IMPACT REPORT 2023

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Dear friends,

I invite you to read Blue Cross Blue Shield of Massachusetts’ first Impact Report, the story of our commitment to driving positive change in Massachusetts.

Our company’s mission is to show up for everyone like they’re the only one. As a not-for-profit health plan, that means supporting our members, customers, clinical partners, employees and communities. We aim to help create a more affordable, equitable and high-quality health care system while operating responsibly and making Blue Cross a great place to work.

Here are a few of our 2023 highlights:

- A record-high 88% of our colleagues volunteered 22,000 hours to support our community partners.
- The company and our foundation contributed $14.7 million in financial, volunteer and in-kind support to more than 460 not-for-profits, including organizations advocating for health justice and systemic solutions to health inequities.
- By the end of 2023, nearly every health care organization in Massachusetts was engaged in some form of our health equity work, and five systems (serving nearly 500,000 Blue Cross members) were signed to our pay-for-equity contracts.
- We were named one of America’s best employers by Forbes, a reflection of our community-focused culture and commitment to diversity, equity, inclusion and belonging.
- We further strengthened our board of directors—a high-performing, engaged group of leaders with diverse skills and lived experiences—as part of our commitment to responsible corporate governance.
- We continued to deliver on our commitment to reduce our company’s environmental impact, cutting our carbon emissions by 6%.

I am particularly proud to share that we were recognized as one of the 50 most community-minded companies in the U.S., according to Points of Light. We earned the top spot in the national health care sector.

As you read our report, you might notice it marks an evolution in how we share our story.

We’ve taken new steps to understand and measure the impact of our business operations on our stakeholders and the environment. We’ve set ambitious goals, and going forward, we will report our progress each year, benchmarking against peers and industry standards. Our commitment to transparency and accountability allows us to identify areas for improvement and celebrate our successes.

This report is new, but serving Massachusetts is a fundamental part of our company's 87-year history. Thank you for your continued partnership and support on this journey towards a healthier, more equitable and sustainable commonwealth.

Sarah Iselin
President & CEO
**OUR COMPANY**

“
To deepen our positive impact on members, customers, community, employees and the environment, we have set high goals and will report progress with integrity, transparency and accountability. Our stakeholders expect and deserve nothing less.

Jeff Bellows
VP of Corporate Citizenship and Public Affairs
Blue Cross Blue Shield of Massachusetts
WHO WE ARE

Headquartered in Boston, we are a community-focused, tax-paying, not-for-profit health plan, consistently rated among the nation’s best health plans for member satisfaction and quality.

How we lead

We’re proud to develop innovative, helpful services, benefits and plans aimed at easing the burden of rising health care costs and improving the quality of care for every member.

The Power of Blue

The Blue Cross Blue Shield Association is a national association of 33 independent, community-based and locally operated Blue Cross Blue Shield companies. The Blue Cross Blue Shield system insures 1 in 3 Americans and has a national provider network of 1.7 million doctors and hospitals.
Our mission

Newly refreshed in 2023, our company mission statement is a clear expression of why we exist and what we aspire to do and be:

**TO SHOW UP FOR EVERYONE LIKE THEY’RE THE ONLY ONE**

By guiding people to the exceptional health care they deserve. Affordably. Equitably. Seamlessly.

Our company values

Our company values help unite our colleagues and serve as a galvanizing expression of what it means to be part of this company.
Our history of corporate responsibility

For 87 years, Blue Cross has made decisions based on what is best for our customers, our members and the communities we share. That’s how we define being a good corporate citizen.

1937
Blue Cross opens for business on Milk Street in Boston, led by business, health care and community leaders who share a vision of providing access to high-quality, affordable health care.

1942
Blue Shield is founded with a loan from the Massachusetts Medical Society.

1970s
We open an Office of Equal Employment Opportunity to ensure “equal treatment of women and minorities in the corporations.”

1988
Blue Cross and Blue Shield merge to become one company.

1996
We create the BlueCrew Customer Appreciation Program to foster a spirit of volunteerism among our employees.

2001
The Blue Cross Foundation launches to expand health care access for low-income and vulnerable residents. Its work leads to near universal coverage in Massachusetts as well as landmark national health care reform.

2009
Our Alternative Quality Contract changes a century-old medical reimbursement system by linking financial incentives to clinical quality, patient outcomes, and overall resource use.

2011
On our first all-company Service Day, 3,000 employees contribute 15,000 hours to community service projects.

2020
The Covid-19 pandemic reveals stark racial and ethnic inequities in health care, leading us to make a groundbreaking commitment to eliminate disparities in care.

2022
Sarah Iselin becomes the first woman to serve as our president and CEO.

2023
Nearly every health care organization in Massachusetts is engaged in our health equity work.
IMPACT ON MASSACHUSETTS

We are committed to making the commonwealth the best it can be.

Corporate citizen

- Points of Light Civic 50 2023:
  - Honoree: 50 most community-minded companies in the U.S.
  - National leader: Health Care Sector.

  $14.7M in financial, volunteer and in-kind support to more than 460 not-for-profits.

  $130M invested in the community in the past decade.

Equity champion

- Among the first health plans in the U.S. to pay providers for improving health equity.

- 1st to publish a public report with annual data on racial disparities in our members’ care, to allow us and our provider partners to take meaningful action.

- 4x the national average for corporate procurement spending with diverse-owned and small businesses.

  $10M total wages earned by those businesses’ employees through our contracts.

Employer of choice

- Forbes Lists 2023
  - Best Employers by State (MA)
  - Best Mid-Size Employers

- 5x the national average for percentage of employees volunteering.

Environmental steward

- 2x the national average for reduction in carbon emissions.

- Our carbon footprint reduction in 2023 is equivalent to growing 490 new acres of forest.

- $14.7M in financial, volunteer and in-kind support to more than 460 not-for-profits.

- $130M invested in the community in the past decade.
OUR APPROACH TO ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) PRACTICES

Our board of directors sets the course of action. Our employees bring the principles and practices to life every day.

A call to action

In 2023, the Blue Cross board directed us to better align, organize and track initiatives and programs that drive our leadership in ESG.

Our work included a materiality assessment, measurement against national benchmarks and other industry standards, and a process for annual reporting on our progress and achievements, including this public report.

ESG governance

Our board provides general oversight of ESG activities with key committees overseeing certain initiatives.

Our ESG executive steering committee, a group of senior company leaders, is accountable for ESG activities. The committee provides regular strategy reports to the board on community investments and civic engagement, health equity, reputation, sustainability, supplier diversity, sustainable/social investing, and diversity, equity, inclusion and belonging.

