



2023 ANNUAL REPORT

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**85 YEARS OF HEALTH.  
85 YEARS OF CARE.  
85 YEARS OF BLUE.**



**Kansas City**



## OUR MISSION

To provide affordable access to healthcare and to improve the health of our members.

# LETTER FROM THE CEO

Blue KC has been a part of the fabric of the Kansas City community for over 85 years! It's truly humbling to lead an organization with such a rich and storied history. From our first group customer, Wolferman's Bakery, and our first member, Betty Jackson, back in 1938, to over one million members today, we certainly owe a huge debt of gratitude to everyone who has supported us over the years. What we've built at Blue KC is a testament to each one of you.

Anniversaries are a time to celebrate and a time to reflect. As we reflect on the last 85 years, we have ample reasons to do both. Over the years, we've provided life-saving health insurance coverage to millions of members; supporting hundreds of not-for-profit organizations throughout the Kansas City area; developed and nurtured relationships with employer groups, healthcare providers, and community leaders; and brought innovative solutions to the healthcare challenges that affect our day-to-day lives.

I'm grateful to the thousands of employees who built Blue KC from the ground up and continue to provide award-winning customer service to our members and partners every day. While I can't predict the future, I'm confident that our best days remain ahead of us, and that we're well-positioned to tackle the challenges and opportunities that will come our way. From everyone at Blue KC, thank you, Kansas City.

Erin Stucky  
President & CEO



# 85 YEARS IN KANSAS CITY

**W**hile we've held a few different names, addresses and clients over the years, one thing has never wavered: our commitment to Kansas City.

There's a reason more metro residents choose Blue KC than any other health insurance company. We share a common bond of community with those we serve. It's been an exciting journey, and we can't wait for what's next.

1938

Originally known as Group Hospital Services, Blue KC began with just seven network hospitals and two employees before growing to 10 hospitals and eight employees. First group client – Wolferman's Bakery. First group employee – Betty Jackson, Office Manager, Comptroller at Wolferman's.

1954

Cottey College signs with Blue KC. It remains Blue KC's longest-tenured group partner.

2019

Erin Stucky succeeds Danette Wilson as Blue KC's President and Chief Executive Officer.

1943

Kansas City BlueShield was formed, holding contracts with more than 300 companies and serving more than 14,000 members within a year of inception.

1982

The Kansas City BlueCross and BlueShield plans merge to become one entity, creating Blue Cross and Blue Shield of Kansas City (Blue KC).

2023

Blue KC is ranked #1 in Member Satisfaction among Commercial Health Plans in the Heartland Region, based on the results of the J.D. Power 2023 U.S. Commercial Member Health Plan Study™.

1950

Non-group enrollment was introduced, offering memberships without age limit to all who do not have group enrollment available. Kansas City was the first Plan in Jackson County to offer this type of enrollment without age limit, thus making membership available to everyone in the community.

2003

Purchased first headquarters building at 2301 Main St. to show a continuing commitment to the Kansas City region and grew revenue to more than \$1 billion

2014

Danette Wilson named as Blue KC's first woman President and Chief Executive Officer.



## COMING SOON IN 2025

Blue KC will move into our new corporate headquarters at 1400 Baltimore Ave.



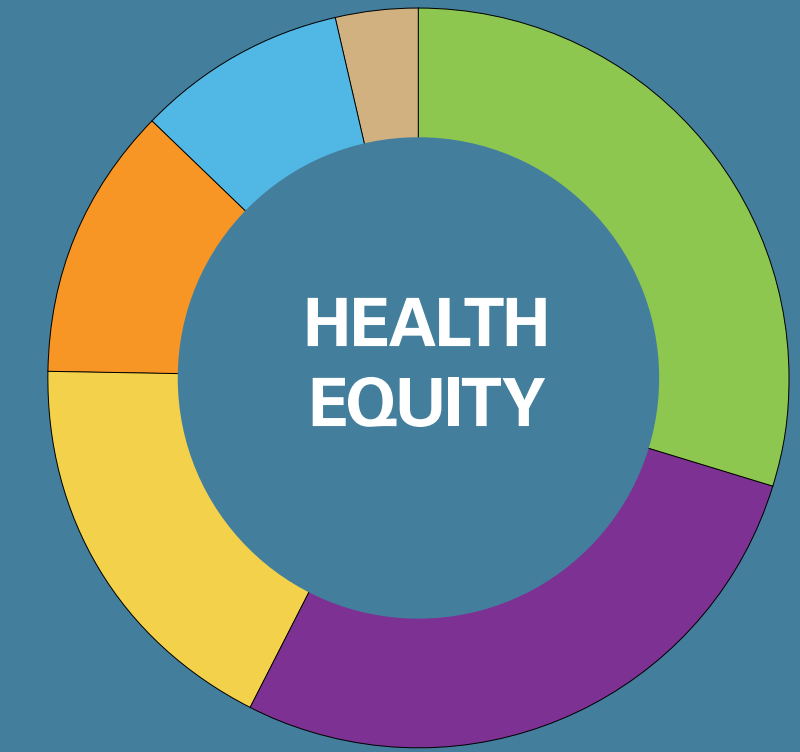
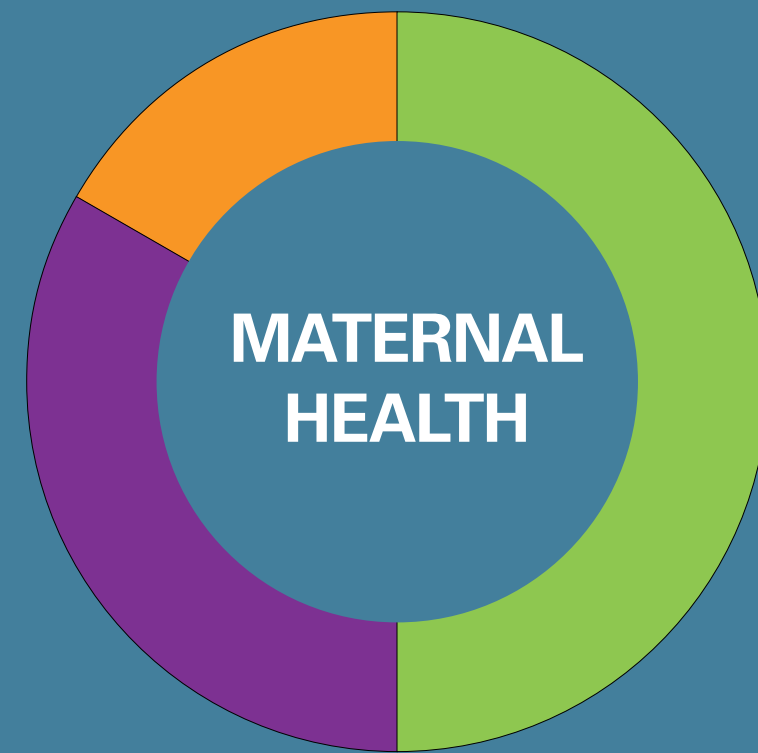
# COMMITMENT TO COMMUNITY

For 85 years, Blue KC has made it a priority to give back to the Kansas City community and its members. Because supporting our friends, neighbors, and partners will always be a good business decision.

