

BLUE BASICS

Blue Cross and Blue Shield of Minnesota (Blue Cross) was chartered in 1933 as Minnesota's first health plan and continues to carry out our mission to pave the way for everyone to achieve their healthiest life. A nonprofit, taxable organization, Blue Cross is the leading health plan in Minnesota, covering nearly 2.5 million members serving all 87 counties in Minnesota.

Mission and Company Profile

- **Our mission:** We pave the way for everyone to achieve their healthiest life.
- We contribute \$350 million in salaries and wages annually to the Minnesota economy.
- We strive to keep our administrative levels as low as possible. Approximately 90% of all revenue goes to pay for covered care.
- Our plans cover approximately 1 in 4 Minnesotans and half of Minnesota's Fortune 500 companies.

Providing our Members and Clients Peace of Mind as a Trusted Partner

- We service almost 45 million claims per year – approximately 124,000 claims a day.
- Our customer service team handles more than two million calls every year – approximately 9,000 calls per day, with high satisfaction rates.
- We have been ranked the highest in trust for 12 consecutive years and are an Insurer of Choice more than three times that of any other insurer in Minnesota.
- Our Medicare Advantage plans are consistently in the top 20% nationally for Star Ratings performance.

Our Employees

- Headquartered in Eagan, we have approximately 3,000 employees statewide.
- Our nonpartisan employee civic engagement program, CitizenBlue, provides opportunities for civic engagement and encourages participation in government at all levels by stimulating interest in the democratic process.

Making our Communities Healthier

In 2021, Blue Cross and its employees provided \$17.7 million to charitable organizations working to make our communities healthier.

- \$6 million was given across 61 grants through the Blue Cross and Blue Shield of Minnesota Foundation, supporting high-quality early childhood programs, safe and welcoming communities, and continued work on access to coverage. In addition, resources were provided to address immediate community needs due to the COVID-19 pandemic.
- \$5 million was given to the University of Minnesota School of Public Health to establish the Center for Antiracism Research for Health Equity. The center will develop education and training on structural racism and health inequities.
- \$1.25 million was donated to 650 Minnesota charities from employee giving programs and company sponsorships.
- 43 housing units were supported in St. Louis County, along with support for housing stability statewide, as part of a \$450,000 investment.

Additional information is available in our [2021 Report to the Community](#).



\$350 million
in salaries
and wages



3,000
employees
statewide



124,000
claims a day



9,000
calls a day

A Taxable Nonprofit Organization

Blue Cross is a nonprofit organization, which means our resources are used to serve our members, not shareholders. Although structured as a nonprofit, we still pay our fair share of taxes and assessments every year.

2021 Taxes & Assessments

Payroll taxes	\$24,510,405
Gross premium tax	\$50,427,586
Real estate taxes	\$2,292,782
State income taxes	\$7,665,620
Federal income taxes	\$26,365,493
Additional taxes, assessments and surcharges	\$23,652,737



\$135,835,227
Total annual taxes and assessments

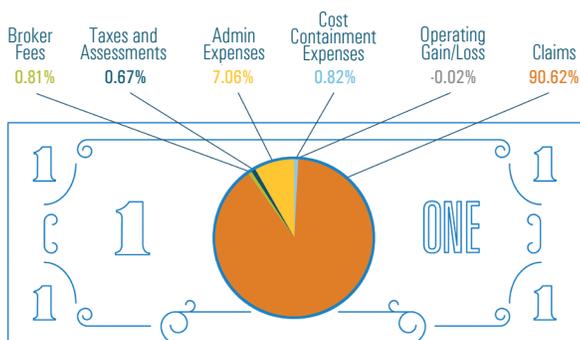
Net income **\$557.6 MILLION**

Net operating loss of **\$3.5 million** on full-year revenues of **\$14.1 BILLION** for a negative operating margin of **less than 1%**

Paid medical claims **\$12.7 BILLION**

MORE THAN \$0.90 of every premium dollar went directly to cover health care costs

More than **\$67.4 MILLION** taxes paid



COVID-19 Response

Blue Cross led with the following initiatives to lessen the impact of COVID-19:

- COVID-19 mobile vaccination clinics.** In partnership with the Minnesota Department of Health and the Metropolitan Council, 375 Blue Cross associates volunteered aboard six buses, administering more than 7,200 vaccines at 170 unique clinics hosted by 115 community partners in 42 Minnesota counties. These mobile clinics were recognized by the Minnesota Department of Human Services (DHS) for excellence in reaching under-served communities in conjunction with an annual recognition of DHS partners, who help people meet their basic needs so they can live in dignity and achieve their highest potential.
- Community conversations.** In partnership with Marnita's Table, nine community listening sessions were held to address best practices on building trust in COVID-19 vaccines, sharing effective ways to communicate public health information, and identifying solutions to health inequities within BIPOC and low-income communities.
- Embracing virtual care.** The response to COVID-19 caused a rapid shift from in-person visits to virtual care services, including telehealth, phone, e-visits and remote patient monitoring. Virtual care claims increased dramatically from 2019 into 2020, with a year-over-year change of more than 3,700 percent. Blue Cross looks forward to working with providers, patients, and policymakers by translating our long-term support for effective virtual care into new opportunities to improve Minnesotans' health and reinvent care. Visit our [virtual care white paper](#) to learn more.

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