Our ESG cross-functional workgroup executes companywide activities that bring ESG practices and performance measures to daily operations.
As a community-focused organization, Foundation Medicine values business partners that share our commitment to social responsibility. Blue Cross’ dedication to civic leadership and its stakeholder-centric approach align perfectly with our values, and we are proud to collaborate on both business and community initiatives.

Nancy Scicchitani
Head of Benefits
Foundation Medicine, Inc.
Blue Cross customer since 2010

OUR MEMBERS AND EMPLOYER CUSTOMERS
FOCUSING ON HEALTH CARE COSTS

Affordability is our No. 1 priority, and in 2023, our leaders worked toward a healthier, fairer, more accessible system.

Advocating for more affordable health care

Rising health care costs are hurting everyone. Health care is taking a growing portion of budgets for our members and customers, as well as for every level of government, pushing aside other important priorities.

In 2023, our CEO and senior leaders took a fresh look at how we can bring down the total cost of care. Here’s what we worked on — and what we continue to work on in 2024:

• Cutting through unnecessary red tape to help decrease costs for clinicians in our network.
• Finding new ways to trim our own administrative spending.
• Collaborating with the health care organizations in our network to ensure our payments are based on clear accountability for quality, equity and efficiency.
• Using advanced technology to identify fraud and waste.
• Addressing racial and ethnic disparities in care, including preventive services, tests and access to the best information and treatments.
• Supporting broader access to mental health care and women’s health care, both of which have suffered from stigma and neglect.
• Advocating for policy changes that can help make the health care system work better for everyone.

Looking ahead, we’re also bringing innovative, more affordable medical, pharmacy, dental and vision options to our members.
OPERATING RESPONSIBLY

As the state’s largest health plan, we’re committed to operating our company with strength, integrity and transparency.

Our business approach

Blue Cross is a community-focused, not-for-profit health care organization, and on average, 93% of our members’ premium goes toward medical care.

We aim to generate a small margin from our operations that we reinvest in our business, people, technology and reserves. We honor our responsibilities as a not-for-profit and comply with all laws and regulations. Unlike most not-for-profit organizations, we pay significant federal, state and local taxes and assessments.

Financial stewardship

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
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</thead>
<tbody>
<tr>
<td>$20B</td>
<td>total spending for our members’ health care</td>
</tr>
<tr>
<td>$1.3B</td>
<td>spent on mental health services for our members</td>
</tr>
<tr>
<td>$216M</td>
<td>total taxes and assessments paid</td>
</tr>
<tr>
<td>0.49%</td>
<td>modest operating margin, while maintaining sufficient reserves to provide security in the event of a natural disaster or other emergency</td>
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How the Premium Dollar Is Spent

(Data reflects CY 2023)
Board governance

Our board of directors oversees and governs Blue Cross’ operations and helps set our strategy and overall direction within a highly competitive and heavily regulated business environment.

We take great care to ensure our board represents the voices of our members, customers, community partners and other stakeholders. Our 15 directors are proven business and community leaders with a variety of educational and professional expertise and lived experiences.

Although our CEO sits on the board, the chair and other members are independent and do not have a relationship with Blue Cross that would interfere with their ability to provide objective oversight and hold management accountable.

“Blue Cross’ independent board of directors is a high-performing, engaged group of leaders who bring a broad set of skills, expertise and perspectives to their roles governing the state’s largest private health plan.”

Dorothy Puhy
Board Chair, Blue Cross Blue Shield of Massachusetts
Retired EVP/COO, Dana-Farber Cancer Institute
Board policies and practices

Although Blue Cross is a not-for-profit organization, we maintain many governance best practices used by publicly traded companies. These include:

- **Term limits** for members (four consecutive three-year terms) and for board chair, vice chair and committee chairs
- **Age limit** (75 years)
- **Annual assessments** of the board as a group and as individuals up for re-election
- **Orientation** for new members
- **Annual conflict-of-interest** disclosures and training requirements for board and senior leaders
- **Annual review of committee charters, roles and responsibilities**

Executive and board compensation

Our executive and board compensation is reviewed annually with the help of independent consultants through a clear and transparent process. We compare compensation to relevant indices and similarly situated companies and adjust when necessary to be consistent with the market.

How We Compare: Governance

- **93%** directors are independent, compared to the S&P 500 average of 85%.
- **We are the only health plan in our market** to post our compensation practices on our public website.
- **60%** of our board are women, compared to 32% for the S&P 500.
- **47%** of board members are people of color, compared to 25% for the S&P 500.
Protecting health care dollars

To safeguard the premiums of our members and customers, we actively pursue fraud, waste and abuse cases and maintain robust policies, procedures and training. We protect health care dollars for legitimate care and reduce the impact of fraud on our members and accounts. Our priority is to limit the impact of fraud on the cost of medical care.

Some highlights:

- Invested in artificial intelligence through in-house proprietary models, and engaged a new software vendor to improve our ability to detect fraud before payment is made.
- Developed controls to manage fraudulent claims prepayment to limit the costs of recovery.
- Partnered with federal law enforcement on cases resulting in criminal convictions of providers perpetrating fraud.

“Protecting our members and customers from fraud is a critical priority for Blue Cross. We continuously develop and enhance best-in-class tools to help us detect fraud earlier in the fraud cycle and minimize any harm.”

Jennifer L. Stewart, Esq.
Senior Director, Fraud Investigation & Prevention
Blue Cross Blue Shield of Massachusetts

Protecting privacy and data

Our robust privacy and cybersecurity program protects the data entrusted to us by members, providers and customers. Among the features:

- We use state-of-the-art technology and systems to detect threats to personal, health and financial data and to prevent data breaches.
- We maintain policies and processes to protect members’ privacy, based on industry and regulatory guidance on best practices.
- Our employees receive privacy and cybersecurity training annually, as well as other trainings and simulation tests throughout the year.
- Our chief compliance and privacy officer and chief information security officer oversee day-to-day privacy and data protection management and report to our board’s audit committee.

Read our commitment to confidentiality statement and full list of member privacy rights, here.
Advocating for members, employers and community

We take a holistic view of health care and understand the many factors that impact affordability, access and quality, including social drivers of health. To promote a stronger health care system, we engage with policymakers and regulators on issues that are important to our members, customers and community.

Some highlights of our 2023 advocacy efforts:

• Informed and supported policy to advance health equity in Massachusetts.
• Supported health care reform that enhances equitable access to quality care, while guarding against increased cost to our members, customers and the health care community.
• Advocated for policies to support overall health, including public health, environmental justice and access to healthy food.
• Worked to preserve protections and access to reproductive care and gender-affirming care in the Commonwealth.
• Conducted employee training on ethics, gifts and lobbying.

