As the country’s largest family of health insurance companies, Blue Cross and Blue Shield (BCBS) proudly provides trusted healthcare coverage to one-in-three Americans. With 36 independent, locally operated health plans serving every community across all 50 states, Washington, D.C., and Puerto Rico, we are leading the way toward better health across our nation — for today and the future.

The trust so many people place in us every day brings with it a tremendous responsibility, something that BCBS companies and their foundations understand and embrace. Our efforts reach well beyond the more than 107 million* individuals we cover. By funding, creating and working on innovative programs that focus on community health, we are improving the health and wellness of all Americans.

In 2015, BCBS companies continued investing in America’s health through hundreds of community-based grants, sponsorships, educational programs and health initiatives. BCBS employees themselves reinforced this collective commitment with nearly 400,000 volunteer hours and $10 million in personal donations. Our local investments last year targeted a wide range of health-related needs important to individual communities, including several topics that are top-of-mind in all communities. Among them were combating childhood obesity and diabetes, meeting growing demand for behavioral and mental health services, tackling the devastating opioid abuse epidemic, strengthening school-based health education and filling gaps in care through safety-net clinics.

The following pages provide just a sampling of the many ways BCBS companies are addressing these and other critical issues through hands-on efforts to increase access to care, improve healthcare quality and affordability and enable healthier living. That’s what the Power of Blue is all about — advancing the overall health and well-being of every community in America.

Yours in good health,

Scott P. Serota
President and CEO
Blue Cross Blue Shield Association
ONE COUNTRY, EVERY COMMUNITY

CONTENTS

03 The Power of Blue
09 Enabling Healthier Living
37 Improving Healthcare Access
45 Improving Healthcare Quality and Affordability
51 Index
Blue Cross and Blue Shield companies have a long-standing commitment to providing their members and communities with security and compassion. In 2015, the 36 independent Blue Cross and Blue Shield companies continued their commitment to The Power of Blue — the power to make a difference with meaningful impact in the communities we serve. Blue Cross and Blue Shield companies are dedicated to improving healthcare quality and affordability, improving access to healthcare, and enabling healthier living.

**Areas of Community Investment**

- **42%** Improving Healthcare Quality and Affordability
- **40%** Improving Healthcare Access
- **9%** Enabling Healthier Living: Disease Prevention and Management
- **9%** Related Social Issues/ Causes
IMPROVING HEALTHCARE QUALITY AND AFFORDABILITY
Transforming healthcare, community by community, nationwide

IMPROVING HEALTHCARE ACCESS
Ensuring our neighbors get the care they need, when they need it

ENABLING HEALTHIER LIVING
Providing disease prevention and management resources for all Americans

49% PATIENT EDUCATION
48% PHYSICIAN EDUCATION
3% MEDICAL RESEARCH

Blue Cross and Blue Shield companies are leaders in healthcare transformation, ensuring all Americans receive the high-quality healthcare they deserve. In addition to locally developed, patient-focused programs, we are designing and supporting community-based programs that facilitate progressive change in healthcare, including education programs that support positive patient/physician relationships, healthcare navigation tools for patients and medical research.

44% MOBILE CLINICS
25% SAFETY-NET CLINICS
16% PHYSICIAN RETENTION/RECRUITMENT/FINANCIAL AID
15% ENROLLMENT EDUCATION

Our partnerships with local community health clinics focus on patient-centered primary care, address medically underserved areas, and reach patients of all cultural and economic backgrounds in urban and rural communities. Additionally, Blue Cross and Blue Shield companies are providing education and funding resources to build a strong front-line team of future doctors, nurses and other healthcare providers.

59% OBESITY
14% BEHAVIORAL/MENTAL HEALTH
8% DIABETES
6% HEART
6% DENTAL/VISION
5% CANCER
2% ASTHMA/LUNG

Blue Cross and Blue Shield companies are committed to improving the health and wellness of the communities we call our own by providing a variety of resources to organizations, schools, families and individuals to help create a healthier environment for all. Blue Cross and Blue Shield companies also create local initiatives that are helping individuals and families adopt and maintain healthy habits.
EMPOWERING COMMUNITIES TO IMPROVE LIVES

For 87 years, Blue Cross and Blue Shield companies have been actively involved in helping the people in their communities live healthier, safer and more productive lives through activities like volunteering, charitable donations and innovative program development.

This focus on individual localities empowers the community leaders who know best what crucial health issues exist in their neighborhoods. To make change happen, the 36 Blue Cross and Blue Shield companies and their foundations invested nearly $350 million in community health initiatives in 2015.

This commitment is further brought to life through the generosity and passion of the thousands of Blue Cross and Blue Shield employees across the nation who volunteered nearly 400,000 hours and gave more than $10 million dollars in personal donations - all dedicated to making a difference in the communities where we live and work.
COMMUNITY HEALTH INVESTMENTS OF NATIONAL SIGNIFICANCE

Investing in local community health enables time and resources to be focused on what each neighborhood needs most. In 2015, many of these targeted efforts centered on common areas of national health importance.

**Strong safety nets for our neighbors in need**

Blue Cross and Blue Shield companies understand the crucial role of a strong system of safety-net clinics. Without them, many people fall into treatment gaps and are never able to rebound. This creates a perpetual cycle of inadequate treatment for a community’s most vulnerable citizens and puts unsustainable pressure on the overall healthcare system.

- Mobile health clinics reaching underserved urban and rural areas
- Free clinics and screenings offering both primary care and specialists
- Vision and dental health procedures

**Standing up for future generations**

Focusing on school-based wellness programs is a strategy that will teach our youngest the power of prevention and keep them healthier longer. Blue Cross and Blue Shield companies are passionate about their commitment to reaching kids directly in their schools and classrooms, where they can gain enormous benefits.

- Curriculums that integrate healthy lifestyle choices into the school day
- Movement and learning programs that keep students active and engaged
- Gardens where kids can plant, grow, harvest and taste fruits and vegetables

**When the pain killers become the real killers**

Blue Cross and Blue Shield companies are committed to helping members access the prescription medicines they need and adhere to medication plans as prescribed by their physicians. Unfortunately, some medications that were designed to ease people’s pain have morphed into an addictive, lethal force in our society. The epidemic of opioid abuse has reached a critical state, and we are attacking it from different angles with innovative solutions across the country.

