

KEEP
VERMONT
well

2019
highlights

 **BlueCross BlueShield**
of Vermont

An Independent Licensee of the Blue Cross and Blue Shield Association.



>>>>> ON THE COVER: The Harris family at their farm in Starksboro

Vermont's a different kind of state. We're a different kind of health plan.



Charlie Smith, Board Chair

Don George, President and CEO

We believe that every Vermonter should have access to timely, affordable and effective health care. We also believe that “health care” is so much more than annual doctor visits or timely preventive screenings. Supporting real, vibrant health and wellness for Vermonters means caring for the land we share, the communities we call home, and the minds, bodies, and spirits of all who live here.

As “Vermonters serving Vermonters,” we understand the specific needs and unique challenges facing our members, our communities, and our local businesses—because we live here, too. As our state’s only local independent not-for-profit health plan, our expertise working within Vermont’s close-knit communities is unmatched, allowing us to drive innovation, improve population health, and transform standards of care statewide. Our efforts to strengthen Vermont extend to the events we sponsor, the initiatives we support, and the partnerships we build to affect real, positive change for Vermonters.

Our commitment to advancing an integrated whole-person approach to wellness is changing what it means to be a health plan. No two health care journeys are the same, and each person’s journey is their own. No matter where you are along your personal path to optimal health, when you’re a Blue Cross and Blue Shield of Vermont member, you’re never alone.

Thank you for joining us in our mission to *Keep Vermont Well*.

Yours sincerely,

Charles Smith
Board Chair

Don George
President and CEO

Your journey, together



Our Integrated Health (IH) team of medical and mental health clinicians and in-house pharmacy staff provides personalized care navigation assistance to our members when they need it most.

IH offers assistance across the spectrum of the health care journey, through transitions big and small—from pregnancy and birth to mental health and substance use disorder issues to cancer and other chronic conditions and even end-of-life care. The team's goal is to meet each member exactly where they are in mind, body, and spirit to help them get the care the right care at the right time.

It's no exaggeration to say that our case managers are changing lives: in 2019, several of our members shared their stories about the tremendous impact the IH team has had on their healthcare journeys.

A TRUSTED GUIDE THROUGH A DIFFICULT JOURNEY

Dawn and Greg,
Johnson, VT



The Tatro family worked with an IH case manager through their daughter Jenna's long and ultimately fatal struggle with opioid addiction. They chose to share their story to help reduce the fear and isolation that families dealing with addiction often face.

"We want to break down barriers and stigma," Dawn said.

The family knows these barriers all too well. When they first learned of Jenna's addiction, they tried to deal with it on their own. But it became increasingly difficult to get Jenna the care she needed, so Dawn reached out to IH for help. It was, she said, "the best thing I ever did."

The Tatros' case manager served as crucial support and expert guide,

helping the family gain access to resources, doctors, and facilities that they otherwise wouldn't have discovered.

"She knew the way," Dawn said.

Before Jenna's life was cut short, she told her parents she wanted to help others who were fighting addiction. Today, Dawn and Greg are carrying on that work in her memory through the Jenna's Promise Foundation. The foundation's holistic vision includes providing support services, job training, and sober living space to people in recovery. So far, they have purchased St. John's Church in the heart of Johnson village along with a café space on Johnson's Main Street. The church, renamed Jenna's

House, is being renovated into a community space and recovery center; the café will offer jobs to people to recovery, allowing employees to build valuable work experience while also building meaningful connections with their neighbors.

"You need to have community," Dawn said. "You need to have support."

Learn more about the Jenna's Promise Foundation at jennaspromise.org.



A HELPING HAND ALONG A JOURNEY OF AFFIRMATION

☞ Gabi worked closely with IH throughout her gender transition. She wanted to share her story because the support she received from us during her journey was “life-changing.”

“It’s so important to know you’re not alone,” she said.

Gabi’s transition came later in life, after retirement from her job as a school principal and decades of trying to suppress her authentic truth.

