



# THE ROAD AHEAD

2022 ANNUAL REPORT



Kansas City

# LETTER FROM THE CEO

**OUR MISSION:** To provide affordable access to healthcare and to improve the health of our members.

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## THE ROAD AHEAD

The last few years have been incredibly challenging and, as things begin to stabilize, it's clear the landscape of the healthcare industry is changed forever. We responded to the extraordinary pressures of a global pandemic with an unprecedented level of collaboration and innovation, streamlining processes while uncovering inequities within the system. It was humbling and inspiring to be part of this evolution.

And as we now look to our post-pandemic future, we can see the road ahead is filled with promise and anticipation. We're excited to continue to deliver an unmatched blend of service, solutions, and commitment to the Kansas City community.



**Erin Stucky**

President and Chief Executive Officer



# OUR CORE VALUES

When it comes to employee engagement and recruitment of talent, offering competitive salary and flexibility is simply not enough. As the workforce evolves, people are seeking companies with strong internal culture and altruistic corporate practices. And that's where a company's values make a difference. Core values are statements of fundamental beliefs

that define the character of an organization and set expectations for behaviors and action.

But simply proclaiming what you stand for doesn't make it so. Practicing what we preach and living the words we speak takes commitment and a dedicated approach; it's a journey and it's embraced from the top on down.

This all starts with a simple but complex question: what does our organization stand for? Establishing a set of Core Values was important to President and CEO Erin Stucky and the entire senior leadership team. In early 2022, Blue KC introduced a shared set of core values to enable our enterprise strategy and guide our interactions with every stakeholder.



## HEALTHIEST LIFE

We are dedicated to improving the health of our community.



## EMPOWERMENT

We are trusted to advance our mission.



## INCLUSION

We value differences and respect our members, our community and each other.



## BETTER TOGETHER

We achieve the best results when we partner as one team.



## EXCELLENCE

We honor our commitments.

Blue KC launched the Core Values awareness campaign mid-2022 with employees receiving access to practical Core Values-related resources and opportunities to participate in Core Values-related activities. The campaign focuses on a unique value each quarter and will continue through 2023.

All leaders and employees are committed to embodying our five fundamental beliefs with members and our partners.



**OUR  
COMMUNITY  
MATTERS**

## FINANCIAL GIVING & COMMUNITY ENGAGEMENT

Since our founding in 1938, supporting and engaging the local community has always been at the heart of Blue KC. From special initiatives, to targeted financial support, innovation prizes, and key partnerships, 2022 was another special year of giving back.

## FINANCIAL SUPPORT

In the past year, Blue KC invested more than \$2 million in 284 organizations throughout the Kansas City metro, focusing on food access, mental health, health equity, education, general wellness, and community initiatives.

We joined forces with [Parade of Hearts](#) – a public art experience that celebrates diversity, unites communities, and supports nonprofits – as it blanketed the region in KC Heart sculptures designed by local artists. We continued our mission to [end hunger](#), working with our [WellStocked](#) partners to provide better access to food in our community and bring awareness to the needs our neighbors face. We worked with [The Giving Grove](#) to plant fruit trees in local neighborhoods,



[Kanbe's Markets](#) to expand their Healthy Corner Store program, and [Cultivate KC](#) to increase urban agriculture and provide opportunities for families to thrive. Food is directly tied to health, and Blue KC is committed to working with our partners to provide equitable access to healthy food to feed families throughout our region.

The 2022 Blue KC Transforming KC: Heath Outcomes Research Grant, in partnership with BioNexus KC, was awarded to Angela Martin, MD, OBGYN, Associate Professor in the Department of Obstetrics and Gynecology at The University of Kansas Health System. The \$50,000 grant – established to bolster the ongoing commitment to health equity – supports research on how doula care impacts healthcare quality and reduces poor outcomes for Black pregnant and birthing people.

During Maternal Mental Health Awareness Month, Blue KC pledged a total of \$40,000 to Kansas City-based [Uzazi Village](#) and [Promise 1000](#) in a bid to assist families across the region. The local organizations share Blue KC's mission of helping mothers, parents, and infants achieve their best health.

To further highlight the importance of mental health and knowing the mental health struggles teens face today, we worked with [Zero Reasons Why](#) to bring their suicide



awareness program into 24 local schools, spurring open and honest conversations about mental health and providing resources to students who may be struggling.

As a founding partner of the Kansas City Current, and its official health insurance partner, Blue KC helped celebrate and support Goalkeeper Adrianna "AD" Franch, and her community giving program [Play for Trees](#), which partners with [The Giving Grove](#) to bring more orchards to neighborhoods in Kansas City. Throughout September's Hunger Action Month, Blue KC pledged \$100 each time Franch recorded one of her 32 saves. As an added boost, the Current matched Blue KC's donation, increasing the grand total to \$6,400.

At Blue KC, we firmly believe that everyone in our community deserves the right to excellent healthcare, regardless of their ability to pay. As such, Blue KC gave back in a big way in 2022, providing \$140,000 to five deserving Federally Qualified Health Centers in the community: [Vibrant Health](#), [Family Health Care KC](#), [Samuel U. Rodgers Health Center](#), [KC Care Health Center](#), and the [Health Partnership Clinic of Johnson County](#).

Through an investment in the [Health Equity Learning and Action Network](#), Blue KC took an important step to improve health equity in our community. The Health Equity LAN aims to bring together a diverse set of stakeholders who can help further establish health equity as a priority in our region and help address the social determinants of health.

# COMMUNITY ENGAGEMENT

**VOLUNTEER APPRECIATION WEEK**

**172** TOTAL HOURS VOLUNTEERED IN THE COMMUNITY

WHICH IS EQUIVALENT TO **\$5,151.40\***

*\*According to Independent Sector.*

Blue KC employees go the extra mile for the community they call home. And with Blue KC’s new Volunteer Time Off benefit, launched in 2002, employees more than maximized their volunteer efforts, serving organizations like [Harvesters](#), the [Kansas City Zoo](#), [HappyBottoms](#), [The Giving Grove](#), and many others. Employees also served on committees, boards, and fundraising events in support of our amazing partners. During our annual Blue KC Cares giving campaign, our employees donated \$255,000 to 125 organizations, and during the holiday season, staff donated to local teens through the Fox 4 Love Fund Sack It for Santa program.

