We are a community-focused, tax-paying, not-for-profit health plan headquartered in Boston. Our mission is to show up for everyone like they’re the only one, guiding them to the exceptional health care they deserve — affordably, equitably and seamlessly. In keeping with that commitment, our company is consistently rated among the nation’s best health plans for member satisfaction and quality.

**OUR MEMBERS & CUSTOMERS**
- **3M** Medical members
- **1M** Dental members
- **20K** Employer customers

**OUR MEMBERS COME FIRST**
- **57M** Claims processed
- **95%** Claims processed by our automated system
- **3M** Calls, live chats & emails answered
- **1.7M** Registered MyBlue users
- **71%** Member inquiries resolved on the first call or live chat
- **10M** MyBlue web and app visits

**OPERATING RESPONSIBLY**

**By the numbers**
- Managed **$20B** in spending for our members’ health care
- Spent **$1.3B** on mental health services for our members
- Paid taxes and assessments totaling **$216M**
- Maintained sufficient reserves to provide security against the unknown
- Operating margin was a modest **0.49%**

(Data reflects CY 2023)

**How Your Premium Dollar Is Spent**

Illustrative for typical year

|$1|

- **90¢** MEDICAL CARE FOR OUR MEMBERS
  - 38¢ is used for hospital services
  - 34¢ is used for physician services
  - 18¢ is used for prescription drugs

- **7¢** ADMINISTRATIVE COST
  - Pay and benefits, IT investments, Facilities maintenance

- **2¢** TAXES/ASSESSMENTS

- **1¢** MARGIN

**COMPREHENSIVE COVERAGE**

- **Health Insurance** including HMO, PPO and Medicare, with custom, tiered and limited options
- **Other Insurance** Dental, vision, pharmacy, travel and disability coverage
- **Mental Health** Help finding care, remote therapy options and substance use disorder support
- **Telehealth** with 24/7 access to physicians
- **Fitness Benefits** including wellness coaching

**Massachusetts Provider Network**
- **79K** Providers
  - including **20K** mental health providers (163% since 2016)
- **74** Hospitals

**The Power of Blue**
- The Blue Cross Blue Shield Association is a national association of 33 independent, community-based and locally operated Blue Cross Blue Shield companies.
- **Insures 1 in 3 Americans** 115M members in U.S. and Puerto Rico
- **Committed to Local Communities** $500M in charitable giving
- **National Provider Network** 1.7M doctors and hospitals

All data as of December 31, 2023