“I spent a long time trying to make it go away,” she said. “But it wouldn’t go away.”

Gabi was the first person in Vermont whose gender affirmation surgery was covered by our plan. When she first began

exploring the path toward aligning her body with her gender identity, Gabi reached out to us. She was quickly connected with Colleen Sanford, our dedicated case manager for transgender services.

“I remember her saying this was new for Blue Cross, and it was new for me too,” Gabi said.

The two women agreed to learn together.

“We shared hundreds of emails and phone calls through all the steps in the process,” Gabi said. “The support I received from Blue Cross—the support Colleen gave me—was amazing.”

Gabi and Colleen continue to keep in touch. In the time since their first phone call, Colleen has helped over 150 members navigate health care journeys related to affirming their gender identities.

“It’s very rewarding and satisfying,” Colleen said, “to help people affirm the gender that they were meant to be.” ■

Learn more about Gabi’s story on our YouTube Channel ([youtube.com/BCBSVT](https://www.youtube.com/BCBSVT)).

Gabi, Rutland, VT



INTEGRATED HEALTH BY THE NUMBERS



IH assisted 4,831 Vermonters in 2019



Most common issues:

- Chronic illnesses such as diabetes, asthma, hypertension, multiple sclerosis, rheumatoid arthritis, and congestive heart failure
- Acute and catastrophic injuries such as head injuries, amputations, spinal cord injuries, and multiple traumas
- Cancer
- Mental health and substance use disorders
- Transgender services
- Terminal illness
- Hospital discharge planning
- Pregnancy and postnatal wellness
- Neonatal complications



Average duration of a care management journey:

IH case management is highly personalized to the needs of each individual member and their unique health care situation, but on average, most members work together with a Certified Care Manager for 1-3 months.

chronic
conditions

mental
health

pregnancy
& postnatal
wellness

transitions
of care



A new PATH forward for chronic pain

Chair yoga offers participants a gentle, supportive way to stretch



PHOTO CREDIT: DAVID SEEVER



Dr. Jon Porter

“For 20 years, we had a fairly one-dimensional approach to chronic pain,” says Dr. Jon Porter, founding medical director of the Partners Aligned in Transformative Healing (PATH) Program at UVM Medical Center’s Comprehensive Pain Program.

That approach was opiate prescriptions. In addition to the harm opioid addiction has caused across the state, Dr. Porter says the relief these medications can offer a person with complex pain over the long-term is limited.

“A pill can’t make this go away,” he says. 

Chef Educator Leah Pryor demonstrates a recipe for program participants



The PATH program takes a different approach

Rather than seeking to eliminate pain, PATH's goal is to help participants develop sustainable strategies for living well with the pain that they have. The eight-week intensive outpatient program's "whole person" approach melds conventional medical and mental health treatment with weekly group work and a full slate of evidence-based complementary and alternative therapies like yoga, acupuncture, massage, and culinary medicine.

"By the time a participant gets to us, they're often at wits' end," says Laurel Audy, the program's registered nurse and Reiki practitioner.

"But by the time they leave," Dr. Porter says, "the effect is profound. People are tearful; they use words like *transformative* and *life-changing*."

A uniquely Vermont collaboration

Only a handful of comprehensive programs of this type currently exist in the U.S., and the cost, which can range from several thousand to tens of thousands of dollars, is generally not covered by insurance. The PATH program is unique in this regard: thanks to an innovative collaborative partnership between the UVM Medical Center and Blue Cross and Blue Shield of Vermont, participants are given access to the entire array of services for the cost of two primary care visits.

Over the course of the program, participants are encouraged to try as many treatment



Clinical Dietitian Emily Clairmont helps participants combine the joy of cooking with the science of nutrition.

“...by the time they leave the effect is profound. People are tearful; they use words like transformative and life-changing.”

—Dr. Jon Porter

modalities as they wish with the goal of building a personal toolkit to help optimize function and maximize comfort. This approach provides Vermonters with lifelong strategies to manage their pain.

