

Collaborating to Make a Greater **Impact**



A commitment to community



Peter Andruszkiewicz
President & CEO

At Blue Cross & Blue Shield of Rhode Island, a commitment to community has always been at the heart of our corporate culture. It's not only the right thing to do, but it's embedded in the fabric of our organization—a nonprofit company founded on a social mission. As you'll read in this report, 2012 was an exciting year, and we were able to make a difference in the lives of many people throughout the state.

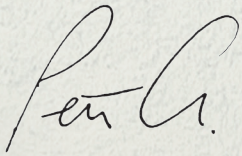
At Blue Cross, there is nothing more important than being good stewards of the resources entrusted to us to help *all* Rhode Islanders become healthier. We know that collaboration is critical, which is why we partner with many local organizations that do crucial work such as increasing access to care and improving the quality of healthcare. By working together, we're able to make an even greater impact on the community we serve.

For more than a decade now, we've demonstrated our commitment to Rhode Island through our BlueAngel Community Outreach Program by supporting local organizations that address critical health issues, particularly those affecting the uninsured, underinsured, and most vulnerable. We believe creative and innovative programs that provide vital health services, education, and outreach should be available to everyone across Rhode Island. In addition, we will continue to invest in health systems and technology to help improve the quality and affordability of healthcare throughout the state.



While Blue Cross is always finding new ways to improve the quality of life for our communities, there's clearly a lot more work to do. We will continue to do all we can to help where help is needed. Moving forward, you can count on us to continue to support the most important healthcare initiatives serving those most in need, and to ensure that everyone in Rhode Island has access to affordable, high-quality healthcare.

Be well,



Peter Andruskiewicz
President and Chief Executive Officer



Ensuring access to care for those in need

BlueAngel Community Health Grants

We awarded \$200,000 to eight community-based agencies in 2012 to support programs that break down barriers to healthcare created by cost, culture, miscommunication, system structure, and lack of education. Take a look at a few of our partners' accomplishments:

- The Providence Community Health Center's newest care clinic, PCHC Express, which officially opened in 2011, provides access to immediate (not emergency) care. Through this expanded hour initiative, PCHC provided over 3,500 people with high-quality care, regardless of their ability to pay.
- Thundermist Health Center provided comprehensive case management to over 2,000 chronically homeless individuals.
- Wood River Health Services hired its first full-time nurse care manager for its community health center (an accredited patient-centered medical home) to increase the number of patients engaging in consistent primary care. The goal is 60 new patients by the end of June 2013.

OUR VISION

To improve the quality of life of our customers and of the people of Rhode Island by improving their health.

OUR MISSION

To improve members' health and peace of mind by facilitating their access to affordable, high-quality healthcare.

Safety net support

Everyone in Rhode Island should have access to culturally appropriate primary care. Our commitment to supporting agencies that provide access for the uninsured, low-income, and working poor adults helps keep individuals healthy. As a longtime partner of the Rhode Island Free Clinic, Blue Cross increased our financial support this year to help the organization achieve the following objectives:

- **8,000 patient visits** for vulnerable adults through the clinic's cost-effective, nationally recognized model of volunteer medical providers and community partners
 - **2,000 patients**, including 420 new patients, who benefited from the clinic's "medical home" model of care, which includes primary and specialty care, lab and diagnostics, medications, and wellness programs that increase patients' ability to manage their health
 - **900 patient visits** as part of the statewide *Physicians Network* in 20 communities around Rhode Island, as well as expanded service to patients—including 135 new *Physicians Network patients*—by increasing patient caseloads and volunteer service for the clinic
 - **700 volunteers**, including 300 new volunteers and 150 volunteers in the *Physicians Network*, who provided care at the Providence Clinic
- Additionally, we assisted Clinica Esperanza/Hope Clinic with increased financial support to launch the CHEER clinic, which provides walk-in care for non-urgent health issues for Rhode Island adults without health insurance. From last July through December, more than 250 patients were evaluated and treated at this nurse-run clinic, which helped to avoid an estimated \$100,000 in emergency department costs. We also awarded a grant to the Rhode Island Oral Health Foundation's inaugural Mission of Mercy, a free two-day dental clinic for approximately 800 uninsured or underinsured Rhode Islanders with urgent oral health needs.

