

Breaking down the barriers to **better health**



Health equity strategy with
Excellus BlueCross BlueShield

When we advance health equity, everybody benefits

Everyone deserves to be cared for and live a healthy life. But too often, our communities face systemic, socioeconomic, demographic and geographic barriers that prevent people from achieving optimal health. These include racism and language barriers, discrimination for sexual orientation or gender identity, and social determinants like safe housing, education, job opportunities and more.

Unfortunately, these challenges can result in poorer health outcomes, higher rates of chronic illness and a greater risk of early death for members and their families. And they negatively impact employers, too, through increased spend, decreased employee satisfaction and productivity, and employee care deferral.

At Excellus BlueCross BlueShield, we work every day to address these barriers. By **engaging, educating** and **empowering** our members, we're helping them see improvement in their daily lives, be more productive at work and contribute more to the communities they call home. It's just one way we're helping more people live healthier, more secure lives through access to high-quality, affordable health care.

For us, that's what true health equity is all about.

80% of health outcomes

are estimated to be impacted by Social Determinants of Health.¹

Racial inequity often contributes to late diagnoses which can result in

\$15B in unnecessary spending.²

Populations with unmet needs lead to about

\$42B in lost productivity for employers per year.³



Equity takes a full team effort

Surrounding members with the right support is an essential step in attaining health equity. With Excellus BCBS, your employees have access to a wide range of experts that can help them achieve better health and wellbeing, including:

**Health Equity team:**

Comprised of senior Excellus BCBS leadership and dedicated analysts, our team works every day to address health disparities and advance health equity.

**Medical directors:**

Our local full-time doctors work closely with our provider network to innovate treatments and improve quality of care.

**Care/case managers:**

Registered nurses, licensed clinical behavioral health specialists and licensed social workers provide guidance and connect members with the support they need both within the health plan and the community.

**Workplace Wellbeing consultants:**

Partner with employer groups to determine the programs and strategies that will be most effective for their unique needs.

**Community Investment & Partnership managers:**

Deliver region-specific programs and partnerships to address the barriers that impact our members and communities.

**Provider network managers:**

Ensure members have access to doctors, specialists and hospitals nearby or virtually, and advocate for better care quality and affordability.

**Customer experience managers:**

Work to understand the unique challenges different members face and gain insights into how we can better support them.

**Customer care advocates:**

Assist members and caregivers in finding answers and support quickly and efficiently, and include native Spanish speakers.

Our expertise in action

In 2024, we launched our Health Equity Ambassadors Program - an internal education program teaching the foundations of health equity, disparities, and history to internal staff. More than 100 staff have completed the program to date.

In 2026, we partnered with HealthConnect One to launch a Community-Based Doula Training Program aimed at reducing inequities in maternal and infant health with a focus on communities that face the greatest disparities, including Black, Brown, and Indigenous families.

By investing in training and reimbursing doula services, this partnership strengthens the local maternal health ecosystem and expands access to respectful, informed, supportive care throughout pregnancy, birth, and postpartum.



Taking a more coordinated approach

For us, putting people first means looking at all aspects of a member's wellbeing, and meeting them where they are. By identifying the unique barriers they face and delivering the specific care, support and solutions they need to remove those barriers, we can help them live their healthiest life – physically, mentally and financially.

We apply this approach to health equity with the support of **three main pillars**:

Engage

Educate

Empower

1.

Engaging members directly in their health

Care management on a more personal level

We complete a thorough assessment of members to identify their individual health needs and any barriers they may face. Instead of relying on generalized statistics or assumptions, we're able to truly get to know the people we serve, and provide them with more accurate care and personalized, one-on-one support and resources. These include:

Health plan resources

- Specialized condition-specific programs
- Self-service tools for anytime, anywhere support
- Connection to Excellus BCBS social workers, behavioral health specialists and other expert staff

Community-based organizations (CBOs)

- Transportation support
- Financial assistance programs
- Diaper banks
- Food banks
- Safe and affordable housing programs

In 2025,
we partnered with

645+

CBOs providing
support throughout
Upstate New York.



2.

Educating members and groups about their health care barriers

Help for making positive changes at home – and at work



Disease management

Using claims data and predictive modeling, we identify at-risk members and provide them with tailored disease prevention and management support. This includes materials that educate them about the health risks associated with their specific conditions, as well as outbound dialer messages to help close gaps in care.