- Distribution of naloxone to local law enforcement to help save lives
- Take-back program ensuring unused prescription medications are properly destroyed
- Launch of BCBS-led steering committee to identify opportunities to collaborate with healthcare professionals, government officials and communities to combat abuse and prevent addiction
The following initiatives highlight the continued investments Blue Cross and Blue Shield companies make toward improving healthcare quality and affordability for everyone.

**Blue Cross Blue Shield Axis®**
National data capabilities that Blue Cross and Blue Shield companies and their partners use to drive better care delivery practices and population health, and power better-informed decision-making for individuals, employers and healthcare practitioners.

**Blue Distinction®**
A national program that recognizes doctors and hospitals that are changing the way healthcare is provided to be more patient-focused, effective and affordable. These include centers of excellence and care delivery programs that are designed to improve healthcare quality and affordability.

**Blue Health Intelligence®**
Blue Health Intelligence® (BHI®) provides analytics and solutions to improve the cost and quality of care. BHI leverages the broadest, deepest pool of health information to build business intelligence solutions for BCBS companies. Beyond our differentiated solutions, BHI delivers consultative analytics for national accounts and value-added Blue Cross Blue Shield Association (BCBSA) National Programs, offering outstanding support for BCBS companies.*
Investing in America’s Health
Blue Cross and Blue Shield companies are committed to improving the health and wellness of the communities we call our own by providing a variety of resources to organizations, schools, families and individuals to help create a healthier living environment for all. Blue Cross and Blue Shield companies also create local initiatives that are helping individuals and families adopt and maintain healthy habits.
Enabling Healthier Living

BikeShare Program

Everyone knows that physical activity is a great way to increase energy, control weight and help prevent chronic diseases. To help people get much-needed exercise while giving back to the community at the same time, Blue Cross and Blue Shield of Alabama (BCBSAL) is sponsoring the Zyp BikeShare program in Birmingham, Alabama. The program, which began in October 2015, aims to improve the quality of life and enhance economic development in the city by allowing individuals to “check out” bikes in either 45-minute or daily increments to bike through the downtown area. Birmingham is one of approximately 40 cities nationwide that offers public bike sharing programs.

The innovative Zyp BikeShare program includes 400 bikes and 40 docking kiosks throughout the city. Of the 400 bikes, 100 are electric pedal-assist bikes, which give riders a boost along Birmingham’s often challenging terrain. This program is one of only four in the world to offer pedal-assist bikes.

BikeShare is the perfect opportunity to improve the health and wellness of Alabamians as it encourages healthy lifestyles for downtown workers, visitors and residents of the city.

Zyp BikeShare is another way BCBSAL embodies its corporate value of “Giving Back to the Community” and its reputation as “The Caring Company.”

SINCE OCTOBER 2015:

16,593 TOTAL BIKESHARE TRIPS

4,590 TOTAL BIKESHARE MEMBERS

www.alabamablue.com
Nourishing Arizona, All About Healthy Living Patch

For more than 76 years, Blue Cross Blue Shield of Arizona (BCBSAZ) has supported local communities with the mission of improving the quality of life for Arizonans. Most recently, through its Nourishing Arizona initiative, BCBSAZ keenly focused on helping people make better food choices and preventing chronic conditions. That’s why BCBSAZ began collaborating with the Girl Scouts-Arizona Cactus-Pine Council to launch the “All About Healthy Living” patch. This special patch was designed to teach five important aspects of wellness, including fitness, community, friendship, future and general health.

Available to all local Girl Scouts — from Daisies to Ambassadors — this one-of-a-kind program is the most comprehensive community-centric patch a Girl Scout can earn. With more than 70 local community organizations involved statewide, the “All About Healthy Living” patch incorporates a spectrum of activities and hands-on learning opportunities.

Inspiring a culture of health and wellness for young girls is an important part of building a healthy state. This program is designed to empower girls to connect and take action while setting a solid foundation for years to come.

1,300 GIRL SCOUTS AND THEIR FAMILIES LAUNCH THE ALL ABOUT HEALTHY LIVING PATCH
GoNoodle: Brain Breaks in the Classroom

How do you energize kids during the long hours of sitting in classrooms? Give them a “brain break.”

That's exactly what the GoNoodle program does in classrooms throughout Arkansas. GoNoodle is funded by the Blue & You Foundation for a Heathier Arkansas and Arkansas Children's Hospital in Little Rock.

With a click of a mouse, teachers can connect to the internet and project interactive physical activity breaks onto screens at the front of their classrooms.

Teachers use GoNoodle between lessons as short, snappy educational transitions combined with much-needed calisthenics. One example is Bodyspell, where a robot spells out a word and students move their bodies to create the shape of each letter in the word. The kids bend and flex into dozens of spelling words until they have exhausted the list – and themselves.

The program was developed by Health Teacher, Inc. using research showing that short bursts of physical activity positively impact achievement, cognitive skills and behavior as well as overall health. Activity breaks include math, spelling, science and geography, applying action-based learning principles to improve fluency and recall.
Blue Shield Against Violence

One in four women will be a victim of domestic violence (DV) in her lifetime. Acting on the belief that all Californians deserve to be healthy and safe, Blue Shield of California Foundation (the Foundation) and Blue Shield of California’s Shield Cares teams are working together to end domestic violence.

Since 2002, the Foundation has invested more than $70 million to support DV service providers in California, ensuring that essential services such as hotlines, shelters, counseling, and legal aid are available to those in need, while also engaging communities to address DV across all economic, social, racial and ethnic groups.

Through a 2015 “Road Show,” Shield Cares highlighted the work of the Foundation, promoted local DV organizations and provided employees with a safe and open forum for discussion and support. Employees were invited to donate to the Foundation’s non-profit partners with a 2:1 match and make in-kind donations for DV shelters. For the internal Blue Wears Purple Day, more than 3,000 Blue Shield of California employees took the “No More” pledge (see NoMore.org). Finally, Blue Shield of California created a workplace domestic violence policy, supporting employees affected by DV and training managers to recognize and support employees who may be experiencing DV.

The internal efforts led by Shield Cares are helping Blue Shield of California live the values expressed in the Foundation’s mission to end domestic violence.

$70 MILLION+ TO SUPPORT CALIFORNIA’S DOMESTIC VIOLENCE SERVICE PROVIDERS
American Heart Association – Hands-Only CPR

The Anthem Foundation, together with six Blue Cross and Blue Shield foundations in 14 states (CA, CO, CT, GA, IN, KY, ME, MO, NH, NV, NY, OH, VA and WI) continues a five-year, $7.8 million partnership with the American Heart Association (AHA) to bring the lifesaving Hands-Only CPR technique to 100 million Americans.