“From helping us pass a contraceptive access mandate, to their bold support for abortion access, Blue Cross has been an invaluable ally in our mission to remove barriers to reproductive health care across our Commonwealth.”

Rebecca Hart Holder
Executive Director
Reproductive Equity Now
DRIVING HEALTH EQUITY

We’re working to create a better health care system for everyone, regardless of who they are or where they live.

Seeing problems, taking action

Blue Cross is driving meaningful, measurable change in partnership with our members, our employer customers, our business partners, community organizations and the medical community.

Our goal is to improve equity in health and health care for our members by reducing health disparities based on race, ethnicity, sexual orientation, gender identity and other factors. We report regularly to the board of directors and adhere to ethical use of health equity data policies and practices.

We publish a health equity report that tracks 60 quality and patient experience measures used by health plans to measure performance. A three-step framework known as the Magnolia Model™ guides our health equity work:

- **See and acknowledge the current inequity.**
- **Understand the systemic drivers of the problem.**
- **Act to reduce further harm.**

We are proud to be among the first health plans in the nation to collect, audit and publish our health equity data each year. This practice ensures transparency and enables the public to hold us accountable for making meaningful, measurable and sustainable improvements in our members’ care.

Dr. Mark Friedberg
SVP, Performance Measurement & Improvement
Blue Cross Blue Shield of Massachusetts
Prioritizing a collaborative, data-driven approach

Our work is multifaceted and involves teams across our organization.

### See and understand the problem

<table>
<thead>
<tr>
<th>Member Data Collection + Reports</th>
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<tbody>
<tr>
<td>• Collect self-reported race and ethnicity data from members.</td>
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<tr>
<td>• Analyze data for disparities and inequities in care.</td>
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<tr>
<td>• Share data with the public, providers and employers.</td>
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### Act to make change

<table>
<thead>
<tr>
<th>Pay-for-Equity Provider Contracts</th>
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<tr>
<td>• Team up with the clinicians in our network to ensure equity in care.</td>
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<tr>
<td>• Build this commitment into our contracts and payment programs.</td>
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<tr>
<th>Leadership</th>
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<tr>
<td>• Convene local and national health leaders via Blue Cross Health Equity Council and Health Equity Compact to guide our strategy and tactics.</td>
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<tr>
<td>• Collaborate with community members and experts in health equity to develop innovative new solutions.</td>
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<tr>
<th>Public Policy Advocacy</th>
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<tr>
<td>• Support legislative action and educate policymakers and stakeholders to advance health equity.</td>
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<tr>
<th>Communications + Citizenship</th>
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<tr>
<td>• Transparently share our data and our ongoing work to inform, engage and inspire internal and external audiences. (Read our health equity report and health equity news site.)</td>
</tr>
<tr>
<td>• Oversee community programs and grants that advance food, environmental and racial justice.</td>
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</tbody>
</table>
Collecting and publishing member data

We invite our members to voluntarily self-report their race, ethnicity and preferred language to allow us to identify and measure the health inequities they experience.

In 2023, we updated our Health Equity Data Report to add new patient experience measures and reflect quality of care for more than 1.4 million of our commercial members. The report, which we share with clinical partners, shows areas where there are racial and ethnic inequities in the care our members receive.
Paying for equity, rewarding better performance

Blue Cross is the first health plan in Massachusetts to reward clinicians for addressing inequities in the quality of care across racial and ethnic groups. Our pay-for-equity contracts reward clinicians for performance on specific measures for outcomes and processes.

The program builds on the Alternative Quality Contract (AQC), our ground-breaking value-based care payment model launched in 2009, as a new way to reimburse physicians and hospitals. Providers receive payment for the quality of care they provide our members, not the quantity.

We are seeing results. In the first year of pay-for-equity, providers targeted inequities in five quality measures affecting our members. Early data from some providers shows reduced inequities in care among people with diabetes and hypertension.

56% of our Massachusetts members receive care from clinicians partnering with Blue Cross on health equity.

100% of all eligible groups renewed their value-based care contracts in 2023. Our goal is to sign all remaining eligible value-based care groups to pay-for-equity contracts.

Dr. Dani Hackner
Chief Clinical Officer
Southcoast Health

Blue Cross’ pay-for-equity program and funding have accelerated our thinking around health equity and the steps we can take to address it. Our community really needs this collaboration.
By the end of 2023, nearly every health care organization in Massachusetts (20 systems) was engaged in our health equity work via our Equity Action Community, and five systems (serving nearly 500,000 Blue Cross members) had pay-for-equity incentives.

“Our health equity partnership with Blue Cross aligns with our organizational mission to eliminate racism, and it builds upon our investments within our own system and the communities we serve.”

Niyum Gandhi
Chief Financial Officer and Treasurer
Mass General Brigham
Partnering to achieve health equity

Blue Cross established the Equity Action Community (EAC) to help our provider partners working to reduce health inequities. The EAC has provided grants and a learning collaborative where providers share challenges and best practices, receive expert coaching and test solutions.

$25M total EAC grants distributed to 16 health systems for health equity initiatives (2021–2023)

“The premise of health equity is straightforward: Everyone deserves a fair and just opportunity to be as healthy as possible. To make this a reality, we must understand how structural racism and other factors drive disparities, then take action. Blue Cross plays an important role by using its data to shape all aspects of its health equity work.”

Thea L. James, MD, MBA
VP of Mission, Associate Chief Medical Officer – Boston Medical Center
Board Member – Blue Cross Blue Shield of Massachusetts Foundation

“Equity is the unfinished business of health care reform. While the inequities we seek to address are centuries old and extend far beyond health care, we believe that health plans—in collaboration with their members, employer customers, community partners and the medical community—can make meaningful changes to reduce them.”

Sandhya Rao, MD
SVP, Chief Medical Officer
Blue Cross Blue Shield of Massachusetts
Member, Health Equity Compact

Blue Cross also participates in the Health Equity Compact, working in partnership with more than 80 leaders of color from hospitals, health centers, payers, academic institutions and public health to advance health equity in Massachusetts.
At Blue Cross, we are deeply committed to helping Massachusetts community members lead healthier lives. By investing in communities, we’re fostering a culture of wellness, creating greater access to healthy resources, and building a stronger, healthier future.

Yvonne Tang
Senior Director, Corporate Citizenship and Social Impact
Blue Cross Blue Shield of Massachusetts

"Our Community"
One of our corporate values is to *Be community-focused, always*. That’s a promise we make to our people, our neighbors and the commonwealth.

In 1937, our company’s founders—a group of business, health care, and community leaders—set out to make health care affordable and accessible to all. Today, with more than 4,000 dedicated employees, that sense of purpose remains as strong as ever.