In June, Blue KC partnered with [JuneteenthKC](#) as part of its 11th annual JuneteenthKC Heritage Festival, hosted within the 18th & Vine Historic Jazz District. Aligning with the focus of delivering equitable health opportunities and positive outcomes, Blue KC provided free health screenings to festival patrons to raise awareness and promote wellness throughout the Kansas City community. The screenings, performed by



nurses from Blue KC’s Spira Care Centers, tested important metrics that impact parental health, including blood pressure and BMI.

Blue KC also served as presenting sponsor of the KC Current Pride Night at Children’s Mercy Park and as an official sponsor of [KC PrideFest](#), an annual LGBTQ+ festival located at Theis Park, near the Country Club Plaza. In further support of the LGBTQ+ community in Kansas City, a group of Blue KC employees participated in the [Pride Parade](#), walking as part of the KC Current float.

Kansas City personifies its nickname as the “heart of America.” It’s a unique place with a genuine love for one another. And here at Blue KC, we’ll continue to invest in our great community while joining forces with local organizations, businesses, and partners to push forward important, imperative initiatives that make our city special.



# EMPLOYEE RECOGNITION

## BLUE KC VOLUNTEER OF THE YEAR 2022



**Monica Green**

**Quality Interventions Specialist,  
Senior HEDIS – Clinical Quality  
Management**

Each year, as part of [Wreaths Across America](#), Monica honors those who have served our country by laying holiday wreaths at Fort Leavenworth National Cemetery. She also assisted at several Easter egg hunts throughout the community, helped clean and clear along our highways, gardened with community partners, raised money for March of Dimes, and volunteered her time at [Harvesters](#) and other area food pantries.



In addition to being named **Volunteer of the Year**, Monica received \$1,000 to donate to the charity of her choice – [March of Dimes](#).

## SPORTS PARTNERSHIPS

Founded in Kansas City in 1938, Blue KC has always embraced its role as one of the area’s long-standing corporate citizens. For over 80 years, we’ve dedicated time and resources to help make the community a healthy, vibrant place to live, work, play, and raise a family. It’s no secret Kansas City loves to cheer on our teams and each other. Which is why Blue KC’s sports partnerships have been so successful. They help drive key business objectives by being invested in our community and the physical and mental health of all citizens.

Sports partnerships at Blue KC serve three purposes:

- Help normalize the behavioral health conversation by creating mental health awareness programs
- Make the Kansas City community a better place to live, work, and play by honoring and showing our support of key public service members
- Increase brand loyalty and generate new sales leads by engaging members at their moments of passion and pride as a Kansas City sports fan while aligning with our hometown sports teams.

## 2022 ROYALS PARTNERSHIP RECAP

### COACHES WITH CHARACTER

Blue KC teamed up with the “C” You In The Major Leagues Foundation to recognize six Blue KC Coaches with Character throughout the Royals’ season. The program spotlights high school coaches who are helping to grow youth sports. At a year-end celebration, the coaches met Royals owner and CEO John Sherman and Royals Hall of Famer George Brett. As a tribute to each coach, their names and stories will be displayed on Kauffman Stadium pillars inside Gate D.



*“The Coaches with Character events stand out as two of the top nights of making memories I have enjoyed since my cancer diagnosis was downgraded to stage 4 inoperable and incurable in June of 2021. My family and I have taken on the mantra of ‘keep making memories’ and I am so thankful for Blue KC and the Royals.”*

— **Rob James, Liberty North High School basketball and baseball coach**

### HOMETOWN HEROES

Blue KC values and appreciates our first responders. Hometown Heroes is a community program honoring those who serve our Kansas City community 24/7/365. Ten first responders were recognized during the 2022 Royals season. One Hometown Hero, Sarah “Smiley” Nauser, served her community as a KCPD officer for eight years before her ALS diagnosis. As she fights the disease and advocates for others with ALS, Sarah radiates positivity throughout Kansas City and beyond.



*“That I would still be considered a hero, although I’m not wearing a badge or gun anymore, is an honor. The Kansas City community has really lifted me up since my diagnosis. Being recognized by Blue KC and the Royals as a hero to this community is very special.”*

— **Sarah Nauser, Former KCPD Officer**

### SHUT OUT THE STIGMA

Shut Out the Stigma aims to eliminate the stigma around behavioral health, and instead, bring awareness to and normalize this important conversation. Blue KC donated \$30 each time a Royals pitcher recorded a shutout inning during the 2022 season. In total, Blue KC donated nearly \$30,000 to six behavioral health organizations in our community.



*“Our team was desperately needing new sand tray therapy kits and sensory equipment for our kids, and this (donation) will go a long way!”*

— **Lindsey Stephenson, KVC Niles President**

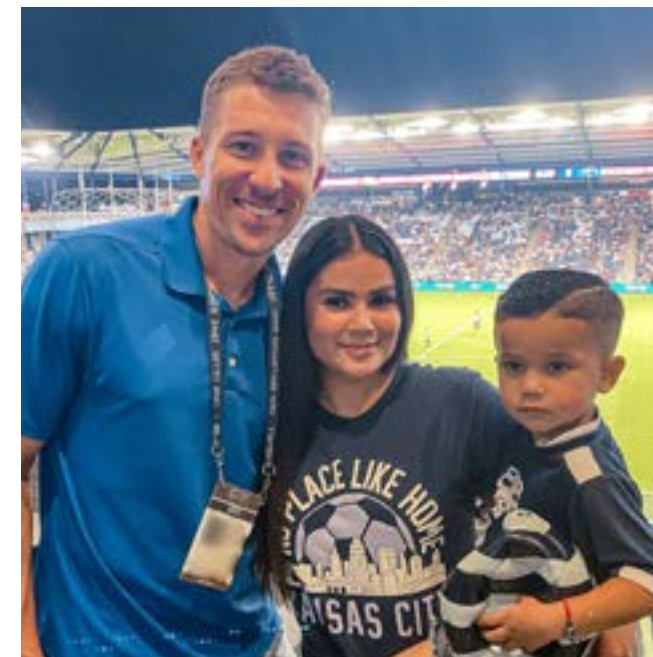
## 2022 SPORTING KC PARTNERSHIP RECAP

Blue KC Sporting Samaritans highlights students and teachers who work to make the Kansas City community a better place to live, work, and play. Eight individuals, who made significant impacts in the classroom, were recognized during pregame festivities at 2022 Sporting KC home matches. Former Sporting KC and U.S. Men’s National Team defender Matt Besler, who first participated in the program in 2016, served as the program’s ambassador.