# Giving Back to the Place We Call Home.

Throughout 2023, we provided nearly \$2 million to deserving organizations and initiatives around the metro, with more than 86% of all community investments focused on social drivers of health, including food access, mental health, and maternal health.

From targeting giving efforts to investments that spur innovation and change, Blue KC will always be there for our city, our customers, and each other.





# Volunteer Appreciation Week

From April 16 to April 22, Blue KC employees took part in National Volunteer Appreciation Week collectively donating over 420 hours to organizations throughout the greater Kansas City community, including [Ronald McDonald House Charities](#), [Sleepyhead Beds](#), [Hope House](#), and [Harvesters](#).



## Blue KC Volunteer of the Year: Tanika Bullock

This annual recognition honors an exceptional Blue KC employee who goes above and beyond in philanthropic service, and Tanika Bullock, Manager, IT Solution Delivery, certainly fits the description. Each year, Tanika takes part in the [Making Strides of KC Breast Cancer Walk](#). She is also an active member of the [Delta Sigma Theta Sorority](#), where she participates in activities and programs that the Kansas City, Missouri Alumnae Chapter leads, which include providing scholarship opportunities to high school students and contributing to national youth initiatives and other service opportunities within the community.

Additionally, Tanika represented Blue KC at the 17th annual Dancing with the Kansas City Stars, a fundraiser benefiting [Cristo Rey KC](#), which offers career prep education enhanced by an innovative corporate work study program to culturally diverse and ambitious students with economic need. In preparation for the March event, Tanika dedicated over 80 hours of volunteer time in support of the students and programs of Cristo Rey.



Tanika goes above and beyond for those in need, embodying Blue KC's continued focus on service to the greater Kansas City area community. Tanika received \$1,000 to donate to the charity of her choice – [Steppin Stone](#), a 501 (c) (3) organization that supports youth through coaching, mentoring, tutoring, sports and other activities.





## Mental Health First Aid Training<sup>®</sup>

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. This groundbreaking program trains people to respond to someone in crisis and connects them with appropriate support and resources when necessary.

Blue KC offers 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.

Watch a few videos from some of our 2023 training events.

KANSAS CITY **CURRENT**



PLAY

PRESS THE PLAY BUTTON TO WATCH VIDEO



PLAY

PRESS THE PLAY BUTTON TO WATCH VIDEO



## Juneteenth KC

Blue KC employees were once again on hand at the annual Juneteenth KC event to provide info on preventive screenings and maternal health.



## First Call Names Blue KC Philanthropist of the Year

[First Call](#), an organization that supports people affected by substance abuse disorders, named Blue KC its Philanthropist of the Year. First Call highlighted Blue KC for its long-standing commitment to the community and unwavering support for the nonprofit since first partnering together in 1991.



## SPORTS PARTNERSHIPS

A good teammate always puts the needs of the group above all else. And no one embodies that spirit of togetherness more than our Blue KC sports partners, the Kansas City Royals, Sporting KC, and the Kansas City Current.

Throughout 2023, these storied franchises united with Blue KC to highlight exceptional coaches, teachers, students, and first responders in the Kansas City community and helped continue the important fight to remove the stigma surrounding mental health.

Here at Blue KC, we're incredibly proud of what we've achieved alongside our sports partners. Because, as great teams have taught us, when we stand as one, anything is possible.