Less than half of people who suffer out-of-hospital cardiac arrest receive bystander assistance. Hands-Only CPR can double or triple a cardiac arrest victim’s chance of survival. The campaign strives to increase awareness of the skill, equipping people with the knowledge and confidence to take action. To date, more than 3.7 million Americans have been trained.

With the Anthem Foundation’s support, the AHA is placing Hands-Only CPR training kiosks in five international airports in Chicago, Indianapolis, Las Vegas, Atlanta and Baltimore, where travelers can now put five minutes of their downtime to good use. Additional kiosks will be installed at the Global Center for Health Innovation in Cleveland, Ohio, and the Washington, D.C., office of Anthem Foundation’s parent company.

In recognition of its work to save lives across the country, the Anthem Foundation was recognized this year at AHA’s Inaugural Corporate Summit with the 2016 Impact Award.

*Together with the American Heart Association in this campaign are the Anthem Foundation, Anthem Blue Cross Foundation, Anthem Blue Cross and Blue Shield Foundation, Blue Cross Blue Shield of Georgia Foundation, Empire Blue Cross Blue Shield Foundation and Empire BlueCross Foundation.

3.7M+ AMERICANS TRAINED IN HANDS-ONLY CPR

http://anthem.foundation
Mayor’s School Walking Challenge

The Blue Cross of Idaho Foundation for Health, in partnership with St. Lukes and the Idaho Dairy Council, promoted childhood wellness and supported the fight against childhood obesity with the Mayor’s School Walking Challenge. During the month of October, schools and elected officials in southwest Idaho were challenged to count their steps for a chance to win money for schools and parks.

Approximately 27,369 students in 64 different schools participated in the challenge, walking 182,883 miles throughout the month of October. One school from each of the eight designated challenge groups won $2,000 for new physical activity and lunchroom equipment. Winning schools were selected based on the highest average miles walked per student. Dietrich Elementary students, who walked an average of 24 miles per student, had the highest average.

Twenty-seven mayors also participated in the challenge and logged 9,682 miles. The mayor of Emmett, Gordon Petrie, won the challenge by walking 534 miles, averaging 17 miles per day. The mayor’s prize was a $5,000 donation to a school or park of his choice. In addition, 12 mayors walked an average of 10,000 steps per day and won $1,000 to be used for park or playground improvements for their cities.

64 PARTICIPATING SCHOOLS
27,369 STUDENTS WALKING 182,883 MILES
27 MAYORS WALKED 9,682 MILES
Parks and Play

Regular physical activity is essential to the health of both children and adults. People who are physically active tend to live longer and have a lower risk of heart disease, obesity-related conditions and type 2 diabetes. Play has even shown to improve children’s performance in school* and research indicates that parks and recreation programs have a positive impact on the social, physical and mental health of individuals and their communities.** With this in mind, Health Care Service Corporation (HCSC) invests in the health and wellness of children and families living in the communities it serves.

Through its Healthy Kids, Healthy Families® initiative, HCSC is working to increase access to physical activity through outcomes-focused and measurable community programs. In 2015, HCSC made significant investments to increase activity levels for more than 2.5 million children and their families in Illinois, Montana, New Mexico, Oklahoma and Texas. HCSC accomplished this through a variety of activities including building playgrounds in underserved communities; supporting bike-sharing programs to foster active communities; and underwriting major park development and renovation projects.

The long term benefits of staying active throughout life are substantial, and HCSC is providing safe places to walk, run, bike and play across its communities.

*Centers for Disease Control and Prevention
**National Recreation and Park Association

6,600 BIKES DONATED
$5.7M IN FUNDING TOWARDS PARKS AND PLAY
2.5M CHILDREN AND FAMILIES SERVED

Community Kickstarter Grants

The Wellmark Foundation's community kickstarter grant program was introduced in 2015 to help smaller projects get off the ground. The program's funding has helped build environment projects in Iowa and South Dakota that support active living as well as access to and consumption of healthy foods — key focuses of The Wellmark Foundation, a private foundation created in 1991 by Wellmark Blue Cross and Blue Shield of Iowa.

Unlike The Wellmark Foundation’s annual traditional grant programs, the community kickstarter program took a grassroots approach, opening the grant-making process to the public through a simple online application, social media promotion and online voting to complete needed projects.

Through the online process, applicants presented the importance of their projects and explained how The Wellmark Foundation’s funding would benefit their communities. Scoring was based on project need, the number of people reached and a public voting component in which people could vote for their favorite project.

Fifty-four projects were funded. Most of these projects were in small, rural communities with limited resources, but a lot of need, including park and playground renovations, Safe Routes to School projects and trail enhancements.

54 PROJECTS WERE FUNDED MOSTLY IN SMALL RURAL COMMUNITIES
Love Doesn’t Hurt administered by Jana’s Campaign

Blue Cross and Blue Shield of Kansas Foundation’s multi-year funding of Jana’s Campaign’s Love Doesn’t Hurt curriculum and community service is providing safer and healthier environments to thousands of Kansas students.

Jana’s Campaign is a statewide nonprofit organization in Kansas whose mission is to prevent domestic and gender-based violence. Jana’s Campaign administers numerous programs throughout the state, focusing on prevention, so that violence does not even start.

Love Doesn’t Hurt is an evidence-based curriculum aimed at engaging middle and high school students to have knowledge and take action surrounding the issue of teen gender violence. Jana’s Campaign staff partnered with Kansas Family and Consumer Sciences (FACS) instructors and the Future, Career and Community Leaders of America (FCCLA) to implement the program as a two-pronged approach focusing on teacher training for classroom instruction and co-curricular community service projects.

Christie and Curt Brungardt, founders of Jana’s Campaign training Kansas Family and Consumer sciences Instructors.

15,000+ STUDENTS INSTRUCTED IN TEEN DATING VIOLENCE PREVENTION
Challenge for a Healthier Louisiana

Over the last three years, the Blue Cross and Blue Shield of Louisiana Foundation (BCBSLA Foundation) has invested $10.2 million in 12 public-philanthropic partnerships as part of the Challenge for a Healthier Louisiana grant program.

The BCBSLA Foundation’s goal: to reverse devastating trends in Louisiana’s obesity rates through innovative, locally driven projects that build communities that eat right and move more with a special emphasis on high risk, low income areas.