More than a health plan, Blue Cross is a vital part of the fabric of our community. We don’t answer to shareholders. Our business decisions are rooted in what is best for our members, our customers, our employees, and the communities we serve alongside our not-for-profit partners.

How We Compare

We contribute 0.13% of our company’s annual revenue to the community, close to the average of 0.14% as determined in a national survey.*

* Source: 2022 CECP, Chief Executives for Corporate Purpose, Giving in Numbers report

RECOGNITION

**Points of Light Civic 50**
- Most community-focused companies in U.S. (for work done in 2023)
- National leader: Health Care Sector

**Boston Business Journal**
- Most Charitable Contributors in Massachusetts (17 years in a row)
- Power 50: list of most influential people using power to improve the community (Sarah Iselin, CEO)
Fostering shared purpose and trust-based relationships

At Blue Cross, we support partnerships, initiatives and funding opportunities that enable us to work alongside civic and community leaders that are experts in their fields. These organizations are creating the systems and conditions that address health inequities and foster broader awareness of health care issues.

Here are a few of our principles:

- We believe community voices should help guide what we do.
- We ground our work in addressing the social drivers of health.
- We advance innovative approaches and scale proven models to address community needs.

“From the beginning, Blue Cross really trusted our expertise. Their sincere approach to partnership is rare and empowered us to do so much in ways we couldn’t have imagined, especially during a critical period of sustained growth.”

Ron Waddell
Executive Director and Co-Founder
Legendary Legacies

Partnering to advance health justice

Health justice is an important part of our corporate citizenship work and supports our company’s commitment to be a leader in addressing health inequities. We and our community partners seek to understand and address the social drivers of health—the conditions in which we live, work, learn and play—and eliminate barriers that lead to health disparities.
Health justice in action

It takes more than funding for our not-for-profit partners to solve complex social issues and extend their reach. We use our platform to bring about the human connections and knowledge-sharing that drive meaningful change.

Connecting families

In year seven of our signature Dot Rx collaborative in Dorchester, we helped connect more than 150 families with peer coaches, healthy and affordable food, gym memberships, free swim lessons and outdoor activities. More than 850 families have enrolled in this program since its launch.

Based at Codman Square Health Center, this program is a collaboration with seven community partners: Boston Nature Center, Codman Square Health Center, Daily Table, Fresh Connect, Dorchester YMCA, Healthworks Community Fitness and Union Capital.

Convening leaders

Our third annual Sharing Challenges, Seeking Solutions forum brought together more than 50 not-for-profit leaders working to achieve health justice across the state.

Health Justice Partnership and Grant Program

Our Health Justice Partnership and Grant Program is a two-year engagement with various cohorts of not-for-profit organizations. Each participant receives $35,000 in general operating support and up to $20,000 in pro bono volunteer support for total giving of up to $110,000 over the term of the partnership.

2021-2022
Racial Justice
These partners worked to advance justice and eliminate systemic, interpersonal and institutional racism that contributes to disparate health outcomes:

Building Audacity, Collaborative Parent Leadership Action Network (CPLAN), Essex County Community Organization (ECCO), Father’s Uplift, Inversant, Legendary Legacies, Multicultural B.R.I.D.G.E, Resilient Sisterhood Project

2023-2024
Environmental Justice
These partners are addressing the impact of environmental degradation on under-resourced communities:

Alternatives for Community and Environment (ACE), Browning the Green Space, GreenRoots, The Greenway, Groundwork Southcoast, Lynn Community Health Center, Speak for the Trees

2024-2025
Food Justice
This cohort is working to advance an equitable, sustainable food system that increases access to nutritious, affordable and culturally relevant food:

All Farmers, Boston Area Gleaners, Cape Cod Council of Churches, Commonwealth Kitchen, Grow Food Northampton, Marion Institute, Root, Southeastern Massachusetts Agricultural Partnership (SEMAP)

2025-2026
Racial Justice
The next set of partners will be selected in 2024.
Environmental Justice Partnership

People of color are more likely to bear the burden of environmental hazards. To address these disparities, **Browning the Green Space**, one of our environmental justice partners, is working to create jobs, build wealth and reduce energy burden in communities of color.

As an environmental justice participant in our 2023-2024 Health Justice Partnership and Grant Program, Browning the Green Space leaned into the full scope of skills-based volunteer options offered and engaged in projects tailored to the unique needs of their organization.

This was a true give-and-receive partnership.

**Blue Cross** assembled cross-functional teams of volunteers to create an employee onboarding plan, develop impact measurement and communication strategies, and conduct media training.

**Browning the Green Space** joined forces with our corporate citizenship team to select the next cohort of Health Justice Partnership and Grant Program participants, and they signed on to contribute their expertise to our inaugural Health Justice Advisory Group.

“Our partnership with Blue Cross is a true exchange of knowledge fostering a wonderful sense of shared learning and community. The team’s skills-based volunteers also helped us tackle operational challenges, from codifying procedures to developing impact metrics, without drawing resources away from our programming or budget.”

Kerry Bowie
Executive Director
*Browning the Green Space*
SPOTLIGHT
BLUEbikes™

Bluebikes is a public bike share program that gives riders a fun, affordable and convenient transportation option for quick trips around Metro Boston.

Blue Cross is the title state sponsor, and we renewed our seven-year commitment through 2031. We also introduced ebikes to the fleet, helping expand access to older adults and people with disabilities.

4500 bikes
750 ebikes

Participating communities: Arlington, Boston, Brookline, Cambridge, Chelsea, Everett, Malden, Medford, Newton, Revere, Salem, Somerville, Watertown

“Partnerships such as our Bluebikes alliance with Blue Cross are crucial in ensuring our residents have access to healthier, more sustainable and affordable transportation options. We look forward to continued collaboration with Blue Cross and all our municipal partners as we elevate our bike share system.”

Mayor Michelle Wu
City of Boston
National Fitness Campaign

Blue Cross is the exclusive state sponsor of the National Fitness Campaign, the nation’s largest public/private wellness partnership.

The campaign partners with municipalities to bring free, equitable and safe outdoor recreation options. The Fitness Court® is a best-in-class outdoor gym featuring movement stations designed by experts in functional fitness and bodyweight training.

$585K committed by Blue Cross through multi-year sponsorship

7 courts opened in 2023: Bridgewater, Dracut, Fall River, Lee, Malden, Randolph, Swansea

“Given our emphasis on accessibility, aging in place, and providing innovative recreational spaces, investing in the Fitness Court Studio was a fun project for us. We also are really excited about the economic benefits for local businesses that can take advantage of this outside space for classes and other group activities.”