**BLUE KC**  
SPORTING SAMARITANS



Kansas City



*“I loved getting to know our 2022 class of Blue KC #SportingSamaritan honorees! What an incredible bunch of difference-makers. I’m thankful to each and every one of them for the way they’re impacting Kansas City!”*

— **Matt Besler, Blue KC Sporting Samaritans Ambassador**

*“This was a wonderful experience, and you all certainly know how to make a teacher feel special and appreciated. Thank you again for this amazing recognition and fun experience with my friends and family.”*

— **Dorothy Drake, Trailridge Elementary School Teacher and Sporting Samaritan Honoree**

## 2022 KC CURRENT PARTNERSHIP RECAP

As a founding partner of the 2022 championship runner-up KC Current, Blue KC continues to focus on its behavioral health initiative. A new initiative for 2022, Sideline the Stigma, promotes practical resources to decrease the stigma around mental health. The initiative kicked off November 12 with an event in partnership with Synergy Services and Current players, where approximately 75 youth attended. In another partnership highlight, Blue KC was the presenting sponsor of the Pride Night match. Proceeds from ticket packages generated nearly \$10,000, which were donated to [Our Spot KC](#), a hub for resources that support, advance and equip LGBTQ+ individuals, and [KC Care Health Center](#), which promotes health and wellness by providing quality care, access, research, and education to the underserved and all people in our community.



*“Sideline The Stigma, in partnership with Blue KC and KC Current, was a remarkable way to facilitate many needed conversations about mental health right here in our community. Many youth voices collectively gathered to speak about their mental health, challenges they faced, how they have overcome barriers, and how they could work together to reduce the stigma surrounding mental health that unfortunately still exists. This event was incredibly important to all of us at Synergy Services. Every day we advocate for mental health support for all. This event showcased the importance of mental health to all the youth we get to work with every day. They had an opportunity to see that their voices matter, they are heard, and they can make an impact. I am so proud and thankful that we had the opportunity to partner with Blue KC and KC Current in making an impact in our community.”*

— **Claire Sundermeyer, Synergy Services Special Events and Marketing Manager**



The image features a stylized landscape with overlapping blue and grey waves. A vertical line of several parallel black lines descends from the right side of the waves and curves into a series of concentric, wavy black lines that sweep across the bottom of the frame. The text 'HEALTHCARE REIMAGINED' is positioned in the middle-left area.

**HEALTHCARE REIMAGINED**

## INSPIRING INNOVATION

At Blue KC, we're committed to supporting future leaders and funding innovation that will improve the lives of our members and push the industry forward. As healthcare needs continue to evolve, it's imperative to develop new tools, techniques, and solutions that treat whole person health and inspire positive change in our community.



## LEADING WITH EMPATHY

The needs of each patient are unique and nuanced, especially those dealing with complex and chronic health conditions. That's where the Blue KC Care Team steps in. Their team of advocates include clinical nurses, social workers, and other healthcare professionals who specialize in areas such as Diabetes Management, Neonatal Intensive Care, Oncology, and Traumatic Brain Injury.

Participants are identified and referred to the Blue KC Care Team in a variety of ways, including recommendations from Blue KC account executives, HR partners, and through conversations with customer service representatives. The Utilization Management team alerts Care Management of inpatient stays and prior authorized procedures which require complex transitions to home or the next level of care. Many potential candidates are also identified through an equity adjusted predictive analytics database that aligns claims, diagnoses, and social determinants of health factors.

Each patient is paired with a Blue KC Care Team advocate based on their specific needs. This highly trained healthcare specialist acts as a personal support team, simplifying a healthcare system that can be daunting and overly complicated while helping close the gaps that may be impeding progress.

The program, which helped over 2,000 chronic condition/transition of care management patients and over 1,500 complex care management patients in 2022, is no additional cost to existing Blue KC members. A difference that means everything.

## LEADERS OF TOMORROW

In partnership with the [Regnier Institute for Entrepreneurship and Innovation](#) and the [Henry W. Bloch School of Management at the University of Missouri–Kansas City \(UMKC\)](#), Blue KC announced the winners of the 2022 Blue KC Healthcare Innovation Prize — Speak IT and MiDoc. [Speak Information Technologies \(Speak IT\)](#), which automates mouse clicks within the electronic health record, received a \$15,000 prize. MiDoc, a wearable vest that measures a patient's heart and lungs and delivers a medical grade EKG, was awarded a \$10,000 prize.



### FIRST PLACE WINNERS

Michael Cafiero  
and Julian Lu  
*Speak IT*

### SECOND PLACE WINNER

Dr. Linda X. Wu  
*MiDoc*



# MENTAL HEALTH FIRST AID TRAINING

Mental Health First Aid® (MHFA), an international, evidence-based program, teaches people to identify, understand, and respond to signs and symptoms of mental health and substance use challenges. The program then connects people with appropriate support and resources when necessary.

In 2022, Blue KC began offering MHFA to our employer groups at no cost, through the Mindful by Blue KC program. The response has been overwhelmingly positive, as more companies begin to recognize the behavioral health needs of their employees in a post-pandemic world.

One in five Americans has a mental illness, but many are reluctant to seek help or don't know where to turn for care. Just as CPR helps those without clinical training assist an individual having a heart attack, MHFA prepares participants to interact with a person experiencing a mental health crisis. Mental Health First Aiders learn a five-step action plan that guides them through the process of reaching out and offering appropriate support.

In just 12 years, Mental Health First Aid has become a full-blown movement in the United States — more than 2.5 million people are certified Mental Health

First Aiders, and that number is growing every day. Also growing are the requests for MHFA from Blue KC's employer groups, with many first time or additional training sessions planned soon. As we approach an uncertain future, what remains clear is the continued need for a holistic, whole-person approach to healthcare. Learn more at [www.mentalhealthfirstaid.org](http://www.mentalhealthfirstaid.org).

## In 2022, Blue KC provided MHFA training to:

- Blue Valley School District
- Pembroke Hill School
- Garmin International
- Spotlight Analyst Relations
- ProPharma Group
- Kansas City Current



**Blue KC Offers Youth Mental Health First Aid® to Blue Valley School District**  
[PLAY VIDEO](#)



**Blue KC provides Mental Health First Aid® training to Pembroke Hill School**  
[PLAY VIDEO](#)



**Blue KC introduces Mental Health First Aid®**  
[PLAY VIDEO](#)



**DEDICATION  
TO SERVICE**

# SERVICE QUALITY MANAGEMENT (SQM) CUSTOMER SERVICE AWARDS

Blue KC was honored to receive awards from Service Quality Management (SQM), a survey vendor that benchmarks over 500 call centers across North America, honoring both our company and our customer service representatives (CRS).