“Each person gets a really good look medically, but we don’t emphasize that with the participants. The idea is that nobody else can know what works best for you,” says Dr. Porter. “You get to decide.”

Blue Cross helps vision become reality

The program was four years in the planning, including the creation of a custom medical suite designed to look as “soothing and un-medical” as possible for those who have seen the inside of one

too many clinical buildings in their pursuit of a cure for their pain. In 2018, Dr. Porter was brought on to design the program and hire the transdisciplinary staff.

“Then the issue of how people are going to pay for this comes up,” he says. “Most of these integrative therapies, for most people are not covered. That was a huge issue. It’s truly thanks to Blue Cross Blue Shield—and the support of Chief Medical Director Josh Plavin, in particular—that we were able to make it work.”

“There was this alignment of the stars in terms of the health care community realizing that there are these other evidence-informed approaches that can help, and Blue Cross being willing to really think forward and take a leap.” ■





Mindful makers

Jasper Hill Farm sits downslope from a narrow dirt road that winds through the Northeast Kingdom's Greensboro Bend.

There's no visible signage at the turnoff; instead, you'll see a cow shed painted midnight blue with a mural depicting rolling hills under a full moon made of their iconic Bayley Hazen Blue, named the "World's Best Unpasteurized Cheese" at the 2014 World Cheese Awards. 📍



Microbiology lab technician Yuri Igarashi and Line Leader Damon Cawley regularly participate in Jasper Hill's nine-minute meditations.

☞ Cheese production is demanding work, so it's a key priority for Jasper Hill to support their team members' well-being. Given the company's dedication to cooperative partnerships and place-based excellence, it's only natural that they've chosen us—Vermont's only local independent not-for-profit health plan—as their partner in health.



"We joke that our employees don't need gym memberships," says HR & benefits manager Monique Beaudry, noting that their farm workers, for example, routinely walk as many as 12 miles a day. "But physical activity is just one part of the picture."

As a member of our Blue Edge program, Jasper Hill works together with a dedicated wellness representative to design programming specific to the needs of the company and its employees. Highlights of their customized approach include an annual wellness fair; regular onsite chair massages; company-provided yoga equipment to promote yoga during lunch/breaks; and healthy nutrition challenges focusing on eating fruits and vegetables.

One of the group's favorite activities is the company's twice weekly nine-minute meditations. This mindfulness program, which began in October 2018, is currently offered every Monday and Wednesday. Meditations are held at lunchtime to give most staff the best chance of participating. More than 10 percent of on-site employees take part in the meditation on a regular basis, with nearly 50 percent taking part at least occasionally.

Account Manager Leigh Harding is one of the program's core participants. She says a big part of the program's success comes from incorporating it directly into the workday.

"It's not before work, it's not after, it's not something you have to stay late for," Leigh says. "It's something to look forward to halfway through the day. And it's actually contributing to efficient and effective time when we do go back to our desk and to our jobs."

Monique loves collaborating with us to design employee health and wellness programming that works. She finds the results her team is achieving "inspiring," and she's excited to continue working together with Blue Cross to build on the success of their existing programs.

"This is the beginning of where we can go," she says. ■



An employee prepares to transport wheels of Cabot Clothbound Cheddar for wrapping and shipping

Washing the washed-rind cheeses



“

And it's [lunchtime meditation] actually contributing to efficient and effective time when we do go back to our desk and to our jobs.

—Account Manager Leigh Harding

”





Laura Putnam with the Blue Cross team after her keynote presentation

Weaving well-being into workplace culture

“

...start looking for ways to integrate these wellness concepts into the fabric of organizational culture...

—Laura Putnam

”

Noted workplace wellness expert Laura Putnam (*Workplace Wellness that Works*) opened her keynote presentation at our 2019 Accountable Blue event, “Infusing Vitality and Wellbeing into Your Organization,” with a calisthenic icebreaker. For the 200 business executives and workplace wellness administrators in the audience, the activity felt like familiar territory. Ten minutes later, however—after Laura shared a series of eye-opening statistics about the limited impact of standalone wellness programming—the opening riff to The Beatles’ “Revolution” caterwauled across the auditorium as Laura called for everyone in the room to “Start a movement! Start a revolution!”, and it became clear that her perspective on workplace wellness might not be so familiar after all.