Mallory Aronstein
Town of Swansea Administrator
## Celebrating our volunteers and community builders

Our **2023 Excellence in Service Awards** recognized 12 extraordinary colleagues who made contributions to their communities.

### Pinnacle Award Winner

**Michelle Suplee** rallied her colleagues on service projects to write kind notes for isolated seniors and donate holiday gifts for homebound seniors. She also traveled to Kenya five times on mission trips to help staff and supply medical camps and sanitation clinics.

> “To show love and kindness in a world that can be cruel shows courage, and I want to be courageous. I get joy out of giving back to other people.”

**Michelle Suplee** (pictured, left) – Manager, Medicare Service, Blue Cross Blue Shield of Massachusetts

### Honorees

<table>
<thead>
<tr>
<th>Volunteers of the Year</th>
<th>Health Justice Awards</th>
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<tbody>
<tr>
<td>Mitchell Thomas</td>
<td>Derek Hayes</td>
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<td>Annie Howan</td>
<td>Jakia Glover</td>
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<tr>
<th>Advocate &amp; Ally Awards</th>
<th>Health &amp; Wellness Awards</th>
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<tr>
<td>Tracy Muniz-Gately</td>
<td>Chris McCabe</td>
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<td>Sonia Yung</td>
<td>Dawn Reske</td>
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<tr>
<th>The Community Builders</th>
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<tr>
<td>John Kelley</td>
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<tr>
<td>Pam O’Brien</td>
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<td>Carrie MacLean</td>
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[Click to watch](#)
The Blue Cross Blue Shield of Massachusetts Foundation is a private, not-for-profit grantmaking and research organization. It is funded by Blue Cross but operates independently.

Over the past 22 years, the Foundation has awarded more than $84 million in grants to support community-based programs across the state on projects that ensure equitable access to health care for all. This includes $2.5 million in capacity-building grants through the Catalyst Fund, which is funded with generous donations from employees of Blue Cross Blue Shield of Massachusetts. To learn more, read the Foundation's Annual Report.
ECONOMIC DEVELOPMENT

At Blue Cross, we know diverse businesses help create vibrant, thriving communities and contribute to our business success.

Engaging and developing diverse suppliers

For 20 years, Blue Cross’ supplier diversity program has promoted and drawn from a diverse supplier applicant pool, including certified minority-owned, women-owned, LGBTQIA+-owned and veteran-owned companies, as well as those owned by people with disabilities. Our continuous goal is to be a top-tier company in supplier diversity and responsible procurement. The program has three components:

1. Procurement
   - Purchasing of products and services from diverse-owned businesses

2. Supplier Development
   - Mentorships, scholarships, education and training

3. Supplier Engagement
   - Seminars, financial assistance for certification, and matchmaking events

“Our supplier diversity program is a cornerstone of our procurement and business strategies. We are proud to share in the collective responsibility of promoting economic inclusion.”

Daylana Ervin-Parker
Director of Budget and Supplier Diversity
Blue Cross Blue Shield of Massachusetts

$58M in spending
↑ 30% increase over 2022

RECOGNITION

- 2022 Company of the Year: Greater Boston Chamber of Commerce Pacesetters Awards
- 2022 CWE Partner of the Year: Center for Women & Enterprise
- 2021 DiversityPlus Magazine: Top 15 Women in Power Impacting Diversity

CERTIFYING ORGANIZATIONS

[List of organizations]

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Building community and supports

These capacity-building programs assist a diverse group of suppliers in their pursuit of procurement engagements:

- Through our program partner, the Center for Women and Enterprise, we offer mentors from a diverse team of Blue Cross leaders who provide advice to their mentees on driving business success.

- We offer training scholarships to the Advanced Leadership Program of the Greater New England Minority Supplier Development Council.

- In partnership with the Greater Boston Chamber of Commerce Pacesetters Program, we host seminars leading to partnerships. More than 40 businesses have participated in our webinar, “How to Do Business with Blue Cross Blue Shield of Massachusetts.”

“How the impact of Blue Cross’ supplier diversity program goes beyond buying products and services. It also helps diverse suppliers grow their enterprises and build capacity through mentorship and engagement. Through solid partnerships, everyone succeeds together.”

Peter F. Hurst
President & CEO
Greater New England Minority Supplier Development Council, Inc.
Investing in health care startups

Our Health Equity Business Accelerator provides financial, strategic and mentorship support to equity-focused health care startups led by entrepreneurs committed to equity.

In August, Blue Cross hosted a pitch-day event to culminate the 2023 Accelerator program, bringing together investors and entrepreneurs committed to equity. The 2023 program supported five companies and their innovative business solutions.

- **Health Haven Rx** delivers a pharmacy infrastructure platform for value-based care that customizes the patient pharmacy experience and improves medication adherence.

- **Mitivate** coordinates care to manage musculoskeletal (MSK) procedures using real-time data and value-based care practices.

- **Nutribble** offers providers, health plans and community organizations an app to deliver medically-tailored meals and groceries to patients.

- **Reveles** leads equity-driven, decentralized clinical trials to increase participation among ethnic minorities and underserved communities.

- **ViuHealth** delivers personalized, one-on-one support to help individuals with chronic autoimmune disease manage their care and improve their well-being.

$250K was received by each Health Equity Business Accelerator equity-focused startup in 2023.
SUSTAINABLE AND SOCIAL IMPACT INVESTING

As the largest private health plan in Massachusetts, we embrace investing in a sustainable and responsible way.

Thematic investing and social impact strategies

Our investment portfolio generates investment income to support the company’s operations. Our investment strategy considers financial returns along with material environmental, social and governance (ESG) factors. We partner with asset management firms that respect and reflect Blue Cross’ goals, along with our values of diversity, equity and inclusion.

Our investments include a range of ESG themes, including companies with owners from underrepresented communities, net-zero carbon initiatives, and a fund that provides mortgages to lower middle-income families. In addition, as Blue Cross promotes the healthy wellbeing of our members, we exclude directly held investments in businesses that produce alcohol, tobacco or firearms.

“As a not-for-profit health plan, our investment strategy is to do good while doing well. Both within and beyond our company’s core function, we strive to make a positive impact on the people and communities of Massachusetts.”

Tony Criscuolo
Chief Investment Officer and Treasurer
Blue Cross Blue Shield of Massachusetts

How We Compare

99% of Blue Cross’ asset management firms are signatories to the internationally recognized United Nations Principles of Responsible Investment (UNPRI), indicating a public commitment to integrating ESG factors into the investment decision-making process.
With thousands of uniquely talented humans bringing their whole selves to work, we aim to honor each other and create a powerful and compassionate culture every day. Blue Cross is our proud work family – one in which people of all backgrounds and perspectives come together in service of our mission and each other.