In addition, 64 customer advocates, seven supervisors, and eight leads achieved World Class Certification status from SQM and two Blue KC employees were recognized for outstanding customer service.

### Company awards included:

- Call Center of the Year Award Finalist
- Call Center World Class FCR Certification
- Highest Employee Experience for the Contact Center Industry Award
- World Class Employee Experience Award
- CX Best Practice - Agent Coaching and Training Program

## CUSTOMER EXPERIENCE Employee Awards

### Supervisor of Year Finalist (Top 6)

- Gina Beaver <sup>1</sup>

### CSR of Year Finalist (Top 50)

- Ryan Hardin <sup>1</sup>
- Carol Lewis <sup>1</sup>
- Julie Morris <sup>2</sup>
- Dana Plowman <sup>1</sup>

## WORLD CLASS CERTIFIED SUPERVISORS

- Gina Beaver <sup>1</sup>
- Tina Gasper <sup>1</sup>
- Amy Munger <sup>1</sup>
- Glenda Noel-Brown <sup>3</sup>
- Shantenie Tyner <sup>1</sup>
- Casandra White <sup>1</sup>
- Kalila Williams <sup>1</sup>

## WORLD CLASS CERTIFIED LEADS

- Aimee Brisco <sup>1</sup>
- Randalyn Campbell <sup>1</sup>
- Branden Lee <sup>1</sup>
- Lindsey Petrin <sup>1</sup>
- Renee Rinehart <sup>1</sup>
- Tracy Shifflett <sup>1</sup>
- Trish Smith, FEP <sup>2</sup>
- LaToya Witherspoon <sup>1</sup>

## WORLD CLASS CERTIFIED CUSTOMER ADVOCATES

- Sharron Alfred <sup>1</sup>
- Chris Arganbright <sup>2</sup>
- Kelly Beaver <sup>1</sup>
- Ashley Bratton <sup>1</sup>
- Nekeisha Buckley <sup>1</sup>
- Jon Burns <sup>1</sup>
- Collin Bustamante <sup>3</sup>
- Mia Canady <sup>3</sup>
- Kim Cetrangelo <sup>2</sup>
- M'Kaela Cole <sup>1</sup>
- Lauria Comley <sup>2</sup>
- Keshaua Crawford <sup>1</sup>
- Karrie Cunning <sup>1</sup>
- Gina Dudley <sup>1</sup>
- Candy Duncan <sup>3</sup>
- Kayla Evans <sup>1</sup>
- Tish Ewing <sup>1</sup>
- Victoria Ferguson <sup>1</sup>
- Mindy Floray <sup>1</sup>
- Wes Fuller <sup>2</sup>
- D'Nae Gardner <sup>1</sup>
- Dana Giles <sup>1</sup>
- Vera Hancock <sup>1</sup>
- Ryan Hardin <sup>1</sup>
- Jenny Hoogendoorn <sup>1</sup>
- Matasha Jackson <sup>3</sup>
- Jasmine Jones <sup>1</sup>
- Julie Kramer <sup>2</sup>
- Laura Kudrin <sup>1</sup>
- Matthew Lange <sup>1</sup>
- Kaylee Larabee <sup>1</sup>
- Carol Lewis <sup>1</sup>
- Regina Lewis <sup>1</sup>
- Trisha Martin <sup>3</sup>
- Allison Mayer <sup>3</sup>
- Kayla McLeod <sup>2</sup>
- Mary Miller <sup>1</sup>
- Victoria Mitchell <sup>1</sup>
- MacKenzie Moore <sup>1</sup>
- Janine Morgan <sup>2</sup>
- Julie Morris <sup>2</sup>
- Jarvis Morrison <sup>1</sup>
- Dana Plowman <sup>1</sup>
- Rebecca Prather <sup>1</sup>
- Laura Puthoff <sup>1</sup>
- Ashley Rhode-Allen <sup>3</sup>
- McKenna Rose <sup>1</sup>
- Sabrina Scroggins <sup>1</sup>
- Angela Seals <sup>1</sup>
- Crystal Smith <sup>1</sup>
- Trish Smith <sup>2</sup>
- Ariana Starks <sup>1</sup>
- Angie Stuart <sup>3</sup>
- Lizbeth Stypolkowski <sup>1</sup>
- Dystenee' Swink <sup>3</sup>
- Sonya Taylor <sup>3</sup>
- Suzanne Tobin <sup>1</sup>
- Valencia Tribitt <sup>1</sup>
- Dawn Uthe <sup>1</sup>
- Lori Walters <sup>3</sup>
- Cheena Wanamaker <sup>2</sup>
- Levi White <sup>1</sup>
- Lacey Williams <sup>1</sup>
- LeShea Wright <sup>1</sup>

<sup>1</sup> COMMERCIAL

<sup>2</sup> FEDERAL EMPLOYEE PROGRAM (FEP)

<sup>3</sup> GOVERNMENT PROGRAMS

# OTHER COMPANY-WIDE AWARDS

## CUSTOMER EXPERIENCE

### North American Customer Centricity Awards

Blue KC was also honored by the North American Customer Centricity Awards which recognizes inspiring organizations who deliver outstanding customer experience.

- Silver award for Best Measurement in Customer Experience

### Awards International


In addition, Blue KC took home a host of customer experience honors from Awards International, LLC.

- Gold award for Customers at the Heart of Everything I
- Silver award for Best Customer Service
- Silver award for B2B Customer Experience
- Silver award for Customer-Centric Culture – Large Company

## CORPORATE RECOGNITION

- First place in the 2022 Healthiest Employers, Large Group, *Kansas City Business Journal*
- Healthy KC Platinum Certified, Greater Kansas City Chamber of Commerce
- No. 36 in the Healthiest 100 Workplaces in America, Healthiest Employers
- *Ingram's Magazine* Best Companies to Work For
- Volunteer Organization of the Year, HappyBottoms
- Mid-America Regional Emmy nomination in Arts/Entertainment Short Form Content category for [There Will Come a Day](#)
- Better Business Bureau Accreditation





**ACCREDITED**  
NCQA  
**HEALTH PLAN**  
ACCREDITED

Blue Cross and Blue Shield of Kansas City  
**Good Health HMO, Inc**

**Accredited**

Last update: 03/15/2023  
Ratings are updated annually (September)

**Health Plan Rating**  
★★★★☆ 4.0 of 5

Blue Cross and Blue Shield  
of Kansas City (PPO)

**Accredited**

Last update: 03/15/2023  
Ratings are updated annually (September)