“It’s my strong belief that we need to move away from the standalone wellness program and instead look for ways to integrate these wellness concepts into the fabric of organizational culture,” Laura says. “We need to be moving from *Yes, we know wellness is important, but there are other things more important*, to an understanding that well-being connects to every single thing we do inside our organizations.”

It’s a philosophy long shared by our President & CEO Don George, who developed the Accountable Blue workplace wellness program based on the core belief that a “whole person” approach to health and wellness is imperative to every Vermonter’s ability to live at their best. That’s why he was so excited to welcome Laura to share her dynamic perspective at this annual event designed to connect some of Vermont’s most influential business leaders with inspiring ideas and practical strategies for advancing this vision for workplace well-being.

“Cultivating healthy organizations requires strong people strategies, and strong people strategies require engaged leadership,” says Don. “We spend so much time in the places where we work. If we want sustainable wellness, we have to start there.”

Over the course of her lively and inspiring presentation, Laura made a compelling case for employers to think differently about the workplace’s capacity to incorporate more movement, greater balance, and a more palpable sense of humanity into the workplace every day. She stressed that leaders who invest in creating a more vibrant, healthier workplace aren’t making trade-offs in performance or productivity.

“When companies create a culture where people can be their full, authentic selves when they come to work—those companies have a competitive advantage,” she says. “They’re organizationally healthy, and they also consistently outperform their competitors.”

Laura’s energy and insights create space for people to shift their thinking and remove barriers.

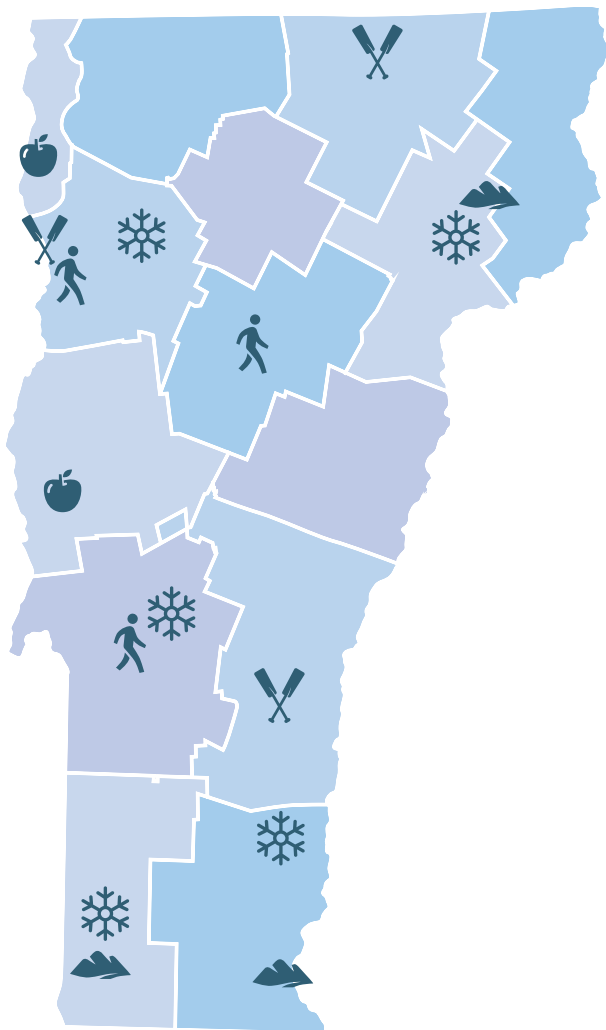
“When we give people the room to be well on their own terms, the outcomes speak for themselves,” she says. ■



Laura Putnam makes a point as the America Heart keynote speaker

Signature events

In 2019, we hosted 13 signature events connecting thousands of Vermonters to their communities, the joy of movement, and the abundant natural resources available throughout our state in every season.