Simmi Singh
EVP, Chief People Officer
Blue Cross Blue Shield of Massachusetts
At Blue Cross, employees have the power to make a difference not only at work but in the communities we serve.

**BlueCrew: Turning compassion into action**

Our best-in-class volunteer program gives employees opportunities to use paid volunteer time to support our not-for-profit partners.

All full-time employees can choose to volunteer for up to two days or 15 hours per year. Part-time employees get 7.5 hours. This service time is in addition to our companywide Service Day.

Projects are held onsite at our Boston and Hingham offices, throughout the community and virtually.

- **88%** of employees participated in our corporate volunteering, an all-time high
- **22,338** volunteer hours
- **329** service projects
- **$2M** in equivalent value and benefit to the community
- **153** not-for-profit partners

Our BlueCrew volunteers make an immeasurable impact. They help build our inclusive culture and support our community partners while showcasing their skills. Volunteering also helps ease feelings of loneliness, which is a pressing mental health concern nationwide.

Lucy Darragh
Strategy and Social Impact Director
Blue Cross Blue Shield of Massachusetts
Service Day: Maximizing our impact

On September 28, our 13th annual companywide Service Day brought together 3,000 employees to volunteer on projects across the Commonwealth to promote health justice. The events took place at our Hingham office, at our partners’ community sites and virtually.

140 employees served in campaign leadership roles

57 not-for-profit partners engaged our colleagues in meaningful volunteer service

$11M contributed since Service Day’s inception in 2011

CLICK TO WATCH ➤
How We Compare: Employee Engagement

- 88% of our employees volunteered in 2023, well above the 19% corporate volunteer participation rate as determined in a national survey.*

- 34% of employees participated in YouGiveBlue, compared to the national average of 20% participation for company matching-gift programs.*

Only 38% of surveyed companies had a giving-and-matching campaign and 62% had a volunteer incentive program.*

* Source: 2022 CECP, Chief Executives for Corporate Purpose, Giving in Numbers report

Matching employee donations

YouGiveBlue is our company’s annual employee giving-and-matching campaign. Over two weeks each spring, employees can donate to any 501(c)(3) not-for-profit organization they choose, and the company will match their gift, dollar for dollar.

$1.5M raised through YouGiveBlue in 2023, including company match

Extending thanks for volunteering

In 2023, we celebrated the first full year of BlueCrew Bucks, our volunteer incentive program. Employees received $25 per volunteer hour served (up to $500 each year) to donate to any not-for-profits they chose.

$140K donated to nearly 500 not-for-profits in honor of our employees’ service
Developing our company’s civic leaders

Our training and civic leadership development programs help employees understand our social impact work and carve a path on their leadership journeys. Opportunities are available for new hires, mid-career professionals and company veterans.

1,000+ employees participated in corporate citizenship training programs, including a new-hire orientation and our Corporate Citizenship 101 class.

90 colleagues joined the BlueCrew Leadership Council, equipping them to lead volunteer projects for our companywide Service Day.

5 teammates participated in our partnership with GenUnity, an immersive, 10-week community leadership program to address systemic inequities.

“\textit{I have an empathetic heart and love that Blue Cross lets me use my professional skills to help the community. It’s a big reason I’ve stayed with the company for 19 years.}”

Michelle Barbin
Senior Program Manager, Business Operations
Blue Cross Blue Shield of Massachusetts

Marisa Carrasquillo
Health Informatics Accounts Specialist
Blue Cross Blue Shield of Massachusetts
Offering pro bono support for not-for-profits

Employees can share their professional skills with our not-for-profit partners through our skills-based volunteer program and not-for-profit board training.

93 employees
provided 3,756 hours of pro bono support to nonprofits

$1,033,740
total value of our pro bono contributions in 2023

In our skills-based volunteer program, employees use their skills in a new context, meet others across the company, and create a lasting impact. Some volunteer projects in 2023 included:

- **Lynn Community Health Center**: We developed a logo and key messaging for their environmental justice initiative.
- **The Rose Kennedy Greenway Conservancy**: We assessed diversity, equity, inclusion and belonging policies and hiring processes.
- **GreenRoots**: We standardized operations and processes for its new community teaching kitchen.

- **Speak for the Trees**: We advised on an employee handbook and onboarding process.
- **Browning the Green Space**: We developed an onboarding plan for employees and developed impact measurement and communication strategies.

Our not-for-profit board program matches community partners with Blue Cross senior leaders seeking volunteer opportunities to contribute knowledge, galvanize external stakeholders and drive fundraising. To ensure the right fit, we carefully interview candidates and train them in partnership with the Arts and Business Council of Greater Boston’s Business on Board program.

“As the board chair of Amplify Latinx, I have the privilege of using my business and strategy skills, along with my lived experiences, to build the visibility and influence of Latinx leaders and small business owners across Massachusetts.”

Eileen Alexopoulos
Senior Director, Health Equity Participant, Not-for-Profit Board Program Blue Cross Blue Shield of Massachusetts
DIVERSITY, EQUITY, INCLUSION AND BELONGING

To build the strongest possible company, everybody must feel respected, included and empowered to contribute and grow.

Diversity is our strength

Blue Cross is an inclusive team of many backgrounds, cultures, talents and perspectives.

74% women
34% people of color

How We Compare: Representation

- 74% of our workforce is female, 23 percentage points higher than national census data of 50.5%.
- 34% of our workforce are people of color, exceeding national census information by 9 percentage points.

Over the last several years, we have grown our population of people of color by 2 percentage points through proactive, widespread outreach, moving to a hybrid workforce, and educating our hiring leaders.
Connecting with Our Communities

Diversity, Equity, Inclusion and Belonging

Creating a sense of belonging

In response to employee feedback, we added the ‘B’ for ‘Belonging’ to our diversity, equity and inclusion (DEI) efforts in 2023. Live and self-guided training on DEIB topics are now available companywide, including cultural competency and bias classes for new employees.

Why is fostering a sense of belonging so important? Employees who feel like there’s a place for them can help our company make sure our health plans are accessible and appropriate for different communities. They also can help create an inclusive and welcoming environment for colleagues of all backgrounds.

In 2023, CEO Sarah Iselin, then new to her role, conducted a yearlong listening tour to hear from colleagues and celebrate their achievements. “Thank you for sharing your expertise and a fresh perspective!” Sarah said.

Diversity: “I see myself represented here.”
Inclusion: “I feel valued and trusted in this company culture.”
Equity: “I have the same resources and opportunities as everyone else.”
Belonging: “I feel empowered to share my authentic thoughts.”