The Foundation brought hundreds of nonprofit and municipal partners to the table through Challenge for a Healthier Louisiana. Challenge Grant recipients worked with some of Louisiana’s biggest cities, like City of New Orleans, with a population of 1.1 million. There were also Challenge Grantees in some of the smallest towns – like the Town of Tullos, with a population of 419. In total, the BCBSLA Foundation forged alliances with 180 local agencies who raised an additional $16.8 million in funding for their projects.

Results include:
- 577,464 pounds of produce distributed
- 107 community, school and home gardens built/improved
- 78 new or improved farmers markets
- 8 incentive programs to increase farmers market purchases
- 34 new or improved sidewalk, trail or crosswalk segments
- 25 miles of new walking/biking paths
- 49 parks, schools or other facilities with new or improved health-focused amenities

For too long, Louisiana has lingered at the bottom of poverty and obesity trend lines. Through Challenge for a Healthier Louisiana, the BCBSLA Foundation’s partners have laid the groundwork for improving the health of their friends, families and neighbors.
Healthy Living

They say an ounce of prevention is worth a pound of cure. That is certainly true in healthcare. **Blue Cross and Blue Shield of Massachusetts** (BCBSMA) knows that by making healthy lifestyle choices today, many of tomorrow’s health problems can be prevented. Through a partnership with The Trustees of Reservations, BCBSMA focuses on the connection between people, food and environment. This Healthy Living approach involves three levers of change.

Strategic Investment: BCBSMA serves as The Trustees’ Health & Wellness partner for the teaching Kitchen at Boston Public Market, the nation’s first year-round, indoor market featuring 100 percent locally sourced food. Operated by The Trustees, the Kitchen offers programming that features seasonal produce and products. Growers and food experts provide tips for storage and production as well as teach attendees how food is grown, processed and distributed.

Civic Leadership: BCBSMA’s associates lend their time and talent by volunteering at The Trustees’ Weir Farm, helping to maintain trails, manage the children’s garden, paint their barn and tend to crops throughout spring and summer. Through the Skills-Based Volunteer Program, associates also help develop a framework to guide The Trustees’ business and program planning. Collectively, BCBSMA has engaged more than 160 associates and performed over 730 hours of service.

Sustainable Practices: BCBSMA partnered with The Trustees to create a 3,500-square-foot organic company garden. In its first year, the associates’ maintained garden produced over 4,000 pounds of vegetables. The garden is a key element of BCBSMA’s overall commitment to creating a culture of health for employees by developing and nurturing a more direct connection to the food that is eaten every day.

www.bluecrossma.com

160 ASSOCIATES PERFORMED MORE THAN 730 HOURS OF SERVICE
GARDEN PRODUCED OVER 4,000 POUNDS OF VEGETABLES
Building Healthy Communities

Created by Blue Cross Blue Shield of Michigan in 2009, Building Healthy Communities is an evidence-based, comprehensive, school-wide initiative that provides students, teachers and administrators with tools and resources to improve student health while creating a healthier school environment.

Building Healthy Communities has grown into a collaboration among multiple statewide organizations, including the Michigan Department of Health and Human Services, Michigan Department of Education, Michigan Fitness Foundation, University of Michigan, United Dairy Industry of Michigan, Wayne State University, Michigan State University Extension, Michigan Team Nutrition, and Action for Healthy Kids, working together to transform the school environment by teaching healthy habits and addressing childhood obesity.

The program has reached over 180,000 students in more than 390 Michigan schools and has resulted in students showing significant increases in fruit and vegetable consumption, physical activity and academic success.

In 2015, the program expanded to include Building Healthy Communities: Step Up for School Wellness, integrating recommendations from Michigan’s new “Steps to a Healthy School” website and using five action-focused steps to direct change. Participating schools choose at least one component each from two focus areas: physical activity and physical education, and healthy eating and nutrition education. Schools also received the training, curriculum, communication tools and equipment needed for successful implementation of their chosen components.
Improving Health Through Medical — Legal Partnerships

In 2014, the Blue Cross and Blue Shield of Minnesota Foundation (BCBSMN Foundation) began funding medical-legal partnerships (MLP), which are currently active in 262 hospitals and health centers in 38 states. The partnerships resulted from the understanding that many health problems are rooted in social and economic issues that have legal solutions.

MLPs integrate healthcare and civil legal aid services at hospitals, clinics and other sites to screen for health-harming civil legal needs. Clinical staff work in tandem with legal professionals to address the root causes of patients’ acute medical problems.

MLPs assist low-income and other vulnerable patients with getting public benefits, such as health insurance or Social Security Income, and addressing food security concerns, disability issues, housing problems like eviction, habitability, and utility advocacy; special education advocacy, employment instability, immigration issues, divorce, custody and visitation and domestic violence, among other issues.

The BCBSMN Foundation supported three MLPs in 2015 and one dental-legal partnership — the first of its kind in the country.

“THE MORE WE CAN EMPOWER PEOPLE TO UNDERSTAND THEIR RIGHTS, THE MORE THEY WILL BE ABLE TO EMPOWER THEMSELVES TO BE MORE HEALTHY. IF THERE WAS SOCIAL JUSTICE, THERE’D BE NO NEED FOR SOCIAL SERVICES.”

– 2015 GRANTEE
Healthy School Awards

The Blue Cross & Blue Shield of Mississippi Foundation (BCBSMS Foundation) Healthy School Awards Program annually rewards Mississippi public K-12 schools that have made the most strides in creating healthy school environments and have demonstrated the highest levels of commitment to healthy school cultures.

The goal of these awards is to motivate schools as they work to implement and maintain health policies and programs that promote healthy eating, exercise, staff wellness and tobacco-free lifestyles among students and staff with parental and community involvement.

A school from each of three categories receives a $25,000 grant from the BCBSMS Foundation to further the school’s health and wellness efforts:
- Category 1: 900 or more students
- Category 2: 401-899 students
- Category 3: 400 or fewer students

In addition, one school designated as the “Healthiest School in Mississippi” receives a $50,000 grant. A school of any size may receive this designation. The Healthy School Awards applications are judged using criteria based on state and national school health standards by an independent panel of prestigious health and wellness leaders in Mississippi.

The Healthy School Awards Program is a clear strategic fit with the Foundation’s mission to build a healthy Mississippi by providing targeted funding throughout the state.

