



COVID-19 RESPONSE

- › Processed more than **250,000 COVID-related claims**
- › Paid more than **\$130 million in COVID-related claims**
- › **Waived cost-shares** otherwise paid by members—\$12 million
- › Through our Caring Foundation, **committed \$150,000 to communities** for COVID-19 response
- › Protecting members through **expanded health and well-being benefits**
- › Serving as a **strong partner** with employer groups, providers and state officials

Because we believe in better days ahead



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To our fellow North Dakotans
It's during times of crisis you rely on those you trust. We're honored our North Dakota neighbors put their trust in us as the Coronavirus assaulted our collective families, businesses and communities. What follows is a summary of our response—a response that was swift and deliberate while also protecting our ability to keep our future commitments. We're operating with optimism and hope of better days ahead and gratitude for your faith in us.

A white, handwritten signature of Dan Conrad on a blue background.

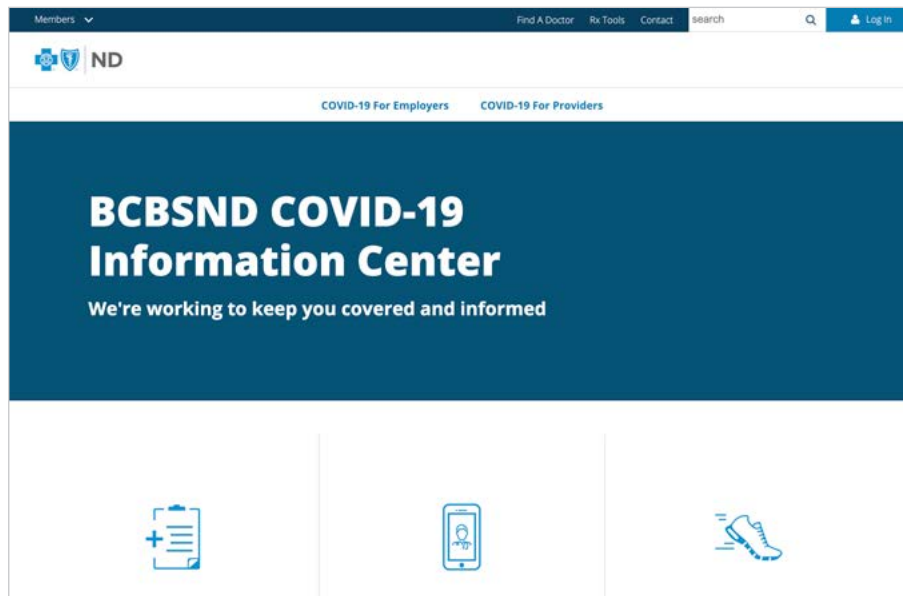
Dan Conrad
President & CEO





INFORMING STAKEHOLDERS

Changes and updates became a daily occurrence in 2020. Blue Cross Blue Shield North Dakota (BCBSND) created channels to keep its stakeholders informed and connected to timely, critical information.



[BCBSND.com/covid19](https://www.bcbnsd.com/covid19)

Members, employers and providers could get their benefit information in one, easy-to-use web portal early in the pandemic.

Employer and Provider Webinars

Ongoing webinars held for employers and providers.



APRIL 7, 2020

COVID-19 Coverage Webinar
An update for employers

MAY 5, 2020

COVID-19 Webinar
An update for providers

MAY 19, 2020

COVID-19 Webinar
An update for employers



PROTECTING MEMBERS

Expanded Benefits

www.BCBSND.com/coronavirus/expanded-benefits

Removing barriers

- › Cost-sharing is waived for medically necessary testing and treatment*
- › Testing requires no pre-authorization
- › Covering vaccination administration fees

Medical and pharmacy coverage minimizes exposure

- › Early prescription refills with 90 day fills on maintenance meds
- › Expanded Telehealth
 - To help bend the curve and lessen burden on the health care system, telehealth benefits were expanded, including a wide variety of visit types from urgent care to physical therapy and many others.

*Exclusions apply for Self-Funded plans.