Coming together to listen, learn and share ideas

Employees have many ways to connect with and learn from senior leaders, peers and special guests. To promote team-building and learning, we offer a robust corporate events calendar featuring conversations, webinars and celebrations.
Building community through employee resource groups

Our 10 employee resource groups develop programming to engage all associates in opportunities to:

• Learn about and support each others’ career growth and mobility opportunities.
• Volunteer in the community.
• Help plan our affinity months activities.
• Advise the company on benefits policies and contribute business ideas.

1 in 3 employees participate in an ERG.

Our employee resource groups not only contribute to our vibrant culture, they are crucial to our mission of providing equitable care to our members.

Michelle Courton Brown
Chief Talent Equity Officer
Blue Cross Blue Shield of Massachusetts
Empowering Abilities

Companies that embrace, employ and support people with disabilities outperform their peers in the marketplace, according to research. Here’s how we showed support in 2023:

- Invested more than $78,000 in 12 not-for-profits supporting people with disabilities.
- Engaged in community efforts to promote and evolve disability awareness, acceptance and inclusion programs.
- Participated in the Massachusetts Future of Work Commission, Massachusetts Commission Against Discrimination Advisory Board, and Disability Rights Advisory Committee.

At some point in their lives, nearly everyone will face a temporary or permanent disability challenge. To foster innovation, productivity and growth in today’s economy, it is essential for institutions to create workplaces and community spaces that allow everyone to participate fully and meaningfully.

Laura Stout
Director of Contract Operations / Empowering Abilities employee resource group president
Blue Cross Blue Shield of Massachusetts

RECOGNITION

Disability:IN – Best Places to Work for Disability Inclusion, scored 100% on Disability Equality Index (four years in a row)
Connecting with Our Communities
Diversity, Equity, Inclusion and Belonging
Talent Equity
Culture of Wellbeing

**SPOTLIGHT**

**LGBTQIA+ benefits and community**

We are a proud nine-time honoree of the Human Rights Campaign's Best Places to Work for LGBTQIA+ Equality list. This distinction recognizes our:

- Contributions of $71,500 to not-for-profits dedicated to advancing health equity and supporting LGBTQIA+ rights
- Equitable benefits for LGBTQIA+ workers and their families, like parental leave and adoption benefits
- Supportive workplace initiatives, including BluePride, our employee resource group, which advocates for LGBTQIA+ professionals and helps them perform to their fullest potential
- Gender-neutral bathrooms
- Partnerships with LGBTQIA+ suppliers and community organizations
- Gender-inclusive medical policies
- Nondiscrimination policies across business entities

**RECOGNITION**

**Human Right Campaign**: Best Places to Work for LGBTQ Equality – 100% Corporate Equality Index

**Boston Business Journal**: Corporate Ally Award

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**SPOTLIGHT RECOGNITION**

**Human Right Campaign**: Best Places to Work for LGBTQ Equality – 100% Corporate Equality Index

**Boston Business Journal**: Corporate Ally Award

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**SPOTLIGHT**

**Alex Connor**
BluePride member / Innovation Consultant
Blue Cross Blue Shield of Massachusetts

I am incredibly grateful to work for a company that empowers me to be my authentic self and to lead with empathy. The camaraderie I have found with my fellow peers in Blue Pride has left me feeling fulfilled, valued and seen.
Connecting with Our Communities
Diversity, Equity, Inclusion and Belonging
Talent Equity
Culture of Wellbeing

Introduction

Our Company

Our Members and Employer Customers

Our Community

Our Employees

Our Environment

Connecting with Our Communities

Diversity, Equity, Inclusion and Belonging

Talent Equity

Culture of Wellbeing

TALENT EQUITY

Building on our company’s strength in DEIB, we seek to build innovative career pathways, particularly in high-demand jobs.

Offering career support, every step of the way

Our career advancement classes, tools and mentoring programs are designed to meet employees where they are in their career journeys.

Internship & Apprentice Programs

Finding a diverse group of candidates with skill sets or aptitude in data, analytics or technology, aiming to convert them to full-time roles.

‘New to Blue’ Onboarding

New in 2023. Coaching, mentoring and resources for new hires to level the playing field and help them find success.

Data & Analytics Community

Demystifying data & analytics tools and topics for 700+ new and advanced users, lowering the barrier to entry in this profession.

Careers at Blue

Offerings to help employees identify and refine their professional passions, explore career options and jumpstart internal job searches.

Whatever your career path is, data literacy is critical to growth. We make data and analytics accessible and welcoming for everyone, reducing barriers to entry so people in any position can take advantage and grow into new, higher-earning roles.

Anne Brodnitzki-Goldberg
Senior Manager, Data Science + Data & Analytics Community Development Chair
Blue Cross Blue Shield of Massachusetts

“Whatever your career path is, data literacy is critical to growth. We make data and analytics accessible and welcoming for everyone, reducing barriers to entry so people in any position can take advantage and grow into new, higher-earning roles.”

Anne Brodnitzki-Goldberg
Senior Manager, Data Science + Data & Analytics Community Development Chair
Blue Cross Blue Shield of Massachusetts
**SPOTLIGHT**

**Summer Internship Program**

**Class of 2023**

- 35 interns
- 11 states represented

“**The interns in our early-in-career programs are emerging leaders, change agents and technologists using their skills and energy to support our culture of innovation. A strong, diverse workforce is essential to our company’s long-term success.**”

Monica Caley
Early-in-Career Program Manager
Blue Cross Blue Shield of Massachusetts

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**CLICK TO WATCH**

**TODAY’S INTERNS:**

**TOMORROW’S LEADERS**
CULTURE OF WELLBEING

We foster a culture that enables our colleagues to do their best work while living happy, healthy lives.

Promoting health and work/life balance

Our benefits program supports employees’ physical, emotional, financial and social wellbeing. Here’s a sampling of offerings:

- **Financial Finesse program.** For help making the best financial decisions possible, employees can receive unlimited one-on-one coaching with a certified financial planner via phone or live chat, along with tools and resources.

- **Education assistance programs.** These include student loan repayment support and reimbursement for courses towards a degree or certificate/certification to help further your development at Blue Cross.

- **Wellness reimbursements.** Employees can be reimbursed for eligible expenses associated with going to the gym, quitting smoking, buying vegetables from a farm share, getting a relaxing massage and other healthy activities.

$130M+

invested to support employees’ physical, emotional, financial and social wellbeing, including insurance, 401(k) match and other benefits.

“One size fits none, which is why we offer many different benefits depending on what you and your family may need.”

Dave Arnold
VP, People Experience & Success
Blue Cross Blue Shield of Massachusetts
Our employees care about the environmental health of the communities we serve and live in. As a company, we have a responsibility to honor those good intentions and take action.