Apple Days

Over 3,000 people came out to “pick a peck” with us at:

- Allenholm Orchards, South Hero
- Champlain Orchards, Shoreham

Snow Days

Hundreds of Vermonters up and down the state enjoyed free snowshoeing, tubing, and x-country skiing at:

- Grafton Outdoor Center
- Lyndon Outing Club
- Bolton Valley
- Mountain Top Inn (Chittenden)

National Walk @ Lunch Day

A spring tradition! In 2019, we hosted organized group walks in Chittenden, Washington, and Rutland counties.

Mountain Days

Our longest-standing signature event added a new location in 2019:

- Mt. Wantastiquet in Brattleboro—19th year
- Mt. Anthony in Bennington
- Burke Mtn. in Burke

Hike, Bike & Paddle


Locals and summertime road-trippers came out for free kayaking, mountain biking and hiking in Orleans, Windsor, and Chittenden counties at:

- North Beach (Burlington)
- Prouty Beach (Newport)
- Plymouth (Ludlow)

Responsible financial stewardship


- As Vermont’s local, not-for-profit health plan, your premium dollars stay here in Vermont.
- BCBSVT’s non-profit status and operating efficiency means 87-90 cents of every dollar of premium goes to paying health care costs for our members.
- By focusing on continuous improvement and cost management, we have significantly reduced administrative costs over time.
- BCBSVT and its affiliates paid \$1.3 billion toward member care in 2019. That is over \$100 million on average each month paid to hospitals and providers on behalf of Vermonters.
- Member surplus is \$134 million as of the end of December 2019. This surplus is required because BCBSVT pays for health services needed by Vermonters, no matter what. It represents approximately \$640 for each member, which equates to approximately one ER visit.

Full audited statutory financial statements are available at www.bcbsvt.com/2019financials.




Our community

We supported, planned and/or participated in approximately 100 events in 2019. Blue Crew volunteers worked over 150 shifts for a total of more than 750 hours at programs, events, and community projects all across the state.




Our members

Our Integrated Health (IH) programs contain costs while improving lives. In 2019, IH programs achieved a projected savings of \$50,877,993 and reduced both hospital admissions* and readmissions** for our members.




Our team

We’re Great Place to Work Certified six years in a row! In 2019, we ranked #17 in the nation for Best Workplaces in Financial Services & Insurance™.



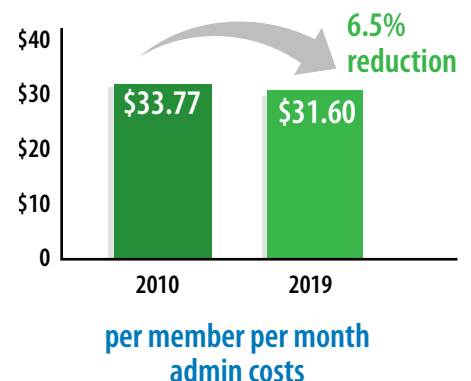
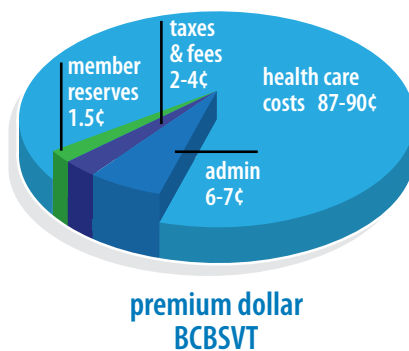
Our future

In 2019, our digital transformation kicked into high gear with the addition of new, customizable tools and self-serve platforms to empower and inform subscribers’ journeys while enabling unparalleled experiences that lead to better health.



Our commitment to excellence

* below 40.7 IP/1,000 (the Milliman “well managed” benchmark is 42.5 IP/1,000)
**6.3 percent compared to national benchmark of 8.6 percent






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