Free wellness events

To increase access to healthcare, we hold many free health screenings and health education events throughout the state. Below is a list of our initiatives in 2012:

- Our community flu initiative provided 1,069 flu vaccinations to residents (971 who are uninsured).
- We brought health services to more than 100 community events such as Telemundo's La Feria de la Familia and RI PrideFest.
- Through our partnership with the United Way of Rhode Island's 2-1-1 program, we helped connect 1,487 people in need to 2-1-1's assistance and referral resources in addition to our wellness resources and free health screenings.



2012 BY THE NUMBERS

750 *employee volunteers*

6,316 *volunteer hours*

\$137,625 *in the value of volunteer hours**

\$193,644 *in employee fundraising*

\$884,000 *in sponsorships and charitable donations to* 140 *agencies*

180 *agencies served by Blue Cross in 2012 through in-kind, volunteer, or financial support*

(*At \$21.70 per hour according to Independent Sector)





Blue across RI

A day of service.

The largest single-company, one-day volunteer event in Rhode Island's history

On September 27, 2012, we held our first annual company-wide day of service event, Blue across Rhode Island. Over 740 employees donated more than 3,900 hours to 13 nonprofit organizations. Here are a few highlights of what our employees accomplished:

- Administered free health screenings at Clinica Esperanza, including free blood pressure, glucose, and cholesterol checks as well as "talk to the doctor/pharmacist" sessions.
- Installed playground equipment and tended to the community garden at the Kingstown Crossing location of Crossroads Rhode Island.
- Painted and repaired well-used areas at Progreso Latino.
- Gathered excess produce (that would have otherwise gone to waste) for distribution to local food pantries through Farm Fresh Rhode Island.



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We truly look at **Blue Cross as a partner** in our work to improve the lives of the kids that need us the most. They are much more than just another “big” company we come to on bended knee. They are truly invested in **improving the lives of Rhode Islanders!**”

—ERIN GILLIATT, BOYS & GIRLS CLUB OF EAST PROVIDENCE

Nearly 150 students were able to do **fitness testing** and work towards their **personal goals**. This project would normally take our fitness teacher more than three months to complete!

—JEANNIE D'AGASTINO, HIGHLANDER CHARTER SCHOOL

Farm Fresh RI has **benefited greatly** from our relationship with Blue Cross, not only through this day, but through Market Mobile and other **community grant opportunities** that we have been lucky to receive.

—SHERRI GRIFFIN, FARM FRESH RI

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Improving quality of care for all Rhode Islanders

Healthcare professionals

There's a tremendous opportunity to improve access to quality care for the most vulnerable populations in Rhode Island—and it begins with a strong foundation of primary care physicians. We contributed \$350,000 in 2011 (to be used in 2012) to the PCP Loan Forgiveness Program offered through the Rhode Island Foundation, as well as \$25,000 to the state-run Health Professional Loan Repayment Program. These programs—as well as other innovative initiatives taking place right now—will keep talented and dedicated primary care physicians in our community.

Healthcare technology

We see opportunities to virtually connect all providers of care through a central health information exchange and electronic health records (EHRs), so they can be involved in all stages of patient care. For example, doctors and their staffs can identify redundant testing, drug interactions, and patients who don't receive needed tests. In 2012, Blue Cross contributed more than \$160,000 to the EHR Grant Program to help primary care providers and community health centers implement EHRs. In addition, we are advancing the interoperability

of EHRs through the state's designated health information exchange, *currentcare*, to provide efficient, safer, and cost-effective care that keeps the patient at the center.