## KANSAS CITY ROYALS PARTNERSHIP RECAP

### SHUT OUT THE STIGMA

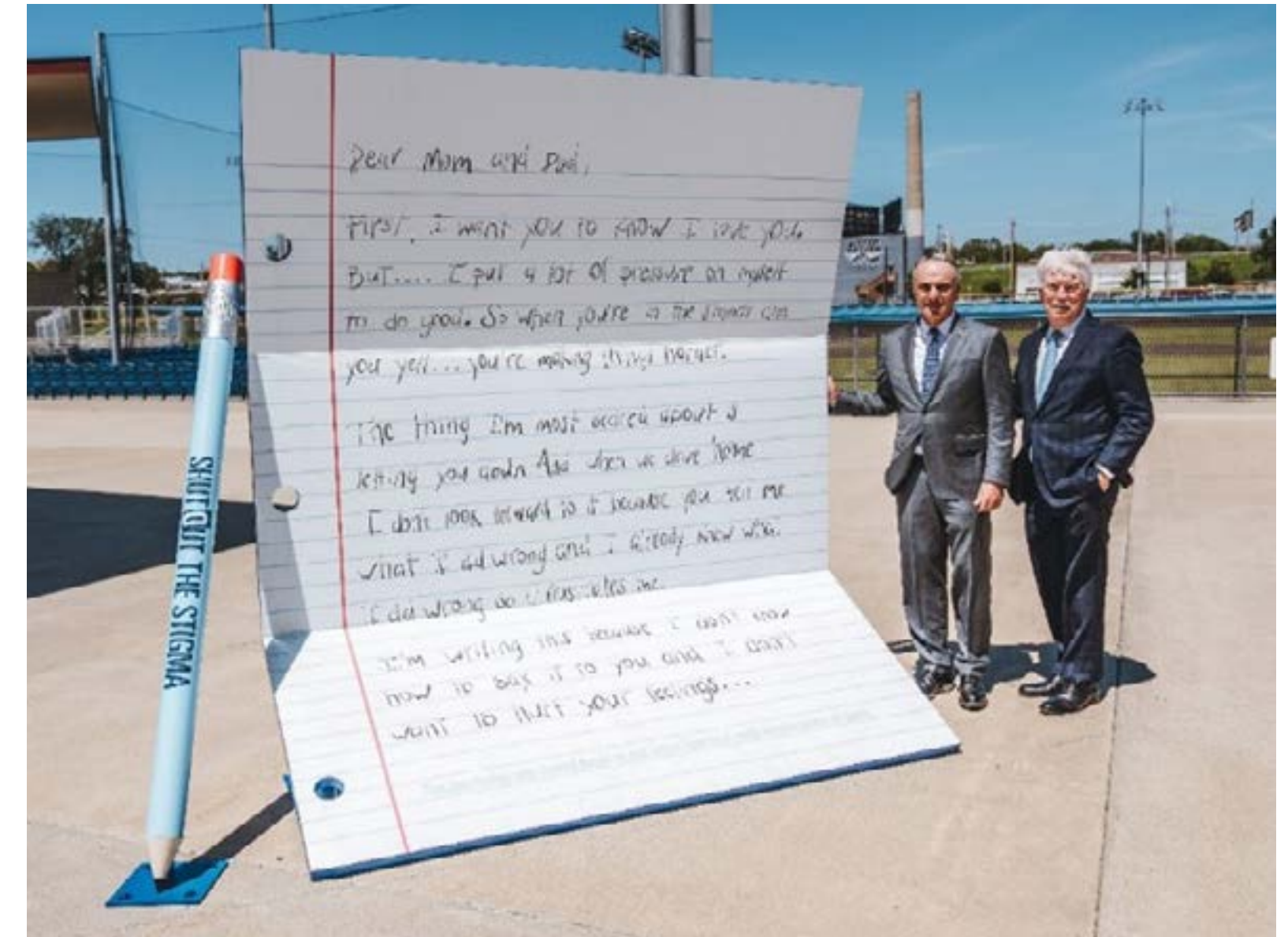
Wrapping up its third year, [Shut Out the Stigma](#) is a partnership between Blue KC and the Royals to provide support for behavioral health as a part of overall health and well-being and focus on removing the stigma around mental health. Throughout the 2023 season, Blue KC donated \$30 each time a Royals pitcher recorded a shutout inning. In total, 963 shutout innings were recorded, and Blue KC donated nearly \$30,000 to six behavioral health organizations. The initiative expanded in May with [larger-than-life letter installations](#) called "Open Letters" at local sports complexes – all culminating with the release of the documentary [Not Good Enough](#) in October.

The Open Letters installation was developed from a compilation of letters written by Kansas City-metro youth athletes. These athletes wrote about what they liked and didn't like about both playing sports and the pressures that come with it. Open Letters puts into words what many kids are not comfortable saying out



loud — a reminder that parents and coaches, in trying to help, can be doing more harm than good.

Not Good Enough is a 45-minute look into the perspective of our youth athletes and the toll perfectionism takes on their behavioral health – perfectionism that is often perpetuated by parents, coaches, and other adults in their lives. The film explores behavioral health challenges today's youth athletes face and provides a way forward. As a by-product of the documentary, this [Conversation Guide](#) helps parents and coaches approach young athletes with care to understand how they're feeling.



(L-R) Rob Manfred, MLB Commissioner and John Sherman, Chairman & CEO, Kansas City Royals





# COACHES WITH CHARACTER

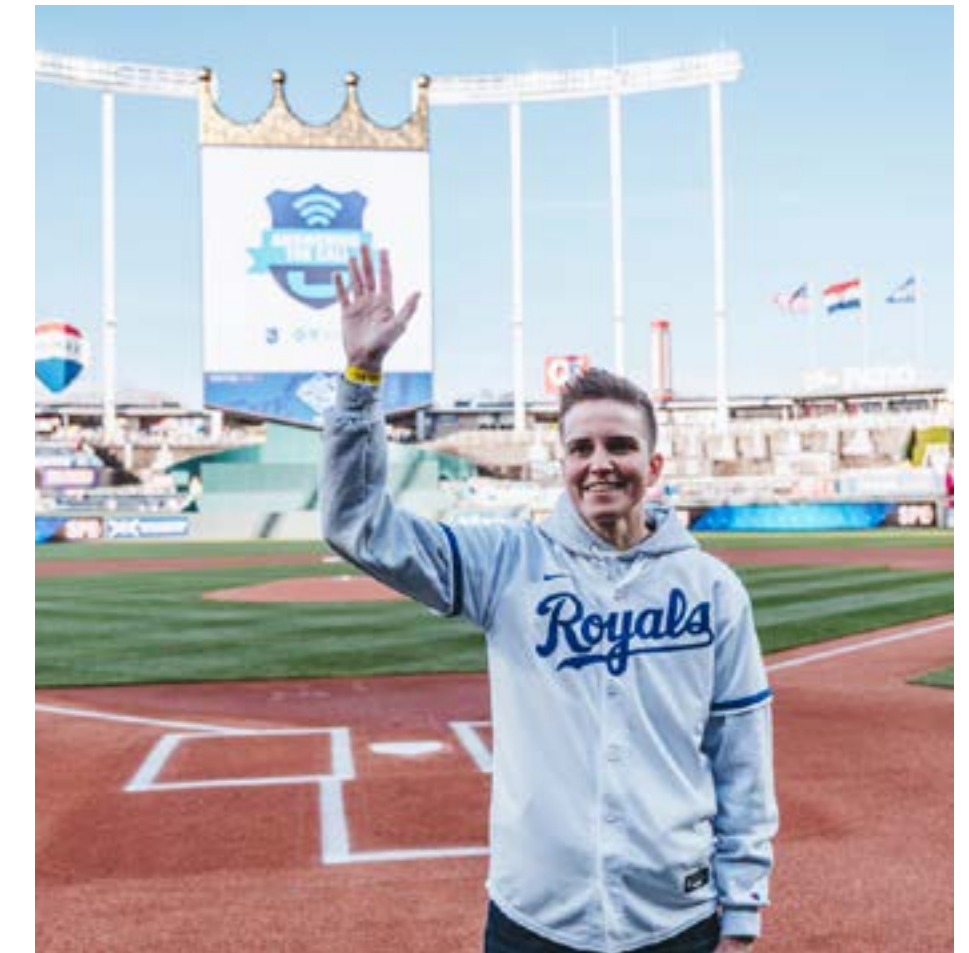
A partnership between the “C” You In The Major Leagues Foundation, the Kansas City Royals, and Blue KC, the [Coaches with Character](#) program shines a much deserved spotlight on local amateur coaches who, through their leadership on and off the field, make our community a better place to live, work and play. Each monthly honoree was selected from nominations submitted by fans and celebrated at Kauffman Stadium throughout the 2023 season. Since the program’s launch in 2017, 36 coaches have been recognized for their service to the community.