“The goal of these awards is to motivate schools as they work to implement and maintain health policies and programs.”
**Lions Club Mobile Screening Unit**

In 1983, members of the Nebraska Lions Foundation, made up of Lions Clubs across the state, started working on a plan for a mobile unit that would travel the state, providing free preventative health screenings to all Nebraskans. They called it the Mobile Screening Unit (MSU), and in 1987, they purchased a bus and started screenings.

Two years later, they realized the program was bigger than they could handle — they needed a sponsor. They turned to Blue Cross and Blue Shield of Nebraska (BCBSNE).

26 years later, the MSU program is still going strong — in 2015, more than 21,000 Nebraskans were screened and more than 4,000 health issues were discovered. The majority of MSU screenings take place at schools where Lions Club volunteers test the vision and hearing of eligible students.

In 2015, the Nebraska Lion’s Foundation purchased several handheld vision screeners. These new machines can test children as young as 6 months old, meaning some vision issues can be caught before they’re permanent.

After 29 years of service, the MSU program has changed quite a bit — new technology and new vans — but one thing has stayed the same: the Nebraska Lions Foundation’s appreciation for their relationship with BCBSNE.
Jersey City Bike Share

The Horizon Foundation for New Jersey cares about improving the health of all residents throughout New Jersey’s diverse communities. By becoming a Founding Partner of Jersey City Bike Share, the state’s first bike share program, The Foundation’s promoting physical activity through an innovative program that encourages residents and visitors to get their fitness routines into gear through biking.

The Foundation’s $1 million, five-year grant helps support the program, which is intended for short distance bike trips, and provides users the ability to pick up a bicycle at any self-serve bike station and return it to any other bike station located within the system’s 21-mile service area.

The initial Jersey City Bike Share system includes 350 bikes and 35 docking stations, which are located in highly-visible and convenient locations such as commercial districts, PATH stations, ferry terminals and light rail stops. The program serves 4,800 members and has logged more than 60,000 trips.

By assisting in the launch of the Jersey City Bike Share, The Horizon Foundation for New Jersey is helping to provide residents with the wide-ranging benefits of this sustainable, healthy and convenient service. In addition, the grant also supports “Healthy Jersey City” community events geared toward obesity prevention and education.

Horizon Blue Cross Blue Shield of New Jersey is the sole member of The Horizon Foundation for New Jersey. Both are independent licensees of the Blue Cross and Blue Shield Association. The Blue Cross® and Blue Shield® names and symbols are registered marks of the Blue Cross and Blue Shield Association. The Horizon® name and symbols are registered marks of Horizon Blue Cross Blue Shield of New Jersey. © 2016 Horizon Blue Cross Blue Shield of New Jersey. Three Penn Plaza East, Newark, New Jersey 07105.
Healthy Zone Program

Western New York childhood obesity rates are 12 percent higher than the national average, and recent statistics* show childhood obesity continues to grow in Western New York with 32 percent of children being obese or overweight in 2012.

In an effort to curb this trend, BlueCross BlueShield of Western New York introduced the Healthy Zone Program to more than 2,500 third-graders in 36 Buffalo Public Schools. The curriculum-based program includes giving teachers additional resources to use in their classrooms while providing the students a fun, interactive way to learn and share healthy habits.

Teachers were encouraged to use Healthy Zone Activity Kits — interactive kits based on the latest guidelines and filled with healthy activities and examples of healthy living — throughout the year as part of their teaching plans.

In addition, five students from each of the 36 schools participated in the Healthy Zone Game Show, a 30-minute interactive trivia show, in front of an audience of their peers. Eighteen episodes were produced by and aired on local channel WBBZ-TV.

The Healthy Zone Grand Finale episodes will be an end-of-the-year opportunity to celebrate the healthy habits that were learned and watch the top schools compete to be named the winner of the Healthy Zone Program.

* United Way of Buffalo & Erie County

18 GAME SHOWS PRODUCED BY AND AIRED ON WBBZ-TV
Increasing Access to Healthy, Nutritious Food

With more than 26 percent of North Carolinian children being food insecure, North Carolina ranks in the 10 worst states in the percentage of children under 18 who are lacking food on a regular basis*. Children who are food insecure are as much as 1.5 times more likely to be obese and face risk factors for major diseases early in life due to the lack of access to foods that meet nutritional requirements for an active, healthy lifestyle.

For these reasons, Blue Cross and Blue Shield of North Carolina (BCBSNC) partnered with four food banks across the state. By supporting MANNA Food Bank in Asheville, Charlotte’s Second Harvest Food Bank of Metrolina, Central & Eastern North Carolina Food Bank and Second Harvest of NWNC, BCBSNC enabled each food bank to purchase new refrigeration equipment or refrigerated trucks for distribution, reducing waste and increasing the volume of healthy foods — meats, dairy, fruits and vegetables — that reached their partner agencies.

Gifts to these four food banks impacted food assistance programs in 82 of North Carolina’s 100 counties through more than 2,100 partner agencies. Ensuring that North Carolina’s hungry families have enough nutritious food to eat is central to making North Carolina a better place to live.

* NC Association of Food Banks

82 OF 100 NORTH CAROLINA COUNTIES SERVED THROUGH MORE THAN 2,100 PARTNER AGENCIES
Shoes for Kids

In 2015, Blue Cross Blue Shield of North Dakota (BCBSND) worked with community partners to help donate 1,200 new pairs of running shoes to deserving children at Fargo area elementary schools. For the fourth year in a row, BCBSND helped to match funds raised through Fargo Marathon registration fees to support the program.

Distributed by the schools, the 1,200 new pairs of shoes are helping children in financial need who lack appropriate running shoes.

BCBSND’s partnership with the Fargo Marathon is part of the company’s commitment to encouraging North Dakotans of all ages to be more physically active and to live healthier lifestyles.
Improving the Lives of Individuals with Disabilities

As a strong community partner, Capital BlueCross works closely with Easter Seals to improve the lives of individuals with disabilities and special needs. Each year, the company brings innovative events to life, bringing joy, education and empowerment to those served by Easter Seals.

The “prom,” a very popular event sponsored by Capital BlueCross and hosted at a Capital Blue Store, provides a night of music, dancing and fun for individuals who are not able to attend a traditional prom. Capital BlueCross employees assist attendees with finding suits and dresses; making decorations, photography and DJ arrangements; and serving as chaperones.

Capital BlueCross also sponsors “Women's Day of Empowerment” seminars that build confidence and foster invaluable career and communication skills by matching community role models with young women to teach interviewing skills and social networking as preparation for pursuing employment opportunities.