Consumer education

We announced a new partnership with Latino Public Radio Rhode Island for a new talk radio program called *Sin Seguro* (The Uninsured) on WRNI 1290 AM. *Sin Seguro* is a one-hour monthly talk show hosted by Dr. Pablo Rodriguez that offers information about resources available to Rhode Island's uninsured and underinsured population and helps to educate listeners about the healthcare system. Through *Sin Seguro*, Blue Cross can share news about free clinics, vaccination opportunities, screenings, preventive care services, as well as information on health insurance products and healthcare reform. It's our goal to improve access to health services for Latinos living in Rhode Island and improve their health at the same time.



Contributing to our community's health through sustainable business practices

As the largest locally based health insurer in the state, we have a responsibility to help all Rhode Islanders stay healthy. We provide more than 600,000 members with a variety of health, dental, and pharmacy plans that suit their needs. Over the past several years, we've focused on our financial stability and maintained more than 900 employees. With clearly defined strategic priorities (community investment, consumer engagement, product innovation, and delivery system transformation), many of our activities in 2012 demonstrate our stewardship and dedication to sustainable business practices:

- Replacing our core information technology system will allow us to leverage new technology to adopt best practices aligned with industry standards.
- We renewed our commitment to Diversity & Inclusion by creating the Office of Diversity & Inclusion in 2012. (In 2008, we appointed a vice president of Corporate Social Responsibility and Diversity.) There is no doubt that Diversity & Inclusion helps us better understand our customers and the communities we serve, and it is intrinsically linked to our business and strategic priorities: community investment, consumer engagement, product innovation, and delivery system transformation.
- Our corporate headquarters, which opened in the fall of 2009, reinforces Blue Cross as a good steward of the environment, as it's the first new construction, gold LEED®-certified commercial building in downtown Providence. It also represents our commitment to a healthy workplace for our employees. We promote "green," sustainable practices, including recycling and composting and encouraging the use of public transportation by offering our employees a 100 percent company-subsidized RIPTA bus pass or a 50 percent company-subsidized MBTA commuter rail pass.
- Through the employee-led Blue Cross Green Team, we help to build a culture of sustainability by educating and encouraging employees to engage in environmentally conscious practices and help us achieve our social mission.

STRIVING TO BE GOOD STEWARDS OF OUR ENVIRONMENT

Given that 80 percent of what Americans throw away is recyclable, it is disappointing that as a nation the U.S. only recycled 28 percent of trash during this time. We're excited to report that Blue Cross has significantly surpassed that national average. In 2012, we recycled or composted 87 percent of all waste we generated, leaving our impact to the landfill at only 13 percent.

This comprehensive in-house recycling program helps reduce waste. In 2012, through shredding and recycling with Cintas, our document management partner, Blue Cross has saved the equivalent of:

4,675 trees

825 cubic yards of landfill

550 barrels of oil

1,900,000 gallons of water

In recognition of our efforts, we've been honored with several Cintas Environmental Awards.



Awards and recognition

2012 Outstanding Philanthropic Corporation

The Rhode Island chapter of the Association of Fundraising Professionals (AFP-RI) named Blue Cross “Outstanding Philanthropic Corporation 2012” during its National Philanthropy Day event.

2012 Richard M. Oster Gold Heart Award: Peter Andruszkiewicz

Blue Cross President and CEO Peter Andruszkiewicz received this award in recognition of our leadership in enhancing the well-being of the Rhode Island community.

2012 Founder’s Event Honoree, Rhode Island Free Clinic: Dr. Gus Manocchia

Dr. Manocchia was honored for his dedication to serving the uninsured and underinsured at the Rhode Island Free Clinic.

2012 Energy Star Award

Blue Cross received this award in recognition of our green business practices and strategic approach to energy management—our building was the only commercial building in Rhode Island to be honored in 2012. Each year, the U.S. Environmental Protection Agency and the U.S. Department of Energy honors organizations that have made outstanding contributions to protecting the environment through energy efficiency.

Cintas Environmental Award

We’re also proud to be the recipient of a Cintas award for additional conservation efforts. These include our comprehensive in-house recycling program, which helps us reduce waste, save natural resources, and improve sustainability over the long term.







Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.