



MASSACHUSETTS

# OUR COMPANY AT A GLANCE



We are an innovative, community-focused, tax-paying, not-for-profit health plan headquartered in Boston. Our mission is the relentless pursuit of quality, affordable and equitable health care with an unparalleled consumer experience. Consistent with our promise to always put our members first, we are rated among the nation's best health plans for member satisfaction and quality.

## OUR MEMBERS & CUSTOMERS



**2.9M**  
Medical members



**937K**  
Dental members



**21K**  
Employer customers

## OUR MEMBERS COME FIRST



**56M**  
Claims processed

**94%**  
Claims resolved on the first submission



**3M**  
Calls, live chats & emails answered

**78%**  
Member inquiries resolved on the first call or live chat



**1.1M**  
Registered MyBlue users

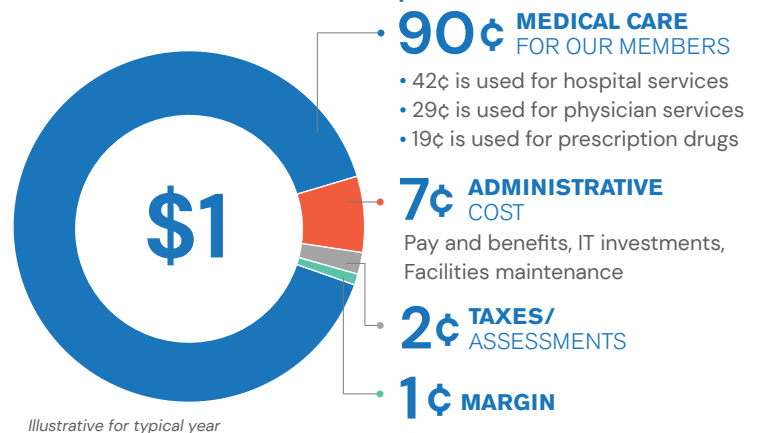
## OPERATING RESPONSIBLY

### By the numbers

- Manage **\$18B** in spending for our members' health care
- Invested **\$690M+** to cover COVID testing, treatments and vaccinations
- Paid taxes and assessments totaling **\$194M**
- Maintain sufficient reserves to provide security against the unknown
- Operating margin was a modest **0.1%**

(Data reflects CY 2021)

### How Your Premium Dollar is Spent



## COMPREHENSIVE COVERAGE



**Health Insurance**  
including HMO, PPO and Medicare, with custom, tiered and limited options



**Other Insurance**  
Dental, vision, pharmacy, travel and disability coverage



**Telehealth**  
with 24/7 access to physicians



**Health Financial Accounts**  
including HSAs, HRAs and FSAs



**Mental Health**  
help finding care, remote therapy options and substance use disorder support



**Fitness Benefits**  
including wellness coaching



**Stop-loss Coverage**  
for self-insured businesses

## Massachusetts Provider Network



**71K**  
Providers



including **17K** mental health providers (↑ 37% since 2016)



**74**  
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**  
110M members in U.S. and Puerto Rico

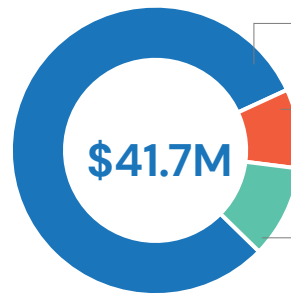
**Committed to Local Communities**  
\$315M in charitable giving

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

# COMMUNITY COMMITMENT

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

## Community Investments



\$27.9M out of \$33.7M in corporate contributions championed health equity in the community

Data reflects CY 2021

## Civic Engagement

Data reflects CY 2021

**2,797**  
Employee volunteers  
(76% of employees)

**29,582**  
Volunteer hours

**303**  
Service projects  
(70% virtual and  
30% in-person)

**74%**  
Executive management  
serve on a not-for-profit  
board

## Environmental Sustainability

**58%**  
Reduced electricity  
(2010 baseline)

**85%**  
Reduced paper  
(2010 baseline)



**76%**  
Reduced waste  
(2010 baseline)

**31%**  
Reduced water  
(2015 baseline)

# DIVERSITY, EQUITY & INCLUSION

**3,700**

Total employees

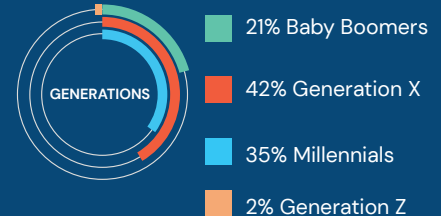
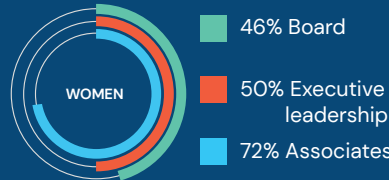
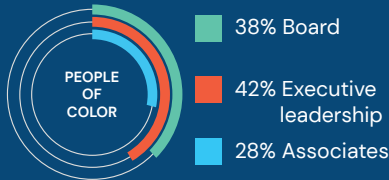
**1324**

employees participate  
in at least one of our  
eight Employee  
Resource Groups

**62%**  
Women & people  
of color on  
Board of Directors

**58%**  
Women & people  
of color in  
executive leadership

**\$43M**  
Spending for  
Supplier Diversity  
(22.9% increase since 2016)



## Senior Leadership

<b>Andrew Dreyfus</b>	President and Chief Executive Officer
<b>Pat Gilligan</b>	Chief Commercial Officer, EVP
<b>Manny Lopes</b>	Public Markets & Government Relations, EVP
<b>Rich Lynch</b>	Chief Operating Officer, EVP
<b>Jay McQuaide</b>	Chief Communications & Citizenship Officer, SVP
<b>Sandhya Rao, M.D.</b>	Chief Medical Officer, SVP
<b>Andreana Santangelo</b>	Chief Financial Officer, SVP
<b>Don Savery</b>	General Counsel, SVP
<b>Sue Sgroi</b>	Chief Human Resources Officer, EVP
<b>Sukanya Soderland</b>	Chief Strategy Officer, SVP
<b>Linda Williams</b>	Chief Audit Officer, SVP

## Awards & Recognition



5 years in a row



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