










# OUR COMPANY AT A GLANCE

We are a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. Our mission is to show up for everyone like they're the only one, guiding them to the exceptional health care they deserve — affordably, equitably and seamlessly. In keeping with that commitment, our company is consistently rated among the nation's best health plans for member satisfaction and quality.

## OUR MEMBERS & CUSTOMERS

 <b>3M</b> Medical members	 <b>1.9M</b> Pharmacy members	 <b>1M</b> Dental members	 <b>20K</b> Employer customers
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## OUR MEMBERS COME FIRST

 <b>59M</b> Claims processed	 <b>3.6M</b> Calls, live chats & emails answered	 <b>1.7M</b> Registered MyBlue users
<b>95%</b> Claims processed by our automated system	<b>74%</b> Member inquiries resolved on the first call or live chat	<b>13M</b> MyBlue web and app visits

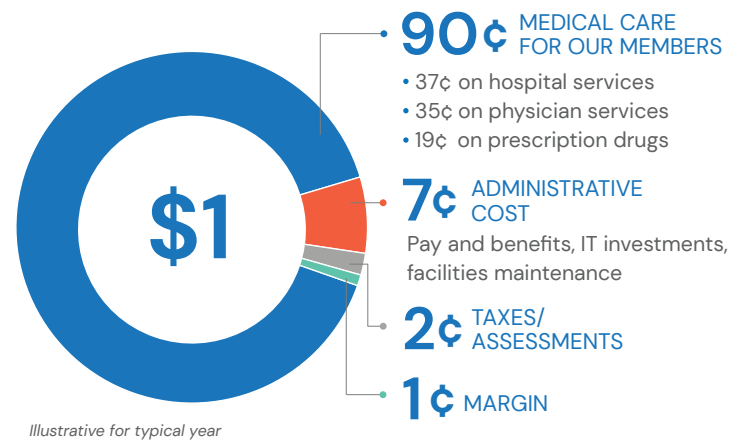
## OPERATING RESPONSIBLY

### By the numbers








- Managed **\$22.3B** in spending for our members' health care
- Paid taxes and assessments totaling **\$292M**
- Maintained sufficient reserves to provide security against the unknown
- Our typical operating margin is less than 1%; in 2024, we had an operating loss of **-4.3%**

(Data reflects CY 2024)

### How Your Premium Dollar Is Spent



## COMPREHENSIVE COVERAGE

 <b>Health Insurance</b> including managed care, PPO/EPO, and Medicare with custom, tiered and limited options	 <b>Other Insurance</b> Dental, vision, pharmacy, travel and disability coverage	 <b>Virtual care</b> with options for mental health, primary care, and 24/7 urgent care	 <b>Health Financial Accounts</b> including HSAs, HRAs, FSAs and LSAs
 <b>Mental Health</b> Help finding care, remote therapy options and substance use disorder support	 <b>Wellness Benefits</b> including fitness, weight loss, and mind & body	 <b>Stop-loss Coverage</b> for self-insured accounts	

## Massachusetts Provider Network

**82K** Providers  
including **22K** mental health providers (**↑92%** since 2017)

**71** Hospitals



### The Power of Blue

The Blue Cross Blue Shield Association is a national association of 34 independent, community-based and locally operated Blue Cross Blue Shield companies.

**Insures 1 in 3 Americans**  
115M members in U.S. and Puerto Rico

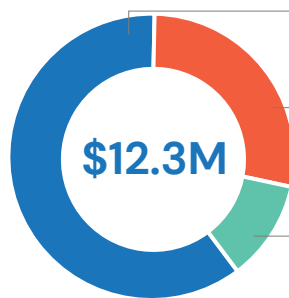
**Committed to Local Communities**  
\$500M in charitable giving

**National Provider Network**  
1.7M doctors and hospitals

# COMMUNITY COMMITMENT

We are committed to creating a healthier, more equitable and just community.

## Community Investments



- \$6.6M** in corporate contributions to **363** not-for-profits
- \$3.9M** in BCBSMA Foundation grants to **83** community organizations
- \$1.8M** in volunteer service and in-kind support

Data reflects CY 2024

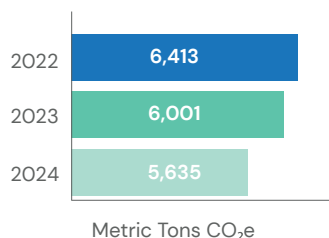
## Civic Engagement

Data reflects CY 2024



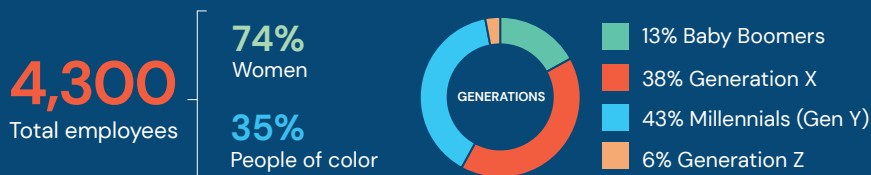
## Climate and Health Resilience

We continue to reduce our carbon footprint as part of our journey toward being carbon neutral by 2030.



# OUR PEOPLE

We have a high-performing team with diverse backgrounds, experiences and perspectives. We care about each other and strive to create a culture where everyone is respected, included and empowered to contribute.



## Employee Engagement & Empowerment



## Senior Leadership

<b>Sarah Iselin</b>	President & Chief Executive Officer
<b>Krista Bowers</b>	Government Programs, SVP
<b>Dave Corkum</b>	Chief Commercial Officer, EVP
<b>Ruby Kam</b>	Chief Financial Officer, EVP
<b>Rich Lynch</b>	Chief Operating Officer, EVP
<b>Jay McQuaide</b>	Chief Communications & Citizenship Officer, SVP
<b>Dawn Perry</b>	Chief Risk & Audit Officer, SVP
<b>Sandhya Rao, M.D.</b>	Chief Medical Officer, SVP
<b>Candace Reddy</b>	Government & Regulatory Affairs, SVP
<b>Don Savery</b>	General Counsel, Interim Chief People Officer, SVP

## Awards & Recognition

Honors received in 2024 include:



Blue Cross Blue Shield of Massachusetts  
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