their own homes. We also arrange for an expert in naloxone to work with participating employers to train employees in Narcan administration. And we set up an online Opioid Resource Center with information on family support, medication safety, pain management and opioid use disorder treatment care options, including medication-assisted treatment.

“We aim to raise awareness that Narcan is a tool you can get at your pharmacy, it’s easy to learn how to use, and it can’t harm people even if it’s administered to someone who is not on opioids,” said Duckworth. “It’s my hope that more employer involvement can create a new front in the battle to end the epidemic, reducing stigma and potentially saving lives.”
Innovation: Value-based hospital payment

Early in 2018, our senior leaders began considering how we could build on the success of the value-based payment system we launched with Massachusetts physician groups in 2009. To quickly explore the challenge and potential new directions, our innovation team led a small, cross-functional group that worked intensively over the course of a week to assess stakeholders’ needs, define the problem, brainstorm new ideas and solutions, design a prototype and test it with real users.

By collaborating with hospitals, specialists and doctors and using the innovation team’s methodology, we were able to quickly test multiple models and develop a first-of-its-kind hospital payment arrangement in just eight weeks. Under this new program, piloted with South Shore Health System, participating hospitals will be rewarded for improving patient care in their communities while controlling health care spending.

Read more about value-based hospital payments in “Better Health Outcomes, Greater Value.”

Innovation: HUBweek and our innovation center

Boston’s HUBweek is a regional festival of ideas that brings together some of the most creative and inventive minds in art, science and technology. The 2018 event, held in October, was the biggest ever, and Blue Cross was the exclusive health care partner. At HUBweek’s Ideas Dome, which we co-sponsored, enthusiastic audiences heard a wide range of presenters’ personal stories about triumphing over significant health issues, and celebrated the diversity of thought required to drive change in our complicated health care system.
We also previewed our planned innovation center at HUBweek, using two converted shipping containers, above, as a display space, and testing potential programming with the public. When the innovation center opens in 2019, it will be designed to spark the creation of new products, services and experiences. And it will give Blue Cross a place to engage consumers, clinicians, nonprofits and emerging companies in imagining and co-creating new solutions to existing and future challenges in health care.

As part of our company’s commitment to healthy living and environmental sustainability, BLUEbikes was HUBweek’s transportation sponsor.

Read more about BLUEbikes in “Healthy Living in Action”
Prescriptions for Healthy Living

Kathy Ireland’s patient was a working mom ready to make some changes in her life. In the last year she had gained weight and was diagnosed as prediabetic. But the demands of work, family and everyday living made it hard for her to focus on her own health. So Ireland, above, a registered dietitian/nutritionist at Codman Square Health Center in Boston’s Dorchester neighborhood, wrote her patient a Dot Rx prescription.

There was no medication involved – instead, her patient now had access to a peer coach and an array of no- or low-cost neighborhood resources and activities she and her family could use to access healthy food, become more physically active and spend time enjoying the outdoors.

The Dot Rx program is a unique community collaborative we developed in partnership with six local nonprofits: Codman Square Health Center, the Daily Table (a nonprofit grocery store), the Dorchester YMCA, Healthworks Community Fitness, the Appalachian Mountain Club’s Outdoors Rx program, and Union Capital Boston, which recruits and trains the peer coaches. Codman Square patients who are Dorchester residents and have at least one child under 18 living with them are eligible for Dot Rx referrals.
Charndra McKay was one of the first peer coaches to work with individuals and families that received Dot Rx prescriptions. “I’m there to get them on board, set realistic health goals, recommend Dot Rx activities that will help them the most, and act as a cheerleader,” she said. “What’s special is that I can give them individual attention and follow up in ways their doctors or nutritionists don’t have the time to.”

She and her fellow coaches are also able to draw upon their own life experiences to help participants. “We live in the community and we’re working on our own health and wellness goals, so we can relate to their challenges,” said McKay, below. She even recruited her own daughter to help out with a family that wanted to be more active but could not find time to get to the YMCA. “My daughter loves the children’s dance and exercise videos on YouTube, so we shared some with the family and now they’re really into it! I’ve been surprised by how willing people are to let me into their lives, even though I’m not a doctor or a nurse.”
Taneisha Davis, featured in the video above, is one of the more than 300 Codman patients who were referred to a peer coach during the program’s first year. “My relationship with my coach is very good,” she said. “Having someone call you and say, ‘Okay, let’s meet up and go for a walk’ – that is really helpful. It encouraged me to get up and move. It encouraged me and my family to eat healthier and ... just to be better!”