Austin Crumpton
Associate Director, Climate and Health Resilience
Blue Cross Blue Shield of Massachusetts
Climate & Health Resilience

As the commonwealth’s largest private health plan, we recognize our role as environmental stewards and are committed to improving the health of our members, employees and community.

A year of steady progress and sharpened focus

In 2023, we made strides towards our goal to be carbon neutral and zero waste by 2030, while refreshing our climate action and environmental health strategy. Some highlights:

- Reduced our carbon emissions.
- Implemented a new sustainability management platform (Sales Force Net Zero Cloud) to help measure greenhouse gas emissions and track progress towards carbon neutrality.
- Refreshed our employee engagement program to promote environmental stewardship.
- Reduced our use of electricity, paper and water.
- Created a Carbon Footprint Governance Council to oversee, guide and standardize our carbon footprint management efforts.
- Collaborated with statewide environmental action committees and stakeholders, including the Environmental League of Massachusetts, Green Ribbon Commission and Climate Beacon Project.
6,001 metric tons the amount of carbon dioxide our company’s direct and indirect activities released into the air in 2023.

6.4% change in our carbon footprint from 2022 to 2023, equivalent to planting 7,000 tree seedlings.

$10K donated to Boston Tree Alliance to expand the City’s canopy of shade trees, celebrating September’s Environmental Awareness Month.
Our road map for impact

Our climate and health resilience strategy aims to position Blue Cross as a leader in corporate environmental stewardship and answer the growing call for sustainable business practices. Here’s how we’re making an impact on our employees, members, communities—and on the environment we all share.

**Education & Empowerment**
- Give colleagues opportunities to learn and incentives to practice environmental stewardship.
- Signature programs: Good Stewards and Green@Blue

**Environmental Impact**
- Reduce greenhouse gas emissions and waste with every project to achieve our climate action goals.

**Environmental Justice**
- Seek to eliminate health inequities due to environment factors in order to make a meaningful difference in people’s lives.
Educating and empowering employees

Whether an employee is a seasoned environmentalist, a casual gardener, or someone who likes to learn new things, they’ll feel like they belong with Good Stewards. In this employee education program, colleagues explore the latest in sustainability practices and learn how to practice environmental stewardship at home and in everyday decision-making. Participants can feel inspired to embody the principles of environmental stewardship in every aspect of their lives.

Green@Blue is our employee engagement program that supports a culture where everyone contributes and leads in our environmental efforts. Colleagues come together to design and lead innovative projects that take us closer to a carbon-neutral future and create sustainable change.

In 2023, our information technology team led Blue Cross’ migration from mainframe computing to cloud computing. By sunsetting one of two mainframes and reducing the other to a fraction of its former computing load, this modernization project contributed to our goal to be carbon neutral by 2030.

The team’s work earned recognition from SustainableIT’s inaugural impact Awards.

Khoa Dang
Network Analyst
Blue Cross Blue Shield of Massachusetts
In 2023, we celebrated the ninth anniversary of our company garden program, the centerpiece of our Green@Blue employee engagement work.

Run in partnership with The Trustees of Reservations, the program invites colleagues to volunteer on their own or with teams to tend our corporate garden through the growing and harvest season. Participants grow and eat healthy food, connect with colleagues and with the outdoors, and take part in meaningful and enjoyable physical activity. The gardening program also offers in-person and virtual garden workshops.

Workplace gardening gives employees the chance to:

- **Learn** by building gardening know-how and cultivating their growing, cooking and environmental stewardship skills.
- **Connect** by meeting new people with shared interests and supporting team camaraderie.
- **Move** by starting the workday with fresh air, sunshine and light movement.

150 employees and community members spent time at the gardens and in workshops.

30 kinds of vegetables, fruits, herbs and flowers were grown.

As our company’s garden program lead, I love volunteering outdoors with my colleagues and friends. Together, we are growing and harvesting fresh, delicious, organic food while helping Blue Cross achieve its sustainability goals.

Tamie Davidson
Corporate & Signature Event Production | Civic Engagement
Blue Cross Blue Shield of Massachusetts
REDUCING OUR CARBON FOOTPRINT

We have committed to becoming carbon neutral and achieving zero waste by 2030. Here’s our plan to get there.

Greenhouse gas emissions

Greenhouse gases trap heat within the atmosphere, raising global temperatures. We are working to measure and reduce greenhouse gases generated onsite from sources we own or directly control (such as our commuter shuttles) and emissions generated by the entities that produce the electricity, gas and steam we buy and use in our buildings.

GOAL: Reduce and counterbalance greenhouse gas emissions by 30% by 2027.

PROGRESS: We reduced emissions from 6,413 metric tons in 2022 to 6,001 metric tons in 2023.

How We Compare: Reducing Emissions

Our 6.4% reduction in carbon emissions from 2022 to 2023 is more than twice the U.S. average of 3% expected by the Global/Carbon Project.
Although our company’s direct and indirect water use is minimal given the nature of our business, we are committed to measuring water efficiency so we can consume only what we need.

**GOAL:** Reduce water consumption by 5–10% and increase water recycling and reuse by 10% by 2027.

**PROGRESS:** In 2023, our facilities were primarily situated in regions experiencing low to moderate water stress. 75% of our facilities have earned green-building certifications for water efficiency.
Energy

Energy-efficient buildings use less energy to heat, cool and run appliances and electronics. We are working to improve our energy efficiency by measuring and tracking our use of electricity, natural gas and steam.

**GOAL:** Reduce electricity consumption by 30% by 2027.

**PROGRESS:** 75% of our office space is LEED-certified for energy efficiency, and our hybrid work model allows us to reduce our electricity usage.

Waste

We are working to manage waste by reducing and reusing the waste our company produces and regenerating natural systems.

**GOAL:** Achieve zero waste by 2030.

**PROGRESS:** We cut annual plastic waste by nearly 6,000 bottles by promoting the use of water dispensers and reducing the use of bottled beverages.

Deb Kiernan
Director of Corporate Real Estate
Blue Cross Blue Shield of Massachusetts

Our Corporate Real Estate team is excited to join forces with our colleagues in Climate & Health Resilience to enhance work environments for employee wellbeing. By optimizing air quality, water usage, energy efficiency and waste management, we’re fostering sustainable, inspiring workspaces where employees can thrive.
Thank you for taking the time to read about our efforts to drive positive change in Massachusetts.

We’re proud of what our employees and community partners accomplished in 2023, and we look forward to building on our work to create a healthier, more equitable and sustainable commonwealth.

For questions about this report, contact citizenship@bcbsma.com
To learn more, visit bluecrossma.org/aboutus