

2025



Corporate Citizenship Report



EXECUTIVE SUMMARY

HealthyDakota Mutual Holdings (HealthyDakota) is here to make health care better. We're a member-governed, nonprofit company that supports Blue Cross Blue Shield of North Dakota (BCBSND), Noridian Healthcare Solutions, LLC (Noridian), and other partners. Side by side, we are bringing better health care together.

This Corporate Citizenship Report is updated annually to share the impact our efforts make. It shows how we put our values into action and why it matters to our customers, employees and communities.

Why it matters:

- Every dollar we make goes back into lowering costs, improving service and supporting healthier communities.
- Every decision we make is guided by our belief in strong connections that move health care forward through knowledge, quality and creative thinking.
- Health care can be complicated and challenging to afford. We're working every day to make it simpler, fairer and more focused on serving the people who rely on it.



Our impact:

▪ Nationwide Reach

With Noridian, we process 270 million claims each year, helping nearly 24 million people access the care they need across all 50 states and territories.

▪ Trusted Accuracy

BCBSND processed 99.1% of claims on time and with 99.9% financial accuracy.

▪ Customer Satisfaction

Noridian maintains customer satisfaction above 90% across major federal contracts, reflecting trust built through consistent, responsive service.

▪ Faster Access to Care

Noridian's enrollment and credentialing work gets thousands of doctors approved quickly so patients can be seen without delays.

▪ Recognized Results

Independent organizations awarded our focus on service and outcomes, reflecting the trust people place in us.

▪ Personalized Advocacy

More than 530 members received one-on-one support for complex health needs, including Medicare Advantage.

▪ Stronger Rural Care

Noridian's Rural Health Council supports providers and improves access for one in five Americans living in rural areas.

▪ Community Investment

Through the BCBSND Caring Foundation, nearly \$1 million is donated each year, reaching 750,000+ people across 53 counties in North Dakota with grants, scholarships and health programs.

At HealthyDakota, we put people first. Whether it's helping you get the right care, supporting students through scholarships or funding community health programs, our focus is always on building a healthier future for the people we serve.

INTRODUCTION

In this report, you'll see stories of customers, employees and partners whose lives were touched by the work of HealthyDakota and its subsidiaries. You'll also see the numbers and milestones that show where we've made progress and where we're headed next.

We believe health care should serve people, not profit, and that every decision we make should reflect our responsibility to North Dakotans and those we reach nationwide. Our approach is built on four priorities, which we call our Healthy Framework:

HEALTHY FRAMEWORK



Healthy Communities

Improving access, investing in well-being and partnering locally.



Healthy Company

Leading with integrity, accountability and strong governance.



Healthy Workforce

Supporting employees so they can thrive inside and outside of work.



Healthy Future

Setting long-term goals to ensure affordability, expand access and continue innovating.



HEALTHY COMMUNITIES

People face real challenges, from rising health care costs and limited access to providers to growing mental health needs. HealthyDakota and its family of companies respond with programs and partnerships that make care more affordable, accessible and focused on community well-being.

Affordable + Accessible Care

- **DakotaBlue** – a tiered network plan in Fargo, Minot and Grand Forks that lowers premiums and gives members simpler choices for high-quality care.
- **BlueAlliance** – partnership with local doctors to focus on preventing illness, coordinating care for chronic conditions and rewarding better outcomes over more visits.
- **VitellaCare** managed by Crossover – advanced primary care centers in West Fargo, Grand Forks and Minot that use a whole-person model of care to treat mental and physical health. Same-day and next-day appointments plus virtual options give members faster access to the right care when and where they need it.

36% of North Dakotans live in provider shortage areas — VitellaCare helps close that gap.

- **Rural Health Council** – a multidisciplinary team of rural providers dedicated to improving care in North Dakota's small towns and rural communities.
- **Provider Enrollment** – Noridian's national Provider Enrollment Conference helps more than 700 participants learn how to speed up the credentialing process so patients can see their doctors sooner.

- **Immunization Data** – awarded a CDC contract to strengthen North Dakota's immunization tracking, ensuring families can access vaccines, prevent outbreaks and keep kids healthy and in school.
- **Durable Medical Equipment** – supports seniors and people with disabilities across 17 states by making sure they can get critical equipment like oxygen or prosthetics without unnecessary delays.
- **Care management support** – special programs and outreach help members with complex health needs get the right care and understand their benefits.





HEALTHY COMMUNITIES

Building Trust in Rural Health Care

To strengthen relationships and improve access in rural areas, Noridian and the Centers for Medicare & Medicaid Services (CMS) meet one-on-one with rural health care providers across the region. These visits create space for open conversation, helping identify local challenges and ensuring providers feel supported to deliver quality care in their communities.

Health Access + Mental Health

Good health isn't just about doctor visits. It's also shaped by everyday factors like income, education, safe housing and social support. These are called the social drivers of health (SDOH) and in North Dakota, they play a major role in health outcomes, especially in rural areas where access is limited.

To close these gaps, we've made accessibility and mental health central to our community work. That commitment shows up in several key ways:

- **Studying social drivers** of health (income, education, community factors) to guide investments where they help most.
- **Expanding access** to behavioral health services through partnerships and digital tools.
- **Supporting campaigns** like *Strike Out the Stigma* and trauma-informed care training so more people feel safe seeking help.
- **Partnering with schools and nonprofits** to reach children and families early, from mental health education to training teachers and mentors.
- **Supporting public health** to improve immunization systems across North Dakota.