**Health Plan Rating**  
★★★★☆ 3.5 of 5

## EMPLOYEE RECOGNITIONS

### GRATIA CARVER

VP, Chief Experience Officer

*Ingram's Magazine* 50 Kansans You Should Know

### CHRISTA DUBILL

VP, Chief Communications Officer

Kansas City Tomorrow Class 44, Civic Council

### PAT FREDERICK

Sales Consultant, Large Group

Centurions Leadership Program

### MARK GARRETT

SVP, Chief Human Resources Officer

The Center Education Foundation Distinguished Alumni Award

### DREW HATTEN

VP, Underwriting

Centurions Leadership Program

### DR. RAELENE KNOLLA

VP, Population Health

2022 NextGen Leader,  
*Kansas City Business Journal*

### EMANUEL MCCRAINEY

DVP, Diversity, Equity, Inclusion, and Talent

Greater Kansas City Chamber of Commerce  
ACE Award

### MICAH PROCTOR

Associate Actuary, Medical Economics

*Ingram's Magazine* 20 Under Twenty

### ERIN STUCKY

President and CEO

*Ingram's Magazine* 250 Most Influential and  
Powerful Business Leaders in the Greater  
Kansas City Region

### DR. GREG SWEAT

SVP, Chief Health Officer

*Ingram's Magazine* Heroes in Healthcare

## COLLEGE 2 CAREER PROGRAM

In June, Blue KC launched the inaugural College 2 Career program. This corporate development path draws from former Blue KC interns who have graduated from college, received recommendations from their hiring manager, and are ready to begin their careers. The program, which lasts 12 to 18 months, focuses on personal and professional development, cultivating leaders that drive the company and the industry forward.

This year's class performed a series of rotation-based assignments to gain maximum exposure to multiple areas of the business unit aligned with their career interests. They also got to work with two other internal divisions, with the end goal of being placed in a full-time role within Blue KC.

Each Blue KC College 2 Career participant receives competitive pay and full-time employee benefits throughout their time in the program.



**KORI BROWN**

Internal Communications Coordinator



**KYNDALL ROBINSON**

Career Development Program Associate



**ODALIS HERNANDEZ**

Community Health Epidemiologist



**JACOB KAMMERER**

Accountant, Financial Reporting



**SPIRA CARE**



# THE SPIRA CARE STORY

Every story has a beginning. Spira Care’s story began with patients telling us how hard it was to navigate their way through healthcare. How expensive care was — and how confusing the bills were. And how complex, stressful and impersonal the whole process was.



We cared enough to ask what people need — and to listen to the answers. Our research led us to develop Spira Care — an innovative model that combines care and coverage to deliver advanced primary care.



Blue KC members enrolled in plans with exclusive access to Spira Care Centers have a Care Team for their advanced primary care needs. The Spira Care experience is built around ongoing personal relationships with those Care Team members — physicians, nurse practitioners, physicians assistants, behavioral health guides, health coaches, diabetes care specialists, and care guide advocates.

Care Teams are available to help with Spira Care members’ health journeys — not just treating symptoms but proactively working through care management and preventive care to address health risks and help members achieve their health goals.

Spira Care opened its first Care Center back in 2018 with less than 2,000 patients. Five years later, more than 45,000 members are enrolled in ACA, MA, and Group health plans that include access to Spira Care Centers.

### Spira Care is driven by the quintuple aim:

- Differentiated Patient Experience
- Population Health
- Reducing Costs
- Care Team Well-Being
- Advancing Health Equity

And while it all started with qualitative data regarding what people liked and didn’t like about health insurance and healthcare, the data now indicates Spira Care not only improves the health of populations, but also reduces unsustainable healthcare spending — improving patient satisfaction and empowering Spira Care providers with the tools and time they need to provide whole-person care.

Spira Care is also recognized as one of the first primary care practices in the region to offer integrated behavioral health — identifying and treating unmet behavioral health needs that often accompany chronic medical conditions and contribute to the unfavorable clinical and cost outcomes.

## Integrating Advanced Primary Care and Coverage to Drive Value

6%<sup>1</sup>

Decrease in the Total Cost for Spira Care Members Who Have Received Care in the Care Centers vs. the BlueSelect Plus Population

13%<sup>2</sup>

Engagement of Spira Care Attributed Members with Behavior Health Clinics

38%<sup>2</sup>

Increase in Primary Care Provider (PCP) Visits

14%<sup>2</sup>

Decrease in Pharmacy Spend

93.5%

Customer Effort Score (CES)

Consistent Same Day or Next Day Access for Acute Needs

Data sources for rolling 12 months ending 8/31/2022. <sup>1</sup> Risk adjusted. <sup>2</sup> Utilization CES based on calendar year 2022 results.

## CARE TEAM TESTIMONIALS

At Spira Care, you aren't just a name on a chart. You're a unique individual with unique needs. A Spira Care Team is there for you throughout your health journey. Meet a few of the amazing Care Team members:

More Spira Care Team testimonials can be found [here](#).



*"You can also expect to get a really good, high-quality Care Team who first and foremost just listens, really follows up with you and cares about your health."*

**– Stefani Lim, Nurse Practitioner  
Spira Care Shawnee**

*"It's a privilege to walk with people through some of the most vulnerable moments of their life. It's hard to come in and talk about everything that's not going well in your life, so I find that it's really special to be there for people and just be with them in hard times."*

**– Emma Mumm, Behavioral Health Consultant  
Spira Care Tiffany Springs**



*"Spira Care is primary care, the way it should be, for all ages. We have excellent providers, nurses, health coaches, diabetic educators and behavioral health counselors. Our common goal is patient wellness."*

**– Dr. Michael McGinnis, Pediatrics and Internal Medicine  
Spira Care Overland Park**

## CARING FOR OUR COMMUNITY

Spira Care Team members were extremely active in the community throughout 2022.



### CROSSROADS DAY WITH CULTIVATE KC

Spira Care staff spent time volunteering with Cultivate KC. The team had a great time learning more about how Cultivate KC ensures Kansas City families have access to fresh produce.

### LIGHT THE NIGHT

Spira Care staff volunteered at Light the Night, which supports The Leukemia and Lymphoma Society.



