

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 today to make a healthy difference in people's lives. A nonprofit, taxable organization, Blue Cross is the leading health plan in Minnesota, covering nearly 2.9 million members.



\$300 million
in salaries
and wages



3,500
employees
statewide



100,865
claims a day



12,000
calls a day

Mission and Company Profile

- **Our mission:** We make a healthy difference in people's lives.
- We contribute more than \$300 million in salaries and wages annually to the Minnesota economy.
- We have one of the lowest administrative cost levels in the country – less than ten cents of every dollar.

Our Employees

- Headquartered in Eagan, Blue Cross has approximately 3,500 employees statewide. Blue Cross operates claims processing and customer call centers in Minneapolis and Northern Minnesota (Virginia and Aurora).
- Blue Cross has retail centers in Duluth, Roseville and Edina where we offer opportunities to enroll in Blue Cross health plans, receive face-to-face customer service, and participate in a variety of year-round wellness and health education activities.
- 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.

Serving Our Members

- We service 38 million claims per year – approximately 100,865 claims a day.
- Our customer service team handles more than 3 million calls every year – approximately 12,000 calls per day, with high satisfaction rates.

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.

Taxes & Assessments

	2015 actual
Payroll taxes	23,474,235
Gross premium tax	33,159,374
Real estate taxes	2,733,780
State income taxes	385,015
Federal income taxes	172,256
Additional taxes, assessments & surcharges (MCHA, etc.)	4,539,184
ACA – Patient-centered outcomes research institute fee	1,125,585
ACA – Health insurer fee	59,226,677
ACA – Transitional reinsurance fee	21,223,077



\$146,039,183
Total annual taxes and assessments

2015 Financial Results

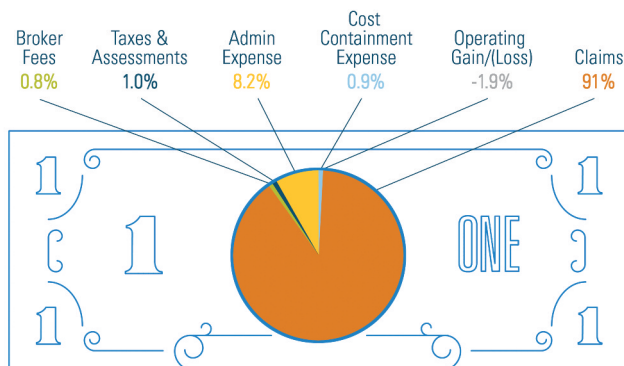
Net income (loss) **\$153.5 MILLION**

Net operating loss of **\$178.1 million** on full-year revenues of **\$10.6 BILLION** for a negative operating margin of 1.7%.

Paid medical claims: **\$9.7 BILLION**

MORE THAN \$0.91 of every premium dollar went directly to cover health care costs.

Taxes paid: more than **\$146 MILLION**



Moving Health Forward

At Blue Cross, our goal is to make a healthy difference for all Minnesotans, not just our members. We focus our efforts on advancing health equity, giving people access to the tools and resources they need to thrive, and improving conditions where people live, learn, work and play.

In 2015:

- The Blue Cross Foundation provided \$4.2 million in funding to reduce health disparities and improve access to insurance.
- The Center for Prevention at Blue Cross invested more than \$13 million to support initiatives focused on increasing access to healthy food, physical activity, and health equity as well as reducing tobacco use.
- Blue Cross donated \$218,861 to other nonprofit organizations.

Additional information is available in our 2015 Community Report: <http://www.bluecrossmn.com/communityreport>.

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