Honorees gathered in September for a celebration hosted by Kansas City Royals Executive Vice President and General Manager J.J. Picollo, “C” You In The Major Leagues Foundation Director Matt Fulks, and Kansas City Royals and MLB Hall of Famer George Brett.



# ANSWERING THE CALL

When faced with danger, first responders always answer the call, protecting our community while saving countless lives in the process. Blue KC and the Kansas City Royals salute these brave individuals who put themselves on the line each day. Answering the Call honorees are selected from first responders who make a difference in the community. Throughout 2023, six courageous first responders were honored for Answering the Call.





# SPORTING KANSAS CITY PARTNERSHIP RECAP

## BLUE KC SPORTING SAMARITANS

For eight seasons, the Blue KC Sporting Samaritans program has recognized teachers and students who are making a huge impact in their school and throughout the Kansas City metro area. Recognized prior to Sporting KC home matches, each Sporting Samaritan winner, along with their friends and family, enjoys the match in the Blue KC Sporting Samaritan Suite.

**BLUE KC**  
SPORTING SAMARITANS



From March through October, eight honorees were celebrated. Since the program's launch in 2016, 48 Sporting Samaritans have been recognized, shining a light on local teachers and students who mean so much to their communities.

[Learn more about each honoree.](#)



PLAY

PRESS THE PLAY BUTTON TO WATCH VIDEO

# KANSAS CITY CURRENT PARTNERSHIP RECAP

## SIDELINE THE STIGMA

Now in its second year, [Sideline the Stigma](#), a partnership between Blue KC and the KC Current, focuses on promoting actionable and practical resources to remove the stigma surrounding mental health. As part of this initiative, on August 26, 2023, [Synergy Services](#) provided 80 youth with the opportunity to participate in workshops about movement, music, and art and in a conversation about mental health. KC Current players Desiree Scott and Jordan Silkowitz joined the event to talk about the challenges of removing the stigma around mental health.



In February, as part of an event presented by Blue KC and the National Council for Mental Wellbeing, members of the women's soccer organization's leadership team were trained to receive Mental Health First Aid® (MHFA) certifications. MHFA is the initial help offered to a person developing a mental health or substance use challenge or experiencing a mental health crisis. It is given until appropriate treatment and support are received or until the crisis resolves.



PLAY

PRESS THE PLAY BUTTON TO WATCH VIDEO

## PRIDE NIGHT

For the second-straight year Blue KC was the presenting sponsor of the KC Current Pride Night match on June 3. With nearly 10,300 fans in attendance, the KC Current defeated the NC Courage by a score of 1-0. \$5,000 was donated to the Pride Night Community Champion of the Match – Modern Family Alliance. Fans received a Blue KC-branded pride bandana and over 250 Blue KC employees cheered on the KC Current.







# BELONGING DRIVES US.

At Blue KC, promoting diversity, equity, and inclusion is paramount to driving our business and our culture forward. When you build a diverse, inclusive team of employees who encompass all backgrounds, cultures, and perspectives, good things happen. We're better together.



# BELONGING AT BLUE



**B**elonging at Blue is a dynamic and forward-thinking brand initiative launched by Blue KC, designed to embody and amplify the company's core commitment to inclusion. The program encapsulates all aspects of Blue KC's efforts to foster an inclusive environment, including dedicated Diversity, Equity, and Inclusion (DEI) training, the support and promotion of Employee Resource Groups (ERGs), comprehensive leadership development programs, and a vibrant array of cultural celebrations.

At its heart, Belonging at Blue is about raising awareness and cultural humility within the organization. It aims to weave inclusion into the fabric of Blue KC's corporate culture, ensuring every team member feels valued, heard, and empowered. The initiative prominently features an innovative video series, which serves as the cornerstone of the brand's launch. This series not only highlights the importance of inclusion within the company but also positions Blue KC as an attractive destination for top talent who share the organization's core values of diversity and inclusion.

Launched via LinkedIn, Belonging at Blue strategically leverages this professional network to maximize its reach and impact. By doing so, Blue KC not only promotes its inclusive culture internally but also showcases its commitment to these values to the broader professional community. This initiative marks a significant step forward in Blue KC's journey towards becoming an even more inclusive, diverse, and culturally aware organization, inviting others to learn, grow, and truly belong.

## EMPLOYEE RECOGNITIONS

Several employees were honored for their contributions to both Blue KC and the Kansas City community.

### WENDELL COLE

Black Achievers Society of Greater Kansas City

### CHRISTA DUBILL

Ingram's WeKC Women Executive Honoree

### ROSIE HOLLIS

Ingram's 20 in their Twenties

### ERIN STUCKY

Ingram's 250: Kansas City's Most Influential Business Leaders

It's vitally important all Blue KC employees feel a sense of belonging. As such, through a series of video testimonials, Blue KC spotlighted several members of our team, allowing them to tell their story, in their words.

RAHMYA VEAL-HOUE



MICHAEL NEISIUS



DR. RAELENE KNOLLA





## CORE VALUES

When it comes to employee engagement and talent recruitment, 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 an organization’s character 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? Blue KC maintains a shared set of core values to enable our enterprise strategy and guide our interactions with every stakeholder. All leaders and employees are committed to embodying our five fundamental beliefs with members and our partners.



**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 Core Values Ambassador Award

Established in 2023, the Core Values Ambassador Award is the highest recognition a Blue KC employee can be honored with – acknowledged by Blue KC’s executives, leaders, and employees. Each year, one leader and one individual contributor receive the Core Values Ambassador Award. They are selected from a pool of Ambassador Award finalists named throughout the year.

The Core Values Ambassador Award is bestowed upon employees that fully embody Blue KC’s five core values.

Acting as the foundation and motivation behind Blue KC’s mission of providing affordable access to healthcare and improving our members’ overall health, Blue KC’s core values are the catalyst that help drive the company forward.

These two remarkable individuals provided exemplary contributions and modeled Blue KC’s Core Values throughout 2023. Each will serve as Blue KC’s Core Values Ambassadors throughout 2024, helping to advise and mentor others on how to develop and integrate initiatives that help Blue KC’s Core Values inform their actions moving forward.