Of course, education and learning isn’t all work — it’s fun, too! Capital BlueCross sponsors and raises funds for annual Easter Seals camps, giving participants opportunities to experience the outdoors while learning new skills and gaining confidence.

More than just an insurance company, Capital BlueCross’ strong commitment to the community is making a difference in the lives of people that Easter Seals serves.
Reducing Barriers to Physical Activity for Adjudicated Youth: Implementing Promising Solutions to Improve Health Outcomes

The Highmark Foundation has long supported programs aimed at improving overall community health.

One such program, George Junior Republic — a residential facility in western Pennsylvania — has successfully undertaken a multidisciplinary public health approach to increase physical activity, reduce childhood obesity and improve self-esteem in adjudicated male youth. George Junior reduced barriers to physical activity for adjudicated youth by creating focused programs based on youths’ physical abilities.

Youth participated in structred fitness, nutrition and mentoring sessions to encourage them to make healthy lifestyle changes. One of the most significant additions was incorporating a certified personal trainer as part of the coordinated care team. As a result, two healthy lifestyle programs — PATH (Pointing Adolescents Toward Health) and HLLP (Healthy Lifestyle Leadership Program) — were conceived by staff to support overweight and obese youth with practical and sustainable solutions that effectively reduce weight gain from medications, poor eating habits and sedentary behavior; improve nutrition habits and develop healthy leaders through physical activity.

Early results show that each program has promise. Overall, the program helped 187 adjudicated youth collectively lose 831.1 pounds and reduce the health risks associated with being overweight or obese. More importantly, these young men are being empowered to make better decisions and achieve healthier lifestyles.
Enabling Healthier Living

TRIPLE-S SALUD

Triple-S Salud Mobile App

Committed to providing members with access to the information and healthcare they need, at any time, Triple-S Salud is the first among Puerto Rican health insurers to develop a mobile app for its commercial members.

Triple-S Salud’s mobile app allows members to have a digital version of their plan ID card, access information about benefits, copayments and the medical directory, and generate a certificate of coverage from their mobile phone without needing an intermediary.

Members can also access information about services received during the past two years, including their dependents’ services. This includes pharmacy, medical, hospital and dental services as well as lab tests. Members can use these features to check if their preventive screenings are due or the date of their last visit to the doctor or dentist.
Setting the Foundation toward a Healthy Weight for the Next Generation

Over the past four decades, the prevalence of childhood obesity in America has more than doubled, and today, 17 percent of U.S. children ages 2–19 are obese.

Recognizing that the health of Rhode Island is largely dependent on the health of its children, Blue Cross & Blue Shield of Rhode Island (BCBSRI) began a journey in 2014 to make “A Healthy Weight for the Next Generation” with the strategic decision to focus its philanthropic efforts on curbing obesity.

Continuing its long-time partnership with Rhode Island KIDS COUNT (RIKC), the leader in children’s policy and advocacy, BCBSRI commissioned the release of a RIKC’s Issue Brief, which presented the best available data on the epidemic and emphasized the need for a comprehensive, multi-system approach to decrease the prevalence of childhood obesity, including families, healthcare providers, communities and schools.

Since then, BCBSRI and other stakeholders have been using this powerful tool to substantiate needed interventions as well as advocate for new policies relative to nutrition and physical activity for children.

With this solid foundation, BCBSRI turned once again to RIKC in 2015 to develop a Progress Update on Child & Adolescent Obesity in Rhode Island, highlighting the prevention and intervention opportunities of increased physical activity for children in Rhode Island.

BLUE CROSS & BLUE SHIELD OF RHODE ISLAND RECOGNIZES THAT THE HEALTH OF RHODE ISLAND IS LARGELY DEPENDENT ON THE HEALTH OF OUR CHILDREN.
GoNoodle

Up out of their seats and onto their feet, the third-grade class at A.Z. Kelley Elementary in Antioch, Tennessee, erupts into uncontrollable fits of laughter as they dance around to hip-hop beats and strike yoga-like poses one after another. Teacher Linda Johnson couldn’t be happier with all the commotion. She’s overseeing a GoNoodle exercise that gets fidgets under control while spurring a bit of stealth learning.

Thanks to a three-year, $3 million investment from the BlueCross BlueShield of Tennessee Health Foundation, GoNoodle is available at no cost to every elementary school in Tennessee.

In Johnson’s class, the boys and girls follow instructions projected at the front of the classroom and participate in a five-minute fitness routine that also helps them practice their vocabulary and math skills. A popular choice is Bodyspell, where students bend their bodies to form letter shapes as they spell out words. “Their grades are improving on both their spelling and reading tests,” Johnson says. “The kids don’t realize they’re learning and getting healthy at the same time.”

One of Johnson’s students, Blessyn Nkrumah, sums it up succinctly: “You learn a lot. You get to dance and make your body fit. There’s a creative bunch of movements.”
Women’s Wellness Revolution

Over the last three years, Blue Cross and Blue Shield of Vermont (BCBSVT) and Terry Bicycles have grown the Wellness Revolution. Each year, the program fills up quickly and riders — like-minded women of all ages — remain dedicated to the three-month program, which runs from April to June.

The mission is simple: improve the lives of women by providing access to wellness resources that support positive lifestyle changes through cycling. Learning a new sport, or getting back into one, can be daunting to even the most ambitious. This program provides a mindful, supportive community dedicated to cycling.

The program offers weekly group rides led by experienced cyclists training on basic bike maintenance and incentives such as free helmets and gift certificates. Additionally, the participants learn cycling strategies and pointers on staying safe when riding where congestion can be a real concern.

Megan Peek, BCBSVT community relations and health education manager explains, “We are proud to collaborate with Terry Bicycles on the Wellness Revolution. We have plans to strengthen the Burlington program and begin a pilot in Rutland allowing even more Vermont women to enjoy the camaraderie and confidence-boosting opportunities that this program offers.”

“The Wellness Revolution came into my life just when I needed it most.”

– Wellness Revolution participant and BCBSVT employee Erin Creley
Healthy Habits

Blue Cross Blue Shield of Wyoming’s Caring Foundation, in partnership with the Boys and Girls Club Alliance of Wyoming, implemented Healthy Habits, a healthy lifestyles program in January 2015. This initiative is one component of the Triple Play curriculum developed by the Boys and Girls Clubs of America in collaboration with the U.S. Department of Health and Human Services. The program has served more than 2,800 youth between the ages of six and 18 at 16 club sites throughout Wyoming.