*expanded
telehealth*



Well-being benefits reduce the quarantine toll

› Physical well-being

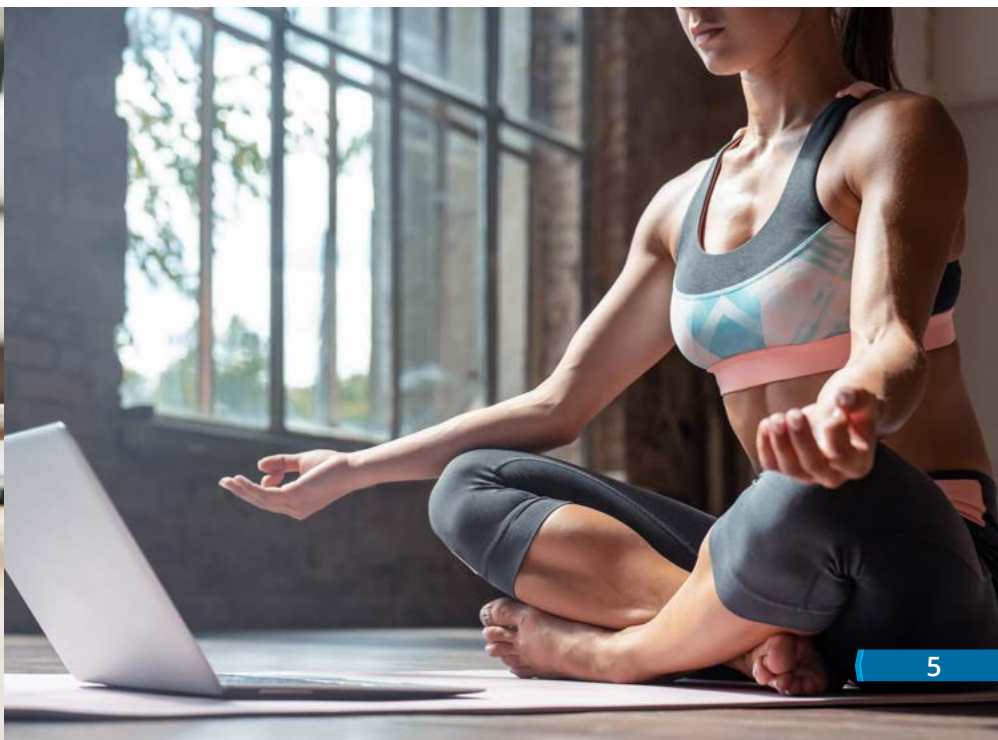
- Hundreds of on-demand fitness classes for members to stream at no cost via [Wellbeats](#)
- Originally intended to get older adults into the gym and connecting with one another, [Silver Sneakers](#) broadcast instructor-led exercise from home
- [Health Club Credit](#) for exercising at home

› Mental well-being

- Live online therapy via [Learn to Live](#) at no cost to all members
- Telehealth visits for mental health services, most commonly anxiety and depression

› Financial well-being

- Online financial literacy tool, [Enrich](#) available to members who had access to HealthyBlue





partnerships



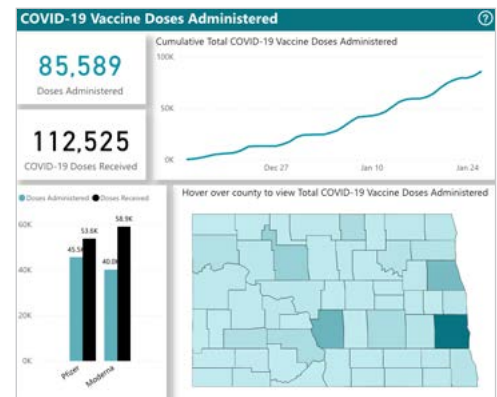
SAFEGUARDING THE BCBSND WORKFORCE

- ▶ **Protected our workforce** while remaining fully operational, with high member satisfaction rates
- ▶ MeQuilibrium **resilience building program** for all BCBSND employees
- ▶ Created and continually evaluate a safe **return-to-office program**
- ▶ **Trained managers** on communicating with and keeping their teams healthy
- ▶ Encouraged safe **employee volunteerism**

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SUPPORTING THE STATE

- ▶ **North Dakota Contact tracing**—call center representatives made more than 3,500 calls at no charge
- ▶ **North Dakota Vaccine Dashboard**—BCBSND IT team assisted in the development of this helpful resource, which includes the doses received, administered and demographic information for the residents of North Dakota



health.nd.gov/covid19vaccine/dashboard



RELIEF FOR EMPLOYERS

- ▶ **Grace periods/alternative payment** schedules for premium bills
- ▶ **Relaxed eligibility rules**—worked with employers to keep employees covered even when their hours fall below current eligibility guidelines
- ▶ Allowed employers to **remove or reduce current probationary periods** for new employees to get them insured faster
- ▶ **Eased restrictions** for canceling dental and/or vision plans
- ▶ Hosted a **Worksite Wellness Virtual Summit** to help employers keep workforce healthy and adjust to remote working
- ▶ Created COVID-19 **safety signage** for workplaces



SUPPORTING PROVIDERS

- ▶ **Collaboration with providers** to ensure policy and benefit updates are timely
- ▶ **COVID task force developed** to ensure timely responses to provider requests/needs
- ▶ Rapidly deploy **educational resources**



protection



EQUIPPING COMMUNITIES

- Through its Caring Foundation, BCBSND donated **\$150,000 of COVID-19 related emergency funds** to local nonprofit organizations across North Dakota
- Providing nurse coverage** to North Dakota school districts
- Support for Recovery Reinvented** to eliminate stigma and provide support for individuals facing substance abuse
- Purchased 50 tablets** for the Companions program to keep isolated individuals connected
- Distributed **Crisis response grants** throughout the state to support education around mental and physical health during the pandemic as well as meeting other practical needs
- Company paid-time off for BCBSND employees to volunteer** for COVID-related activities like sewing masks, food drives, running essential errands for isolated community member, assisting the state in COVID-19 contact tracing efforts and more
- Donated masks** across the state



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Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association

Wellbeats is an independent company assisting in the administration of BCBSND's health and wellness program. Learn to Live, Inc. is an independent company offering online tools and programs for behavioral health support on behalf of BCBSND. Enrich provides financial tools through WebMD Health Services. meQuilibrium provides behavioral psychology tools through WebMD Health Services. Enrich, meQuilibrium and WebMD Health Services are independent companies that assist with the administration of BCBSND's health and wellness programs. SilverSneakers is a health and wellness program through Tivity Health, Inc. Tivity Health, Inc. is an independent company assisting in the administration of BCBSND's health and wellness programs.

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ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-342-4718 (TTY: 1-800-366-6888).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-342-4718 (TTY: 1-800-366-6888).