### Inaugural Ambassador Award Winners (L to R)

Individual Contributor: **Angie Chacon, Training Liaison**

Leader: **Michelle Lang, Manager of Data Operations**





## A CUSTOMER-CENTRIC APPROACH TO HEALTHCARE.

World-class service will always be a priority at Blue KC. Our customers and partners can feel the difference at each touchpoint in their journey. We're dedicated to investing in an experience you can't get anywhere else, and we're always focused on improving. For 85 years, we've been here for you, and it all starts with our customer service professionals.



## BLUE KC RANKED #1 in Member Satisfaction by J.D. Power

# #1 IN MEMBER SATISFACTION

Among Commercial Health Plans in the Heartland Region



For J.D. Power 2023 Awards Information, Visit [jdpower.com/awards](https://www.jdpower.com/awards)

At Blue KC, we often say [our customers are at the heart of everything we do](#). It's a snappy slogan to be sure, but it's also the hard-earned truth. [J.D. Power](#) – the most trusted source for recognizing top-performing brands across various consumer-driven industries – has once again ranked Blue KC #1 in Member Satisfaction among Commercial Health Plans in the Heartland Region. And while we've been awarded in past years, we raised the bar in 2023, ranking first across all six study factors:

- **Billing and Payment**
- **Cost**
- **Coverage and Benefits**
- **Customer Service**
- **Information and Communication**
- **Provider Choice**

These results were based on the J.D. Power [2023 U.S. Commercial Member Health Plan Study™](#), which is now in its 17th year. The study measured satisfaction among 32,656 members of 147 commercial health plans across 22 regions throughout the United States.

And while industry averages have declined for many providers since 2022, Blue KC's score increased by 17 points year over year, highlighting our continued focus on prioritizing members.

So how do we do it? It's simple: we listen. Through consistent round table discussions, surveys, and a "Blue KC Listens" panel made up of 400 individuals who give real-time feedback on various initiatives, Blue KC always engages members before and after the launch of key changes, experiences, and applications to ensure goals and wants are always being met.

Another reason Blue KC is #1 in Member Satisfaction is our [world-class customer experience representatives](#), who are often the initial point of contact for members. Our customer experience representatives aim to solve issues the first time they're contacted. According to Gratia Carver, Blue KC Vice President and Chief Experience Officer, Blue KC's customer experience employees excel

in part because they genuinely enjoy their jobs. "We really strive to engage and empower our employees. They and their families are members as well, with access to the same Blue KC benefits as those calling in for assistance. This leads to empathy, understanding and deepened knowledge. It creates a stronger connection when the person who answers your call is also part of the community."

While it's certainly gratifying that members have identified Blue KC as the most trusted partner in the Midwest, we aren't about to rest on our laurels. As the region's largest health insurance provider, Blue KC is fully committed to pushing whole-person healthcare to new heights, offering innovative, member-centered initiatives that improve the health and wellness of all. To all our members, partners, and employees, we thank you for your continued support, insight, and loyalty. This award is shared with each and every one of you.





## CX LEADER OF THE YEAR

During the 2023 US Customer Experience Awards™, presented by Awards International®, Gratia Carver, Vice President and Chief Experience Officer, was named CX Leader of the Year. The CX Leader of the Year award celebrates one industry executive that goes above and beyond, helping raise the bar in customer experience while inspiring a member-focused culture throughout the organization.

## Customer Experience Awards

### DACH Customer Excellence Awards, presented by OmniTouch International

- Gold Award Winner – Customer Experience Leader
- Gold Award Winner – Contact Center

### International Customer Experience Awards, presented by Awards International

- Gold Award Winner – Best Customer Service
- Bronze Award Winner – Best Employee Driven CX

### Customer Centricity World Series, presented by Arcet Global

- Gold Award Winner – Complaint Handling
- Gold Award Winner – Customer Insight & Feedback

### US Customer Experience Awards, presented by Awards International

- Gold Award Winner – CX Leader of the Year
- Gold Award Winner – Customers at the Heart of Everything



# 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, 88 customer advocates, six supervisors, and six leads achieved World Class Certification status from SQM.

Company awards included:

- Call Center of the Year Finalist
- World Class Employee Experience
- Call Center World Class FCR Certification (FEP)

## CUSTOMER EXPERIENCE EMPLOYEE AWARDS

Supervisor of Year Finalist (Top 6)

**Kalila Williams**<sup>1</sup>

CSR of Year Finalist (Top 50)

**Dana Plowman**<sup>1</sup>

**Laura Kudrin**<sup>1</sup>

**Shelley Dotson**<sup>3</sup>

CSR Top Improvement

**Valencia Tribitt**<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>2</sup>
- Casandra White<sup>1</sup>
- Kalila Williams<sup>1</sup>

## World Class Certified Customer Leads

- Aimee Brisco<sup>1</sup>
- Lindsey Petrin<sup>1</sup>
- Randalyn Campbell<sup>1</sup>
- Renee Rinehart<sup>1</sup>
- Trish Smith<sup>2</sup>
- Tracy Shifflett<sup>1</sup>