Healthy Habits is designed to teach young people about the benefits of eating right and being physically active while equipping them with the skills necessary to adopt healthier lifestyles, including how to make good food choices, shop wisely, cook, garden, remain active and share what they have learned with their families and communities. Participants are encouraged to take the steps necessary — both big and small — toward positive behavior change.

2,800 WYOMING KIDS ARE LEARNING HOW TO MAKE GOOD FOOD CHOICES, SHOP WISELY, COOK, GARDEN, AND REMAIN ACTIVE
IMPROVING HEALTHCARE ACCESS

Our partnerships with local community health clinics focus on patient-centered primary care, address medically underserved areas, and reach patients of all cultural and economic backgrounds. Additionally, Blue Cross and Blue Shield companies are providing education and funding resources to build a strong front-line team of future doctors, nurses and other healthcare providers.
Man Van

Census data shows that women live an average of seven years longer than men, in part, because they go for regular medical screenings and doctor visits. Now, through a partnership with Florida Blue, the Florida Blue Foundation and the Broward Health Foundation, Broward Health Initiative’s “Man Van,” a dedicated mobile screening unit, is hitting the streets of South Florida to motivate men to be proactive about their health.

A 30-minute “Man Van” screening includes tests for blood pressure, blood count, metabolic and lipid profiles, prostate-specific antigen, testosterone, body mass index and diabetes, among others. If not covered by their insurance, the service is offered to men for just $75. Patients receive the results in about a week, and findings are discussed with a physician.

Results for this initiative have exceeded expectations. The “Man Van” has provided more than 1,400 screenings in South Florida communities, averaging 40 per month. Awareness about men’s health screenings has increased, and lives have been saved.

By working in partnership with nonprofit organizations, Florida Blue and the Florida Blue Foundation are addressing critical health issues and helping to support and enrich the quality of life for the people they serve in the communities they call home.
Improving Healthcare Access

Increasing Access to Care Through Telemedicine

Increased utilization of telecommunication technology has enabled healthcare providers to better evaluate, diagnose and treat patients remotely; however, geographic disparities remain. In fulfilling its mission to remove barriers to healthcare access, CareFirst BlueCross BlueShield is investing nearly $3 million dollars to nonprofit health organizations in Maryland, Washington, D.C., and Northern Virginia to expand the use of telemedicine in underserved and rural areas.

From 31 telemedicine grant proposals, multi-year grants were awarded to ten organizations. These proposals, reviewed by a cross-functional group of external and internal experts, were awarded based on a demonstrated demand for telemedicine services, a need for funding, a proven benefit to the communities that they serve and the ability to sustain their treatment model beyond the period covered by their grant.

Services will support access to home health, primary care, specialty care, behavioral health and chronic care management.

Grantees include:

- Children’s Hospital Foundation
- Cornerstone Montgomery
- George Washington University Medical Faculty Associates/ Unity Health Care
- The Medical Society of Northern Virginia Foundation
- Queen Anne’s County Department of Health
- Mosaic Community Services
- Total Health Care
- University of Maryland Baltimore Foundation
- Virginia Hospital Center Foundation
- Western Maryland Health System

BARRIERS, INCLUDING ACCESS TO PROVIDERS, LACK OF TRANSPORTATION AND OTHERS, SHOULD NOT PREVENT THOSE IN NEED FROM RECEIVING QUALITY HEALTHCARE.
Caring Program for Children

Established in 1992, The Caring Program for Children was created by Blue Cross and Blue Shield of Kansas City (BCBSKC) to enhance the quality of life for children in their community.

The Caring Program for Children, BCBSKC’s internal non-profit organization, is funded completely by BCBSKC employees and provides durable medical equipment and related items that otherwise could not be afforded by the child’s family and are not covered by state or federal programs or by private insurance.

Working with 30 different agencies over the past two years, The Caring Program has funded almost 170 items ranging from specialty formula to vehicle lifts to iPads for children who are nonverbal.
Improving Oral Healthcare Access

Dental disease continues to be a pressing public health problem throughout the Pacific Northwest, with access to care being a key driver of this challenge. Other causes of this silent epidemic include inadequate education and prevention, inability to travel to a clinic and a shortage of providers serving low-income people. Left untreated, this preventable disease has been linked with serious illnesses like diabetes and heart disease and can be devastating to lifelong health.

To improve access to oral healthcare, Regence BlueCross BlueShield of Oregon and Regence BlueShield of Washington have teamed up with Medical Teams International (MTI) to bring mobile dental units to underserved communities throughout both states.

In 2015, the program had significant impact. In Oregon, six mobile units traveled throughout 26 counties to provide restorative and urgent dental care to 6,428 adults and 3,087 children. MTI conducted 740 treatment clinics and provided dental services, free of charge, with an estimated value of nearly $4 million. MTI also hosted 45 oral health instruction education and prevention clinics attended by 8,219 school-age children and 34 adults. In Washington, MTI’s five mobile dental units treated 6,400 patients with dental services, holding 632 treatment clinics and provided services with an estimated value of more than $3.3 million.

OREGON: 6,428 ADULTS AND 3,087 CHILDREN SERVED
WASHINGTON: 6,400 PEOPLE SERVED WITH DENTAL SERVICE
Improving Healthcare Access

Pay for Success Nurse-Family Partnership

With funding from the private sector, including the BlueCross and BlueShield of South Carolina Foundation, South Carolina is launching the nation’s first Pay for Success initiative focused on improving health outcomes for mothers and children living in poverty. The project will expand access to Nurse-Family Partnership’s services to an additional 3,200 first-time, low-income mothers across the state, a significant increase over the 1,200 families currently benefiting from the high-impact intervention.

Nurse-Family Partnership pairs vulnerable first-time mothers with registered nurses who have specialized training in maternal and child health. From early in pregnancy to the child’s second birthday, the nurses support mothers in having healthy pregnancies, becoming knowledgeable and responsible parents and giving their babies the best possible start in life. By strengthening families and improving early childhood development, Nurse-Family Partnership sparks multigenerational change and helps break cycles of poverty.

Pay for Success projects combine nonprofit expertise, private capital funding of effective social services and rigorous evaluation to transform how government leaders respond to chronic social problems.

The project has four concrete goals: reducing pre-term births, decreasing child hospitalization and emergency department usage due to injury, improving healthy spacing between births and increasing the number of first-time mothers served in the lowest-income communities.