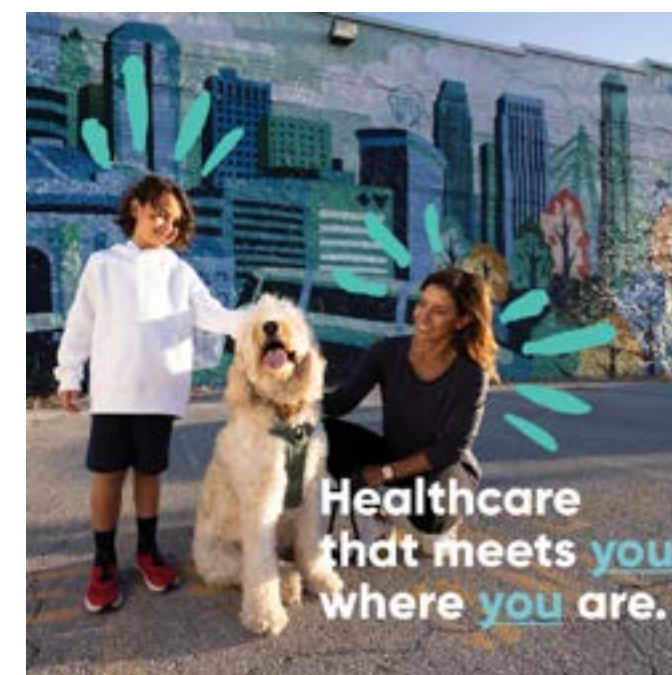
### HARVESTERS

Spira Care Teams volunteered at Harvesters throughout the year.

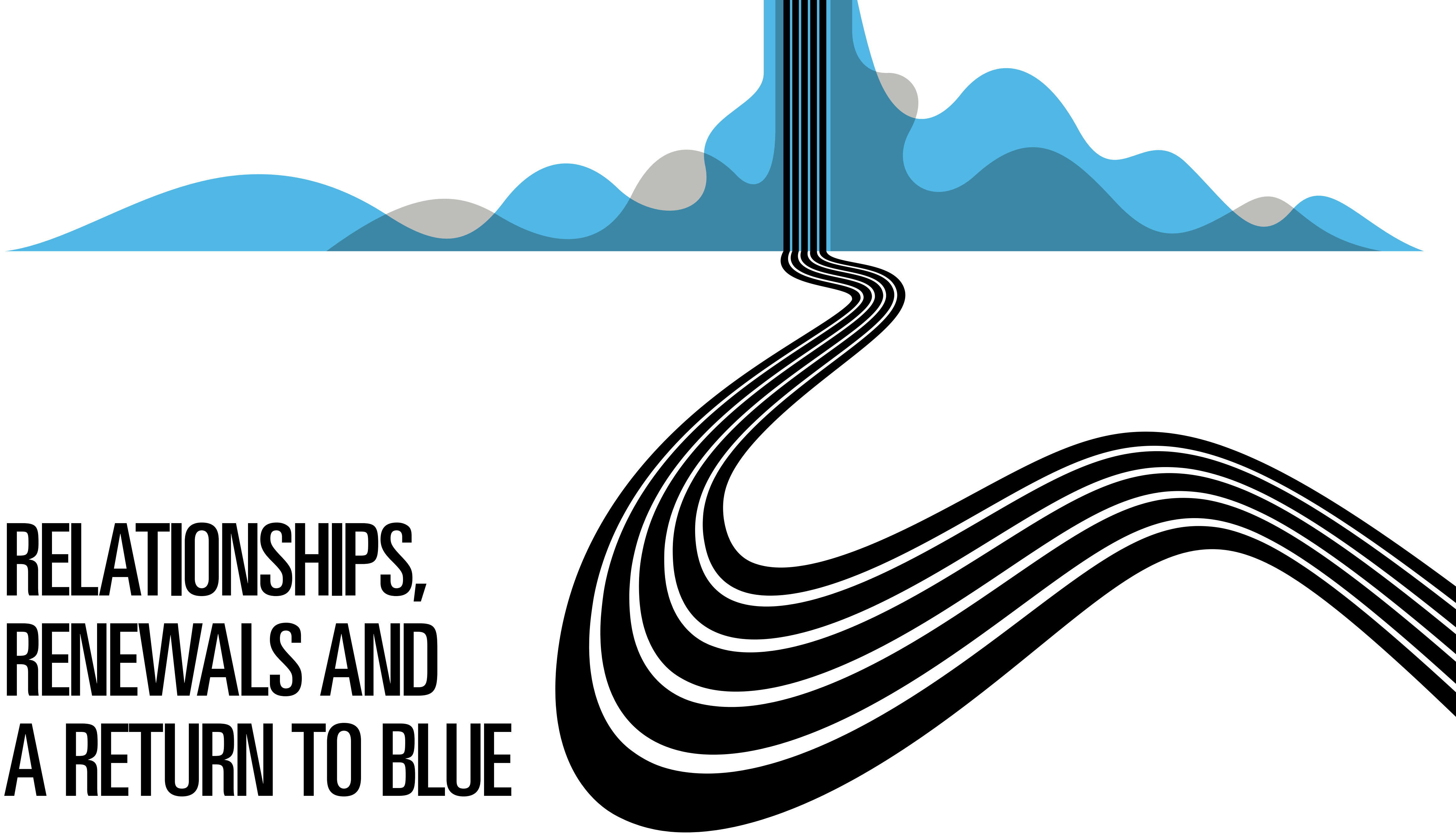


## NEW YEAR, NEW LOOK

Spira Care continued to grow in 2022 with the ninth location opening in Independence, Missouri, and offering patients a variety of appointment types including in-person and virtual and meeting member where they are in the journey to better health. With this growth came a refreshed advertising campaign, *Healthcare that meets you where you are.*



**RELATIONSHIPS,  
RENEWALS AND  
A RETURN TO BLUE**



At Blue KC, we work hard to ensure we're meeting the needs of our employer group partners. Health insurance coverage is a differentiator for both small and large groups and being able to give prospective and current employees the benefits they need to help them manage their health while being mindful of cost is invaluable.

And while we're proud of all the work we do to attract groups, we're especially proud of the relationships we build that keep groups coming back to Blue KC.

## SMALL GROUPS

Whether your company has two employees or 99, Blue KC continues to represent the best choice for small group healthcare coverage due to our network access, service, stability, quality product offerings, and overall value.



## LARGE GROUPS

For businesses with 100 or more employees, Blue KC has you covered. From network discounts to service excellence, to an unmatched lineup of premier products, our large group plans offer a value proposition that keeps our customers coming back year after year.



### BACK TO BLUE: NORTH KANSAS CITY SCHOOLS

North Kansas City Schools made the decision to return to Blue KC in 2022 to continue to pursue a patient-focused care model that improves employee outcomes and satisfaction.