# World Class Certified Customer Advocates

- Jasha Abney<sup>3</sup>
- Chris Arganbright<sup>2</sup>
- Emily Babb<sup>1</sup>
- Chaya Booker<sup>3</sup>
- Ashley Bratton<sup>1</sup>
- Alexis Brown-Misseck<sup>3</sup>
- Jon Burns<sup>1</sup>
- Mia Canady<sup>3</sup>
- M’Kaela Cole<sup>1</sup>
- Lauria Comley<sup>2</sup>
- Dana Conley<sup>1</sup>
- Shelby Cox<sup>1</sup>
- Keshaua Crawford<sup>1</sup>
- Karrie Cunning<sup>1</sup>
- Shelley Dotson<sup>3</sup>
- Gina Dudley<sup>1</sup>
- Kayla Evans<sup>1</sup>
- Tish Ewing<sup>1</sup>
- Mindy Floray<sup>3</sup>
- Tiffany Flores<sup>1</sup>
- Ebony Ford<sup>3</sup>
- Rosetta Freeman<sup>1</sup>
- Stacy Frisch<sup>1</sup>
- Wes Fuller<sup>2</sup>
- Alicia Furgeson<sup>1</sup>
- D’Nae Gardner<sup>1</sup>
- Tanika Gates<sup>3</sup>
- Dana Giles<sup>1</sup>
- Shannon Graham<sup>3</sup>
- Christine Griffitt<sup>1</sup>
- Brian Harris<sup>1</sup>
- Vera Hancock<sup>1</sup>
- Ryan Hardin<sup>1</sup>
- Taylor Hartzell<sup>1</sup>
- Leslie Hayes<sup>3</sup>
- Ronald Hearn<sup>3</sup>
- Kayla Henson<sup>1</sup>
- Erika Hochniuk<sup>1</sup>
- Jenny Hoogendoorn<sup>1</sup>
- Melissa Hoover<sup>3</sup>
- Jennifer Inman<sup>1</sup>
- Dawnelle Kimler<sup>1</sup>
- Jessica Kline<sup>1</sup>
- Julie Kramer<sup>2</sup>
- Laura Kudrin<sup>1</sup>
- Alexandria Lamb<sup>1</sup>
- Kaylee Larabee<sup>1</sup>
- Carol Lewis<sup>1</sup>
- Regina Lewis<sup>1</sup>
- Jayren Logan<sup>1</sup>
- Steven Lyon<sup>1</sup>
- Kayla Mcleod<sup>2</sup>
- Trisha Martin<sup>3</sup>
- Jon Meyer<sup>1</sup>
- Victoria Miles<sup>1</sup>
- Victoria Mitchell<sup>1</sup>
- Mary Miller<sup>1</sup>
- Janine Morgan<sup>2</sup>
- MacKenzie Moore<sup>1</sup>
- Tiffany Morrow<sup>3</sup>
- Julie Morris<sup>2</sup>
- Jarvis Morrison<sup>1</sup>
- Karia Myers<sup>1</sup>
- Brooklyn Osborne<sup>1</sup>
- Stewart Page<sup>3</sup>
- Laura Puthoff<sup>1</sup>
- Dana Plowman<sup>1</sup>
- Allannah Reed<sup>3</sup>
- Jacqueline Rodriguez<sup>3</sup>
- Joel Romp<sup>1</sup>
- McKenna Rose<sup>1</sup>
- Sabrina Scroggins<sup>1</sup>
- Angela Seals<sup>1</sup>
- Kathy Shaw-King<sup>3</sup>
- Crystal Smith<sup>1</sup>
- Charysma Smoot<sup>2</sup>
- Ariana Starks<sup>1</sup>
- Lois Steele<sup>1</sup>
- Maryjo Thompson<sup>2</sup>
- Devin Thompson<sup>1</sup>
- Amellia Tinoco<sup>1</sup>
- Valencia Tribitt<sup>1</sup>
- Katie Twigg<sup>1</sup>
- Lori Walters<sup>3</sup>
- Cheena Wanamaker<sup>2</sup>
- Destiny Washington<sup>3</sup>
- Brianne Williams<sup>1</sup>
- Lacey Williams<sup>1</sup>

<sup>1</sup> Commercial

<sup>2</sup> Federal Employee Program (FEP)

<sup>3</sup> Government Programs





# HEALTHCARE, REIMAGINED.

Fostering a healthier tomorrow through community-driven support, initiatives, and education.



**B**lue KC is fully committed to providing equitable health opportunities for our employees and our community. Through data driven programming, strategic partnerships, key training sessions, and free resources, it's all about improving the lives of others.

## Spira Care: A Step Above

Back in 2018, a new approach to primary care was launched: Spira Care. With a focus on simplifying what can sometimes be a complex, stressful, and impersonal healthcare process, Spira Care was molded straight from the feedback of our customers. The model focuses on innovation that combines cost-effective care and exceptional coverage, all with a personal touch. Delivering what we like to call advanced primary care.

The Spira Care experience is about cultivating ongoing personal relationships with all our Care Team members — physicians, physician assistants; nurse practitioners; behavioral health consultants, diabetes care specialists, care guides, and ambulatory care pharmacist. Not just treating symptoms but working proactively



through care management and preventive care to address health risks and help members achieve their goals.

Since its launch six years ago, customers have really connected with what Spira Care brings to the table, as more than 45,000 members are actively enrolled in ACA, MA, and Group health plans that include access to Spira Care Centers.

Spira Care is 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

**7.4%**

Decrease in the Total Cost for Blue KC members attributed to Spira Care Centers vs. Blue KC members attributed to Medical Homes in the BlueSelect Plus network.

**14.5%**

Engagement of Spira Care Attributed Members with Behavior Health Clinics

**43%**

Increase in Primary Care Provider (PCP) Visits

**12%**

Decrease in Pharmacy Spend

**95.5%**

Customer Effort Score (CES)

Data sources for rolling 12 months ending 12/31/2023. Risk adjusted. Utilization CES based on calendar year 2023 results.

## SPIRA CARE IN THE COMMUNITY

In October, in celebration of Primary Care Week and the opening of the newest Spira Care location in Independence, Missouri, Spira Care hosted its inaugural Fall Festival. Featuring interactive art installations and a mural by local artist Sol Anzorena, the event highlighted the significance of primary care and the important role it plays in the overall health and wellbeing of our community.





# Community Health Worker Pilot Programs

Launched in late 2002, the Blue KC Community Health Worker (CHW) Pilot Program was developed to answer a growing need for innovative approaches to expanding patient access to primary care services, help prevent disease, increase patient adherence, improve health and wellness, and meet the needs of an aging population.

The pilot program allows hospitals, health systems, and health insurance plans a way to address the needs of high-risk or at-risk populations, social determinants of health, readmissions, emergency department (ED) over usage and provide direct services.

Unique to Blue KC, community health workers involved in the program meet members where they live and work, truly walking beside them throughout their health journey.

Blue KC evaluates the impact of this program in a multitude of ways, but some immediate program gains are listed below:

## IMPACT ON DAILY LIVES

### Self-Sufficiency Screening

**96%** of members were able to navigate medical and social needs after intervention

### Health Status

**91%** maintained or improved their overall health

### Increasing Methods

**96%** maintained or gained knowledge of methods to navigate their health care

### Physically Healthy Days

**3+** more healthy days after graduating the program

### Mentally Healthy Days

**4+** more mentally healthy days after graduating the program

### Motivation

**90%** of members have maintained or improved their health-oriented motivation

## SATISFACTION SURVEY

**88%** Agreement with CHW was a valuable resource for me and my health

**81%** Increased satisfaction with Blue KC health plan following CHW experience

## IN WHAT WAYS DID THE BLUE KC COMMUNITY HEALTH WORKER SUPPORT YOU?

1. Understanding my benefits
2. Finding a primary care doctor
3. Navigating the healthcare system
4. Helping me understand when to see my doctor, use urgent care, or go to the emergency department
5. Understand the value of preventative care such as mammograms, colonoscopies, etc.