Blue Cross is providing $1 million annually in financial grants and pro bono support for developing, running and evaluating the program. Nicole Pizzi, who is a wellness specialist at Blue Cross, spent five months working with Dot Rx after she was selected for the company’s 2018 William C. Van Faasen Community Service Sabbatical Program. Her responsibilities included program management, training the peer coaches and matching individuals and families with coaches and activities.
"Dot Rx offers wonderful resources but people are so busy, they can have a hard time deciding which would be most helpful to them and their family," said Pizzi, above. "That’s where the peer coaches can be invaluable. They offer a unique kind of support and accountability: It’s someone in their community who understands how complicated their life can be and the challenges they face. Dot Rx gives participants permission to do something for themselves and their family members, to make their health a priority."

Codman Square Health Center’s Kathy Ireland was involved in Dot Rx from the beginning: introducing it to her fellow clinicians and making it part of their referral process and patients’ electronic medical records. "It’s a great program and the providers love it," she said. "Our patients want to be healthy and our providers enjoy being able to make a referral that can connect them to healthy resources right in the neighborhood."

"Dot Rx is one of the strongest collaborations I’ve ever been a part of," Ireland added. "All of the partners are very transparent about what’s working and what isn’t so that we can continue to fine-tune it. The goal is to create a model and guidelines that can be used by funders and nonprofits in other communities around the state and across the country."
In Our Communities

Innovations in Community Health Improvement

Children on Cape Cod, seniors in Worcester, and teens in Fitchburg are enjoying healthier meals, expanded exercise opportunities and new outdoor activities, thanks to programs developed by nonprofits in our Healthy Living Network. We created the network as a way to deepen our relationships with community organizations across Massachusetts and provide more opportunities for them to try new ideas and share best practices. In 2018, we awarded nearly $470,000 in Healthy Living Accelerator grants to 46 of these nonprofits, including those featured below, so they can expand upon innovative solutions to health challenges in their communities.

In addition to financial support, we developed programs and learning opportunities for our Healthy Living Network partners in conjunction with the Social Innovation Forum, a Boston-based nonprofit that creates positive social change by engaging leaders, strengthening organizations and building networks. Together, we offered a series of workshops on topics that included leadership presence, organizational branding, talent management and retention, and evaluation and data analysis. We also piloted a new skills-based service program for Blue Cross employees who volunteered to share their measurement and evaluation expertise with Healthy Living Network partners during a half-day clinic.
The Vacation Meals Program serves nutritious breakfast, lunch and snacks to children in need on weekends and during school vacation weeks. They will use our grant to offer more meals in more locations – at schools, libraries, early learning centers and family shelters – and to help fund the purchase of a new food delivery van. Stacie Peugh, CEO of the Cape Cod YMCA, noted that many of the Cape’s year-round residents work in service jobs that dry up during the off-season, when tourists and summer residents leave. “Along with housing, food is such a basic need for all people to thrive and for kids to learn, and far too many Cape households go through periods where they don’t have enough money to put nutritious food on the table,” she said. “The Vacation Meals Program is all about healthy eating and also it takes some of the pressure off family food budgets so they can keep up with other essential bills.”
The Latino Elder Program provides socialization, health screenings, and physical and activities that promote mental well-being for about 150 men and women, 60 and older, at CENTRO’s Worcester offices. Dr. Louise Jeffy, CENTRO’s vice president and chief of programs, said our grant was used to purchase a sound system for Zumba and Salsa dancing and to provide fresh fruit and vegetables to LEP participants. “The group meets Wednesdays and Fridays, with breakfast and lunch served, and it’s a great opportunity to help them eat better and become more active,” she said. Cultural norms – a fondness for fried foods and meals high in sodium and carbohydrates – can be a challenge, she added, so the LEP holds cooking demonstrations to show that healthy foods can be tasty. “And with the Blue Cross grant, we can send them home on Fridays with a good workout and healthy produce they can prepare themselves,” Jeffy added. CENTRO is the largest minority-led, multicultural, multiservice nonprofit in Central Massachusetts. Nearly all staff are multilingual and many share the immigrant experience.
The Healthy Eating and Environmental Sustainability Youth Group, another grant recipient, is the outgrowth of a partnership with Fitchburg Public Schools and Project HealthCare. It brings together 11th and 12th grade teens who are committed to addressing the root causes of obesity and associated chronic diseases in Fitchburg. An estimated 42 percent of Fitchburg’s youth are overweight and obese, a third higher than the statewide average. Last year, with support from Growing Places, the students conducted a school-wide survey on what could be done to encourage healthy eating. Among the top ideas: a hydroponic tower garden, cooking classes for their peers and more teen-friendly, nutritious food options in the cafeteria. Ayn Yeagle, executive director of Growing Places, said she is thrilled by how engaged and passionate the students are. “They’re thinking about how they can advocate for healthy eating, more time spent outdoors, and connections to the natural environment, with just a little guidance and support from our staff,” she said. “They really get the fact that you need to start changing kids’ eating habits when they’re very young. Highlighting this, the youth leaders also want to support the nutrition education of younger students in the district through hands-on gardening education and after-school cooking lessons.”
In Our Communities