*"Blue KC values its customers. They love their city and community, and they continue to support organizations and partners that make Kansas City great. Their focus on food access, mental health, education, health equity, general wellness, and community initiatives aligns closely with the goals of North Kansas City Schools. Mindful by Blue KC has been a blessing to NKCS schools as we continue to navigate education in the post-pandemic environment. We have loved the opportunity of having this program to help our Wellness Champions come together and share ideas and training to take back to their colleagues and students."*

**– Misty Miller, Benefits Coordinator,  
North Kansas City Schools**

## THE RIGHT PLAN AT THE RIGHT TIME

Our members count on Blue KC to provide insurance options that work for them, no matter where they are in their lives. In 2022, we added almost 15,000 members to Blue KC Medicare Advantage plans, exceeding expectations and goals

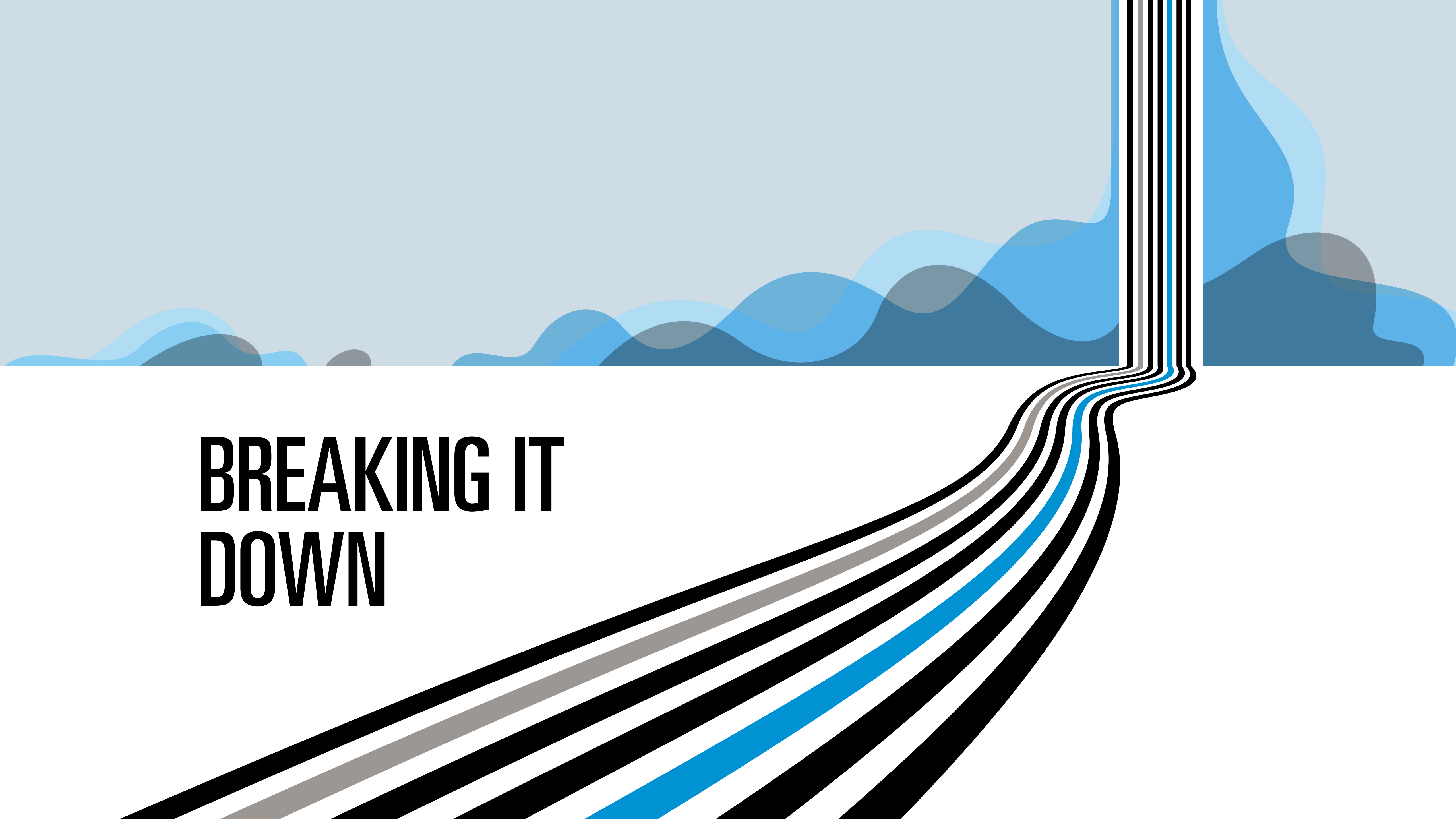
What drove these results? Highly competitive product offerings, locally focused retention initiatives, innovative tools to make signing up easier and a sales team committed to the government programs market.



*"As a local Medicare Advantage broker, and member of Blue Medicare Advantage, I can reflect on my positive experience about my Blue Medicare Advantage Plan with my clients. My personal experience with the plan has allowed me to know first-hand how the plan helps me with my healthcare needs. This experience helps me share with my clients what they can expect if they decide to choose Blue KC. As a member, I am very pleased, and I truly value all the extra benefits including the dental, hearing, vision, and Blue Benefit Bucks. I've been able to use each of these benefits, and they've helped keep my costs low, which is very important to me. I trust Blue KC with my clients because they have a local customer service team in my community and are there to support my client's needs when they need them. Having Blue KC's local presence and support makes communication simple for my clients and me. It seems like they truly care about my clients' and my needs."*

**– Bob Phillips, Medicare Advantage Broker and Member**

**BREAKING IT  
DOWN**



## CONSOLIDATED BALANCE SHEET

December 31, 2022, and December 31, 2021 (\$ in thousands)

|  | 2022               | 2021               |
|--|--------------------|--------------------|
| Cash Investments                       | \$948,840          | \$1,087,929        |
| Premiums and Other Receivables         | \$284,531          | \$315,715          |
| Intangibles and Other Assets           | \$375,284          | \$246,278          |
| <b>Total Assets</b>                    | <b>\$1,608,655</b> | <b>\$1,649,922</b> |
| Claims Liabilities                     | \$311,810          | \$292,826          |
| Unearned Income                        | \$55,606           | \$59,245           |
| Accrued Expenses and Other Liabilities | \$521,543          | \$555,420          |
| <b>Total Liabilities</b>               | <b>\$888,959</b>   | <b>\$907,491</b>   |
| Blue KC Surplus                        | \$719,696          | \$742,431          |
| Non-Controlling Interest Surplus       | —                  | —                  |
| <b>Total Surplus</b>                   | <b>\$719,696</b>   | <b>\$742,431</b>   |
| <b>Total Liabilities and Surplus</b>   | <b>\$1,608,655</b> | <b>\$1,649,922</b> |