**W**hile Community Health Workers have been in practice since the early 1960s their importance as a health care resource has re-emerged as a novel approach due to escalating healthcare costs. The goal of the Blue KC Community Health Worker Pilot Program was to provide a different model of care to our members.

## SUCCESS STORY

A participating community health worker was referred to a member who had suffered a gunshot wound. The sole provider for his two kids, the individual had been receiving only around half of his regular pay through victims' compensation and given his injury impacted his ability to work, they had gotten behind on rent, eventually being served an eviction notice. The CHW connected them with a caseworker who was able to pay three months back rent, avoiding eviction. Additionally, the CHW was able to organize legal representation and food stamps to assist with providing for their family.

The CHW also aided the member in finding a physical therapist and transportation to their appointments. Once the member was stable, and ready to return to work, the CHW worked with their human resources department to organize the necessary accommodations. Blue KC supported this member in the most challenging time in their life by keeping the member housed and stable so the member could heal and care for their children. It's a testament to the impact the program can bring.

## Maternal Health Support



In partnership with March of Dimes, Blue KC has taken strategic steps to better support maternal health in the region. Through impactful maternal health specific implicit bias training sessions, Blue KC reached over 140 participants across multiple community providers helping fight unconscious bias and drive positive change for those in need.

Blue KC also established March of Dimes Supportive Pregnancy Care<sup>®</sup> (SPC) at two sites in the Kansas City region: Swope Health Services and Saint Luke's Hospital Medical Education OBGYN Clinic. A flexible health education and prenatal care program, SPC enables maternity care providers to successfully implement group prenatal care to help achieve equity in birth outcomes.

The program was created to help accelerate the expansion of group prenatal care, particularly in traditionally underserved communities. Group prenatal care has been shown to improve psychological outcomes like readiness for labor and delivery, promote the self-empowerment of participants, improve healthcare provider satisfaction, and reduce the risk of preterm birth for some populations.

## HEALTH EQUITY DATA

To best identify and analyze inequities within our member populations, it is vitally important that members provide health equity data related to their race, ethnicity, and language.

To that end, Blue KC recently asked its members, through alerts via their online Member Portal, to update their race, ethnicity, and language demographic information when possible.

**33%** Increase in response rate within less than one month when alerts were launched



# BLUE TO YOU

**1,500**  
MILES LOGGED

**45** COMMUNITY EVENTS

The Blue to You van was developed to bring support and education directly to the community. Through various events, Blue KC staff members help address social needs, improve health behaviors, and increase access to care among Blue KC members and the community at large.

## TOPIC FOCUS:

- Disease Education
- Preventive Care Education
- Mental Health
- Cost Savings



## BLUE KC COMMUNITY SUPPORT TOOL



So many with health needs in search of solutions simply don't know where to start. With that in mind, Blue KC offers the Community Support Tool, an online directory that compiles local support services all in one place: [BlueKC.com/CommunitySupportTool](https://BlueKC.com/CommunitySupportTool).

The directory allows all community members a simple search tool to find free or reduced-cost services and resources available in their area. Available resources include financial assistance for medication and utilities, transportation, job training, food-based resources, and more.





# ADDING UP TO SUCCESS.

Behind every sale is a story. At Blue KC, we view each of our members as our true partners in healthcare. Because when it comes to providing for our customers, there's certainly strength in numbers.



**A**t Blue KC, we have a long history of building relationships with our employer group partners, and individuals to help ensure we're meeting their needs with innovative products, superior service, and award-winning customer experience. Those relationships help us not only attract new members but also retain current members. Year-after-year, we remain the insurance provider of choice for hundreds of thousands of individuals and large and small groups throughout the Kansas City area and beyond.

### SMALL GROUPS

For companies with 2-99 employees, Blue KC offers options for small group healthcare coverage that gives employees outstanding customer service, quality product offerings, and overall value.

### LARGE GROUPS

For businesses with 100 or more employees, Blue KC offers a value proposition that keeps customers coming back year after year.

### INDIVIDUALS

Individuals looking for health insurance know they can turn to the only local, not-for-profit health insurer in Kansas City for health insurance plans, short-term insurance plans, dental plans, and travel medical plans.

## SMALL GROUP

Number of new groups in 2023:

**700**

Number of new members in 2023:

**17,659**

Number of groups retained in 2023:

**5,343**

Percentage of groups retained in 2023:

**87%**

## LARGE GROUP

Number of new groups in 2023:

**17**

Number of new members in 2023:

**14,993**

Number of groups retained in 2023:

**303**

Percentage of groups retained in 2023:

**94%**

## INDIVIDUAL & FAMILY PLANS

Number of members for 2023:

**5,293**

## MEDICARE ADVANTAGE

Number of members for 2023:

**32,165**



# Our Health Plans Are the Preferred Choice of Employers

- Blue KC offers the broadest access to providers – everywhere from the city and suburbs to the country.
- Blue KC is committed to world-class customer service. Not to mention, we help employees live happier, healthier lives.
- Blue KC offers health programs for every stage of life to help our members get healthy and stay healthy.
- Blue KC supports members living chronic condition or serious illness by offering variety of health programs, tools, and resources.

## BlueSelect Plan Network Expansion

In 2023, we expanded our BlueSelect Plan Network to include 16 top hospitals and more than 4,100 providers so our members have more healthcare options close to home.



## What Sets Blue KC Apart



### NETWORK STRENGTH

Broader access. Greater value. It's a legacy of the Blues. Here in Kansas City, we offer the widest access to high-quality affordable care in every corner of our region. And when you're away from home, your coverage will follow you almost everywhere you go.



### CUSTOMER SERVICE

Customer service never hurts. When you call Blue KC, you'll have a conversation with a real person who is based in Kansas City – not somewhere halfway around the world. How local. How helpful. How refreshing.



### LOCAL CONNECTIONS

Blue KC is right there with you. We live, work, play and seek care in the same communities as your business, and your employees. We're invested in the Kansas City region. We're committed to improving the communities we serve.





# THE BOTTOM LINE.

A healthy structure is always built upon a solid foundation from which to grow.