Healthy Living in Action

From bike-sharing and farmers markets to free outdoor fitness opportunities to a teen theater company focused on addiction prevention and recovery, we support a wide range of community events and activities throughout Massachusetts that engage people of all ages in healthy living experiences. Here are a few examples:
Expanding access to public bike-share programs – Our goal is to make more healthy and environmentally safe transportation options accessible to our neighbors. In keeping with that goal, in 2018 we became the lead sponsor of two independent public bike-share programs. We launched BLUKEbikes in Boston, Brookline, Cambridge and Somerville, and helped drive the number of overall rides to more than 1.7 million, up 26 percent from the previous year – offsetting nearly 3 million pounds of carbon. By the end of 2019, we plan to nearly double the number of BLUEbikes available in those cities while expanding into previously underserved communities including Mattapan, Dorchester, and Roslindale. We also have expanded our existing partnership with the city of Salem to become the chief system-wide sponsor of the bike-share program, adding more bikes, stations and public racks to encourage cycling over the next three years.
Encouraging healthy eating for all ages – Throughout the year we partnered with organizations to promote nutritious, well-balanced diets among Massachusetts residents of all ages. In Chicopee, employee volunteers planted strawberries and made homemade smoothies with third-graders participating in Massachusetts Farm to School’s Harvest of the Month program. Through our sponsorship of the Pittsfield Farmers Market, which sells fresh organic produce year-round, organizers were able to bring in top regional chefs to share healthy recipes and cooking tips. And in Boston our partnership with The Trustees provided our members and local seniors with the opportunity to participate in free, culturally inspired cooking classes at the Boston Public Market’s Community Kitchen.
Promoting year-round, free fitness classes – We are committed to helping people maintain an active outdoor lifestyle and believe that doing so should be fun and affordable. We have partnered with nonprofits across the state to provide free fitness opportunities, including classes at senior centers in Central Massachusetts; the City of Worcester’s Recreation Worcester after-school and summer program; the Esplanade Association’s Healthy, Fit and Fun Fitness Series; the Greenway’s Summer Fitness Series; and the city of Boston’s Summer Park Fitness Series and Social Fitness Festival. Through these programs, more than 20,000 Massachusetts residents of all ages had the opportunity to dance, cycle, lunge or stretch their way to a healthier lifestyle.
Educating youth on the effects of opioids — As part of our ongoing commitment to addressing the opioid crisis, we have partnered with Drug Story Theater, an innovative peer education program that teaches improvisational theater to teens in addiction recovery. Through the program, teens develop theatrical pieces about their journeys through addiction and recovery and perform for students to educate other young people on how addiction starts and why adolescents are especially vulnerable. Our 2018 donation of $250,000 in funding and in-kind support nearly tripled the program’s reach from 17 school districts to 49 and brought performances to more than 16,000 students.
Providing opportunities for all employees to volunteer – We support our employees in their volunteer work throughout the year, but it can be challenging for those who can’t leave the office because they serve in direct customer support roles. In 2018, we worked with our community partners to find opportunities for everyone to give back. Through 16 Blue Cross building-based volunteer projects, 1,093 employees contributed 3,219 volunteer hours in support of Cradles to Crayons, Message of Hope, Annie’s Kindness Blankets, Ascentria Care Alliance, Interfaith Social Services, People Making a Difference through Community Service, STARS and the United Way. For employees whose jobs allow them to take a day away from the office to volunteer, the high point of the year is our annual Service Day: One Community. One Blue. In September, 3,000 of our employees volunteered to support 53 service projects across the Commonwealth. With our nonprofit partners we provided critical support to community organizations focused on healthy living. Altogether, our 3800 employees volunteered 28,000 hours last year.
In Our Communities