“WE HAVE SUPPORTED NURSE-FAMILY PARTNERSHIP SINCE 2008, AND WE SEE THIS INTERVENTION AND NEW FUNDING MODEL AS PARAMOUNT IN OUR WORK TO SUPPORT INNOVATIVE APPROACHES TO BRIDGE HEALTH AND HEALTHCARE GAPS.”

– Harvey Galloway, executive director of BlueCross and BlueShield of South Carolina Foundation
Blue Cross and Blue Shield companies are leaders in healthcare innovations, ensuring all Americans receive the high-quality healthcare they deserve. In addition to the 704 locally developed, patient-focused programs, we are designing and supporting community-based programs that facilitate the transformation of healthcare, including education programs that encourage positive patient/physician relationships, healthcare navigation tools for patients and medical research.
The Ketogenic Diet Program at Shriners Hospitals for Children – Honolulu

The Neurodevelopmental Clinic at Shriners Hospitals for Children (SHC) — Honolulu, with the support of the Hawai‘i Medical Service Association (HMSA) Foundation, is helping children with difficult-to-control seizure disorders through its Ketogenic Diet Program.

The Ketogenic Diet — a high-fat, adequate-protein, low-carbohydrate diet — changes the way the body uses energy and causes a reduction in the severity and frequency of seizures.

All of the program’s 14 participants have seen results.

One of the patients, 12-year-old Javy, whose staring spells were as frequent as five times a day, hasn’t had one since starting the diet. “Javy is more open and looking around,” says his mother, Doris. “I believe diet is the best medicine.”

Another patient’s seizure rate went from 150 per month to zero. Three patients no longer take anti-epileptic medications and two achieved seizure control, avoiding the need for medication. Parents have reported other improvements in their children such as increased attention, focus, and energy.

Because of the program’s success, SHC is investigating the use of the diet to treat other disorders including autism, ADHD and pediatric obesity. SHC has also created a comprehensive multidisciplinary Ketogenic Diet Program for children — the only one of its kind in the state of Hawaii.

THE KETOGENIC DIET PROGRAM HELPED CHILDREN WITH DIFFICULT TO CONTROL SEIZURE/EPILEPSY.
Choosing Wisely

Through a unique agreement with Consumer Reports, Excellus BlueCross BlueShield (Excellus BCBS) promotes improving quality of care and reducing unnecessary spending on services that have little or no proven benefit by distributing content from Choosing Wisely®, an initiative which focuses on shared decision-making between patients and doctors.

With Choosing Wisely, doctors are encouraged to initiate conversations about options for care, tests and procedures so that the chosen treatment is evidence-based, safe and necessary and does not duplicate other tests or procedures. Consumer Reports publishes resources, such as magazine articles, brochures and Web stories to explain the Choosing Wisely recommendations.

“Our data analysis will help us determine the Choosing Wisely recommendations that will have an immediate, positive effect on healthcare quality in upstate New York,” said Matthew Bartels, M.D., Excellus BCBS medical director for health care improvement.

The American Board of Internal Medicine Foundation developed the physician-led Choosing Wisely initiative with more than 70 medical specialty boards contributing 400-plus care recommendations.

Excellus BCBS provides its participating physicians with a toolkit to facilitate meaningful discussions with their patients about the most appropriate options for managing conditions or preventing illness and promotes Choosing Wisely recommendations via media releases, fact sheets and infographics.
Bolstering the Healthcare Workforce

The Independence Blue Cross Foundation understands the critical and growing role that nurses play in improving the quality of healthcare.

The Independence Blue Cross Foundation’s Nurses for Tomorrow initiative was developed to strengthen the nursing workforce in southeastern Pennsylvania through education, career development and research. This program provides scholarships to 22 regional nursing schools in support of undergraduate, graduate and doctoral nursing students, along with a nursing internship program for undergraduate students. In 2015, the Foundation launched several new initiatives, including Doctoral of Nursing Practice scholarships to increase the number of doctoral-prepared nurses pursuing clinical practice and nursing leadership labs to foster the professional and leadership development of undergraduate nurse interns.

Partnering with the National League for Nursing, the Independence Blue Cross Foundation hosted Paradigms in Nursing Leadership, a national conference that convened more than 500 leaders in healthcare. Speakers explored the transformation of nursing leadership, while providing a forum for nurses from across the country to share insights on advancing nursing education and driving change in healthcare.

Nurses have a unique perspective and play an essential role in caring for patients and improving the overall health and wellness of the community. This is why the Independence Blue Cross Foundation is investing in a stronger nursing workforce both today and in the future.
KFD Cares – Trusted Community Healthcare

The Kent Fire Department (KFD) approached Premera Blue Cross with a pilot plan to optimize their role in healthcare services within the Kent community. KFD spearheaded legislation to allow fire departments in Washington to offer a community assistance referral and education services program, known as FD Cares. FD Cares provides community outreach and assistance to residents in its jurisdiction to improve population health and advance injury and illness prevention.

By co-sponsoring this opportunity, Premera has invested in learning about and supporting new models of response, navigation and care activated at the point of need by patients. The approach from the fire department is data driven and focused on frequent 911 callers who often have non-emergent situations.

KFD has a genuine interest in establishing relationships with community members to improve the situation of each person that uses 911 and emergency rooms for care. Premera often learns about an incident when it’s too late to affect the direction or outcome; however, the FD Cares team is on the job within 20 minutes of the call. This opportunity allows Premera’s nurses case managers to collaborate with FD Cares when a mutual patient is in need of both services.
INDEX

Blue Cross and Blue Shield of Alabama
Page 11

Blue Cross and Blue Shield of Arizona
Page 12

Blue & You Foundation for a Healthier Arkansas
Page 13

Blue Shield of California Foundation
Page 14

Florida Blue and Florida Blue Foundation
Page 39

Anthem Foundation
Page 15

Hawai’i Medical Service Association Foundation
Page 47

Blue Cross of Idaho Foundation for Health
Page 16

Health Care Service Corporation
Page 17
INDEX

Blue Cross and Blue Shield of Nebraska
Page 25

The Horizon Foundation for New Jersey
Page 26

BlueCross BlueShield of Western New York
Page 27

Excellus Blue Cross Blue Shield
Page 48

Blue Cross and Blue Shield of North Carolina
Page 28

Blue Cross Blue Shield of North Dakota
Page 29

Regence BlueCross BlueShield of Oregon and Regence BlueShield in Washington
Page 42

Capital Blue Cross
Page 30

Highmark Foundation
Page 31