Workplace Wellbeing

Meanwhile, our Workplace Wellbeing consultants provide tailored support to employers by:

- Helping to address the specific needs of their employee population
- Helping to support safe work environments
- Implementing strategies that foster all aspects of wellbeing



3.

Empowering groups and members to feel their best

Tools and resources for personal and community wellbeing

Members deserve to have health support no matter where they are. We make it a priority to provide self-service tools and resources that make information and care more accessible and affordable:

Telemedicine

Allows members to access a doctor from home, work or on the go when they can't get to their doctor's office. Available 24/7/365 via a smartphone, tablet or computer.

Wellframe® app

Helps members create a personalized care plan and receive confidential, text-based, one-on-one support from care managers using a smartphone or tablet.

Estimate Medical Costs tool

Helps members find the most affordable care for their needs, plan for out-of-pocket expenses and make informed decisions – all through an easy-to-use search tool.

Find a Provider tool

Removes barriers by allowing members to filter providers by location, gender, specialty, languages spoken, handicap accessibility, telehealth availability and more.

We also make community investments and partnerships a priority, allowing us to further improve access to care, promote optimal health and support organizations that share our mission:

- **Health and Wellness Awards**
Support for programs that are conducting ongoing work to improve health and health outcomes.
- **Member and Community Health Improvement (MACHI) Grants**
Multi-year, multi-partner grant initiatives aligned with HEDIS measures and other key data sources that drive meaningful clinical and social impact in the community.



Everybody benefits

- **Health Equity Innovation Awards**

Given to community-based programs across our service area that are working to improve the community's physical and mental health, reduce social disparities in health care and ensure access to health care services.

- **Corporate sponsorships and partnerships**

Funding for events and activities that align with our mission of helping people lead healthier, more secure lives through access to high-quality, affordable health care.

Through a partnership with March of Dimes, we offered free training opportunities to local health care providers to address racial bias in maternal health.

We provided
\$593,070
in funding to
27 nonprofit organizations in 2025.
(Health Equity Awards)

Optimal health drives optimal outcomes

By making this strategy a part of the fabric of our organization, Excellus BCBS is helping create a world where everyone can be their healthiest – and assisting members, employers and communities as they work toward health equity and all the benefits that come with it.

For employer groups, that can mean increased productivity, better bottom lines and more vibrant, safe work environments. For employees and members, it can mean better overall health management, lower long-term health care costs and greater personal and professional satisfaction.

From improving individual wellness to creating a brighter future for entire communities, it's clear that when optimal health is in reach, **everybody benefits.**

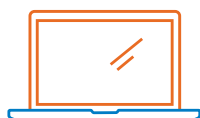
Creating real-life results for members and their families

- Newly pregnant, Alycia* faced food insecurity and transportation barriers.
- Celeste, her Excellus BCBS case manager, called Alycia with an offer to join the **Maternal Health Food Campaign** – a joint program with community-based **Foodlink**.
- After agreeing to participate, Alycia received boxes of fresh ingredients, as well as recipe cards she could follow to cook complete healthy meals. She also received a box of cookware, including a small blender to make baby food, and was able to attend cooking classes through Foodlink.
- Alycia really appreciates the extra support putting a nutritious meal on the table for her growing family. Even better, her teenage daughter – who used to love fast food – often helps her cook and has a new appreciation for healthy home-cooked meals.



“Raising a healthy baby begins long before childbirth. Providing convenient and healthy meals aligns with our goals of ensuring the best health outcomes for babies and their families.”

Celeste, medical services coordinator



Ready to learn more about what Excellus BCBS is doing to remove barriers for our members? Visit [ExcellusForBusiness.com](https://www.excellusforbusiness.com).

*Member's name has been changed for privacy

A nonprofit independent licensee of the Blue Cross Blue Shield Association.

Sources:

1. Sanne Magnan, “Social Determinants of Health 101 for Health Care: Five Plus Five,” National Academy of Medicine, October 9, 2017. nam.edu/social-determinants-of-health-101-for-health-care-five-plus-five/
2. <https://www.deloitte.com/us/en/insights/industry/health-care/economic-cost-of-health-disparities.html>
3. Ken Altucker, “U.S. Doctor Shortage Worsens as Efforts to Recruit Black and Latino Students Stall,” USA Today, June 26, 2020. [usatoday.com/story/news/health/2020/06/26/u-s-doctor-shortage-worsens-especially-black-and-latino-groups/3262561001/](https://www.usatoday.com/story/news/health/2020/06/26/u-s-doctor-shortage-worsens-especially-black-and-latino-groups/3262561001/)

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