## CONSOLIDATED STATEMENTS OF OPERATIONS

December 31, 2022, and December 31, 2021 (\$ in thousands)

|                                    | 2022               | 2021               |
|------------------------------------|--------------------|--------------------|
| Premium Revenue                    | \$2,834,481        | \$2,814,668        |
| Fees and Other Revenue             | \$180,017          | \$155,965          |
| <b>Total Revenue</b>               | <b>\$3,014,498</b> | <b>\$2,970,633</b> |
| Claims Incurred                    | \$2,461,575        | \$2,498,612        |
| Operating Expenses                 | \$660,269          | \$631,054          |
| <b>Operating (Loss)</b>            | <b>(\$107,346)</b> | <b>(\$159,034)</b> |
| Investment and Other Income (Loss) | (\$76,979)         | \$39,829           |
| <b>Loss before Taxes</b>           | <b>(\$184,325)</b> | <b>(\$119,205)</b> |
| Income Tax Benefit                 | \$34,437           | \$5,727            |
| <b>Net Loss</b>                    | <b>(\$149,888)</b> | <b>(\$124,932)</b> |

The background features a series of wavy, overlapping lines in blue, black, and white. The lines originate from the left side and curve towards the right, creating a sense of movement and depth. The top-most line is a vibrant blue, followed by a thick black line, and then several thinner white lines. The bottom-most line is a lighter, sky-blue color. The overall effect is a modern, minimalist design.

**LEADING BY  
EXAMPLE**



With strong, steady, and diverse leaders throughout the organization, we are ready to take on the challenges and opportunities that lay ahead. The future of Blue KC is bright indeed.

## EXECUTIVE LEADERSHIP TEAM



**LEFT TO RIGHT:** Jenny Housley: SVP, Chief Revenue Officer; Mark Garrett: SVP, Chief Human Resources Officer; Scott McAdams: SVP, Chief Audit, Compliance and Risk Officer; Erin Stucky: President and Chief Executive Officer; Kim White: SVP, Chief Administrative Officer; Greg Sweat, M.D.: SVP, Chief Health Officer; Mark Newcomer: VP, General Counsel

**NOT PICTURED:** Philip Bowling: SVP, Chief Financial Officer; Christa Dubill, VP, Chief Communications Officer; Todd Dunivant: SVP, Chief Operating Officer

## CORPORATE OFFICERS

### RACHEL ARNETT

VP, Sales

### PHILIP BOWLING

SVP, Chief Financial Officer

### GRATIA CARVER

VP, Chief Experience Officer

### BARB CROSS

VP, Product and Strategy

### CHRISTA DUBILL

VP, Chief Communications Officer

### TODD DUNIVANT

SVP, Chief Operating Officer

### DAVID EICHLER

VP, Cobalt Ventures

### CONI FRIES

VP, Government Relations

### MARK GARRETT

SVP, Chief Human Resources Officer

### DREW HATTEN

VP, Underwriting

### JENNY HOUSLEY

SVP, Chief Revenue Officer

### RAELENE KNOLLA, D.O.

VP, Population Health

### CHRISTINA LIVELY

VP, Chief Marketing Officer

### SCOTT MCADAMS

SVP, Chief Audit, Compliance and Risk Officer

### MICHAEL MCCOMB

VP, Operations

### MARK NEWCOMER

VP, General Counsel

### SARAH OSBORNE

VP, Financial Planning & Analysis

### RANDY OURSLER

VP, Chief Actuary

### LORI RUND

VP, Government Programs

### ERIN STUCKY

President and Chief Executive Officer

### GREG SWEAT, M.D.

SVP, Chief Health Officer

### BRANDON THOMPSON

VP, Cobalt Health Solutions

### KIM WHITE

SVP, Chief Administrative Officer

# Board of Directors

## CHERYL D. ALSTON <sup>1,2,3,4,5</sup>

- Blue KC Board Chair
- Executive Director and Chief Investment Officer, Employees' Retirement Fund of the City of Dallas

## NANCY M. CREASY <sup>1,3,5</sup>

- Retired Executive Vice President, Blue KC

## RUSSELL W. KOHL, M.D. <sup>1,5</sup>

- Chief Medical Officer, TMF Health Quality Institute

## GORDON E. LANSFORD, III <sup>1,3,4</sup>

- President and Chief Executive Officer, JE Dunn Construction Company

## KENT S. MARQUARDT <sup>1,3,5</sup>

- Retired Executive Vice President and Chief Financial Officer, Premera Blue Cross

## ALISE G. MARTINY <sup>1,4</sup>

- Vice President, Operative Plasterers' and Cement Masons' International Association

## JOHN A. SPERTUS, M.D. <sup>2,4</sup>

- Blue KC Board Secretary
- Clinical Director of Cardiovascular Education and Health Outcomes Research, St. Luke's Mid-American Heart Institute

## ANNE D. ST. PETER <sup>2,3,4</sup>

- Blue KC Board Vice Chair
- Founder, Global Prairie

## ERIN E. STUCKY <sup>3</sup>

- President and Chief Executive Officer, Blue KC

## THOMAS T. TSANG, M.D., MPH <sup>2,5</sup>

- Chief Executive Officer and Co-Founder, Valera Health

## MICHAEL G. VALENTINE <sup>2,5</sup>

- Chief Executive Officer, Netsmart

1. Audit Committee
2. Compensation Committee
3. Executive Committee
4. Governance Committee
5. Investment and Finance Committee

## OUTSIDE COUNSEL

Lisa M. Krigsten  
Partner, Dentons US LLP

## GENERAL COUNSEL, CORPORATE SECRETARY

Mark A. Newcomer  
Vice President  
Blue Cross and Blue Shield of Kansas City



Kansas City

## CELEBRATING THE PAST, EMBRACING THE FUTURE

Since 1938, Blue KC has served the Kansas City community. Through the ups, downs, and in-betweens, we've been there for you, because we're one of you. We are a company made up of Kansas Citians who call this incredible region home. We are innovators, problem solvers, neighbors, and friends.

And while it's important to acknowledge how far we've come, there's always work to be done and room to improve. A lot has changed since our founding, but our objective remains the same: helping our customers live happier, healthier lives.