## CONSOLIDATED BALANCE SHEET

December 31, 2023, and December 31, 2022 (\$ in thousands)

	2023	2022
Cash Investments	\$967,543	\$948,840
Premiums and Other Receivables	\$282,288	\$284,531
Intangibles and Other Assets	\$405,838	\$375,284
<b>Total Assets</b>	<b>\$1,655,669</b>	<b>\$1,608,655</b>
Claims Liabilities	\$348,362	\$311,810
Unearned Income	\$48,188	\$55,606
Accrued Expenses and Other Liabilities	\$596,555	\$521,543
<b>Total Liabilities</b>	<b>\$993,105</b>	<b>\$888,959</b>
Blue KC Surplus	\$662,564	\$719,696
Non-Controlling Interest Surplus	—	—
<b>Total Surplus</b>	<b>\$662,564</b>	<b>\$719,696</b>
<b>Total Liabilities and Surplus</b>	<b>\$1,655,669</b>	<b>\$1,608,655</b>

## CONSOLIDATED STATEMENTS OF OPERATIONS

December 31, 2023, and December 31, 2022 (\$ in thousands)

	2023	2022
Premium Revenue	\$2,928,915	\$2,834,481
Fees and Other Revenue	\$208,095	\$180,017
<b>Total Revenue</b>	<b>\$3,137,010</b>	<b>\$3,014,498</b>
Claims Incurred	\$2,663,663	\$2,461,575
Operating Expenses	\$608,201	\$660,269
<b>Operating (Loss)</b>	<b>(\$134,854)</b>	<b>(\$107,346)</b>
Investment and Other Income (Loss)	\$77,265	(\$76,979)
<b>Loss before Taxes</b>	<b>(\$57,589)</b>	<b>(\$184,325)</b>
Income Tax Benefit	\$911	\$34,437
<b>Net Loss</b>	<b>(\$56,678)</b>	<b>(\$149,888)</b>



# FORGING A PATH FORWARD.

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.



## Senior Leadership Team

- Erin Stucky  
President and CEO
- Phil Bowling  
SVP, Chief Financial Officer
- Mark Garrett  
SVP, Chief Human Resources Officer
- Jenny Housley  
SVP, Chief Revenue Officer
- Scott McAdams  
SVP and Chief Audit,  
Compliance and Risk Officer
- Greg Sweat, M.D.  
SVP, Chief Health Officer
- Kim White  
SVP and Chief Administrative Officer



## Executive Committee (Pictured Left to Right)

Kim White, Mark Garrett, Phil Bowling, Christa Dubill, Erin Stucky, Scott McAdams, Jenny Housley, Mark Newcomer, Greg Sweat

## Corporate Officers

- Rachel Arnett, VP, Sales
- Jennifer Atkins, VP, Chief Network Officer
- Phil Bowling, SVP, Chief Financial Officer
- Gratia Carver, VP, Chief Experience Officer
- Barb Cross, VP, Product and Strategy
- Christa Dubill, VP, Chief Communications 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 and Chief Audit,  
Compliance and Risk Officer
- Michael McComb, VP, Operations
- Dipa Mehta, VP, Managing Partner Cobalt Ventures
- Mark Newcomer, VP, General Counsel
- Randy Oursler, VP, Chief Actuary
- Benjamin Pepin, VP, Enterprise Improvement  
and Business Evolution
- Lori Rund, VP, Government Programs
- Erin Stucky, President and CEO
- Greg Sweat, M.D., SVP, Chief Health Officer
- Brandon Thompson, VP, Cobalt Health Solutions
- Danny Weiss, VP, Chief Pharmacy Officer
- Kim White, SVP and Chief Administrative Officer



# Board of Directors

## ANNE D. ST. PETER

- Blue KC Board Chair
- Founder, Global Prairie

## GORDON E. LANSFORD, III

- Blue KC Board Vice Chair
- President and Chief Executive Officer, JE Dunn Construction Company

## CHERYL D. ALSTON

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

## NANCY M. CREASY

- Retired Executive Vice President, Blue Cross and Blue Shield of Kansas City

## RUSSELL W. KOHL, M.D.

- Chief Medical Officer, TMF Health Quality Institute

## KENT S. MARQUARDT

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

## ALISE G. MARTINY

- Secretary-Business Manager
- Greater Kansas City Building and Construction Trades Council

## JOHN A. SPERTUS, M.D.

- Clinical Director of Cardiovascular Education and Health Outcomes Research, St. Luke's Mid-American Heart Institute, Owner, Health Outcome Sciences

## ERIN E. STUCKY

- President and Chief Executive Officer, Blue Cross and Blue Shield of Kansas City

## THOMAS T. TSANG, M.D., MPH

- Chief Executive Officer and Co-Founder, Valera Health

## MICHAEL G. VALENTINE

- Chief Executive Officer, Netsmart

## 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

## ASSISTANT CORPORATE SECRETARY

- Chadron J. Patton
- Brandon K. Haynes
- Blue Cross and Blue Shield of Kansas City

## AUDIT COMMITTEE

- Kent S. Marquardt, Chair
- Nancy M. Creasy
- Russell W. Kohl, M.D.
- Gordon E. Lansford, III
- Alise G. Martiny
- Anne D. St. Peter, Ex Officio

## COMPENSATION COMMITTEE

- Cheryl D. Alston, Chair
- John A. Spertus, M.D.
- Thomas T. Tsang, M.D., MPH
- Michael G. Valentine
- Anne D. St. Peter, Ex Officio

## EXECUTIVE COMMITTEE

- Anne D. St. Peter, Chair
- Cheryl D. Alston
- Nancy M. Creasy
- Gordon E. Lansford, III
- Kent S. Marquardt
- Erin E. Stucky

## GOVERNANCE COMMITTEE

- Gordon E. Lansford, III, Chair
- Russell W. Kohl, M.D.
- Alise G. Martiny
- John A. Spertus, M.D.
- Anne D. St. Peter, Ex Officio

## INVESTMENT COMMITTEE

- Nancy M. Creasy, Chair
- Cheryl D. Alston
- Kent S. Marquardt
- Thomas T. Tsang, M.D., MPH
- Michael G. Valentine
- Anne D. St. Peter, Ex Officio



# BLUE KC: THE NEXT 85 YEARS.

We've learned a lot in the last 85 years. We've learned that we love helping people. And that Kansas City is a special place. That doing right by our customers and partners will always be the top priority, and that everyone, regardless of circumstances, should have equal access to the same care. Serving this community for over eight decades has been a true honor, and we can't wait to see what the future holds.

**Forever and always, we're here for YOU.**