Sustainability and Environmental Health

46% reduction in electricity (since 2010)  
56% reduction in paper (since 2010)  
11% reduction in water (since 2010)

Clean air, clean water, safe and healthy food and a sustainable environment are essential building blocks for healthy living. In 2018, we continued to embed sustainability and environmental health into the company’s everyday activities and advocacy, for the benefit of our employees, members, employer customers and the community.
Healthy eating, with less waste

With nearly 620,000 meals served annually in the cafeterias at our Boston, Quincy and Hingham offices, we have a prime opportunity to advance sustainability and environmental health in our own buildings. We have partnered with a food service management company, FLIK Hospitality, that shares our commitment to offering healthy, safe and sustainably produced food while reducing food waste, conserving energy, reducing packaging and conserving water. To limit the waste we send to landfills, we compost and offer reusable tableware whenever possible.

With FLIK, we support sustainable production methods and better access to healthy foods by purchasing from suppliers at CommonWealth Kitchen, a Boston-based collaborative that provides shared kitchens and business assistance to help entrepreneurs build food companies, create jobs and strengthen the regional food economy. We are also purchasing more meat raised without the routine use of antibiotics that can contribute to the spread of antibiotic-resistant bacteria in our food and the environment. In 2018, 26 percent of the ground beef we served was raised without therapeutic use of antibiotics.
We love getting our hands dirty

Our company garden program, developed in collaboration with The Trustees, continued to thrive in 2018 as more than 160 employees attended gardening workshops and tended the soil at our Hingham and Quincy offices. At the end of the harvest season, employee gardeners hosted farmers’ markets with some of the produce grown in the two gardens (kale, chard, cucumbers, potatoes, zucchini, tomatoes, beans, sweet peppers and beets) and also held farmers markets in conjunction with local organic suppliers. The money raised was donated to support food and nutrition programs at Father Bill’s & MainSpring in Brockton, and unsold produce was donated to Interfaith Social Services, which runs a food pantry serving thousands of South Shore families.
Our clean energy collaborations pay off

Last fall, we received our first 2.6 megawatts of solar renewable energy credits from our investment in five solar arrays that are located in the Worcester county towns of Hopedale and Mendon. The solar projects, owned by Ameresco and co-developed by BlueWave Solar, will reduce our corporate electricity bills, increase the amount of power generated by community solar in Massachusetts by about 13 percent, and reduce carbon emissions by an estimated 6,300 metric tons, the equivalent of taking 1,300 cars off the road. The projects also will allow nearly 200 residents and small businesses in the Blackstone Valley to lower their electricity costs and reduce carbon emissions.

During 2018, we continued our support of the Environmental League of Massachusetts as members of the ELM Corporate Council. Last year, the council advocated for policies that improve the health of our environment and our residents, and drive both economic growth and sustainability. This resulted in an increase in the Renewable Portfolio Standard and a commitment from Massachusetts Gov. Charlie Baker to work with nine other states to design a regional approach to reduce transportation emissions.

We also collaborated with the U.S. Green Building Council Massachusetts Chapter to host the first-ever Women in Green event. It provided an exciting opportunity for women in environmental, architectural, real estate and other professions to meet with industry peers and discuss ways to build a better world where all are involved in leadership and decision-making.