BCBSND plans are recognized as the first in the country to receive URAC's Mental Health Parity Accreditation, proving that getting help for mental health is just as easy and important as seeking care for physical health.





HEALTHY COMMUNITIES

Community Investments

The BCBSND Caring Foundation is at the heart of BCBSND's community impact. As the nonprofit giving arm, it identifies the greatest needs across North Dakota and puts resources directly into the hands of schools, nonprofits, health care organizations and local leaders who can make a difference. By focusing on behavioral health, social drivers of health, health promotion and disease prevention, the Foundation creates ripple effects that reach families, students and entire communities.

In 2025, the Caring Foundation:

- **Funded local projects** through health innovation, rural health care, and maternal health grants. These supported everything from playgrounds and fitness equipment to rural health initiatives and youth mental health programs.
- **Awarded 31 scholarships** to students preparing for health care careers, building the workforce our state will depend on in the years ahead.
- **Strengthened local partnerships** through programs like Adopt-a-School at Washington Elementary in Minot, and our annual United Way campaigns and statewide rural community grants.
- **Expanded behavioral health support** including funding trauma-informed training for Boys and Girls Clubs staff across North Dakota and partnerships with local sports teams to increase youth mental health awareness.



Nearly \$1 million donated annually



750,000+ people impacted

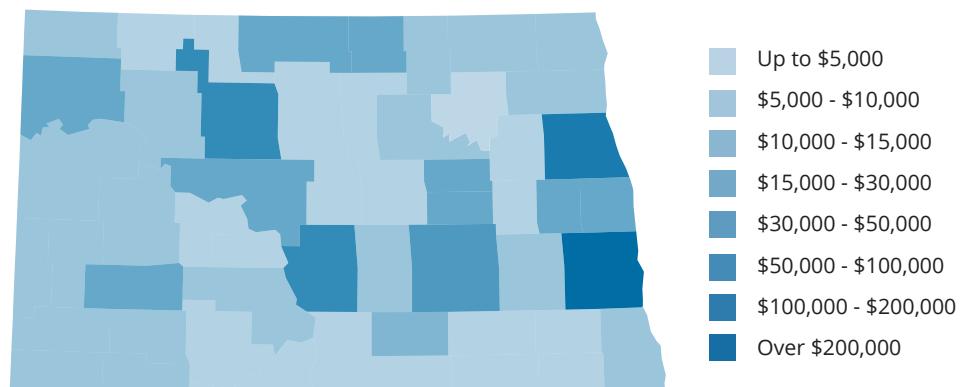


100+ nonprofits supported



53 counties served

Total Caring Foundation Grants Awarded By County





HEALTHY COMMUNITIES



Building Connection Through Art

Thompson Public School students worked with a local artist and their teacher to inspire and paint a mural in their school in the spring of 2025. Twenty-six students – from seventh grade to seniors – participated. They implemented campaigns, reaching 300 students with messages of gratitude, trust and generosity.

Breaking Stigma, Building Community

A BCBSND Caring Foundation Grant helped four rural North Dakota schools launch Sources of Strength, a peer-led program that builds resilience, reduces stigma and prevents suicide. Together, teachers, community leaders and more than 60 trained student leaders reached over 750 classmates with activities such as mental health fairs, gratitude campaigns and even a school mural.

"We're seeing students better understand the support systems around them," said one advisor. Another counselor added, "Having Sources of Strength has made it easier and more fun to break down stigma and build community."

By funding programs like this, the Caring Foundation is helping young people access the tools to talk about tough issues, support each other and create healthier, more hopeful school cultures.

Investing in Future Health Leaders

Each year, the BCBSND Caring Foundation awards scholarships to students preparing for health care careers. These scholarships ease financial burdens and fuel future leaders in health care. Here's what one recipient had to say:



Caring Foundation awarded a Healthcare Leader scholarship to Amanda Akers, a graduate student attending North Dakota State University in Fargo. Amanda is pursuing her Doctor of Nursing Practice and currently works as an on-call nurse.



HEALTHY COMMUNITIES

Power of Our Employees

Healthy communities start with people who care. Our employees bring that care to life by giving their time, talent and resources. When we volunteer, mentor or support local organizations, the impact stretches far beyond the workplace - it strengthens schools, fuels local charities and helps neighbors in need.

In 2025, our employees showed what it means to turn that care into action across their communities:



48% of BCBSND employees volunteered.



4,851+ HOURS volunteered by BCBSND employees.



\$29,000+ DONATED to the nonprofit of BCBSND employees' choosing.

Recognized for Employee Engagement

Ragan, a national Employee Experience Professional organization, has awarded Noridian with the Employee Experience Award for its Volunteer Time Off program and related communication efforts. The program empowers employees to serve their communities and strengthens connections across teams. This recognition reflects HealthyDakota's commitment to supporting meaningful employee engagement and community impact.



Celebrating Health on Main Street

In Minot, BCBSND employees joined neighbors for the Festival on Main Street, a community event that mixed celebration with prevention. The team helped community members celebrate birthdays while also sharing the importance of preventive care, including reminders like scheduling checkups, screenings and wellness visits.

"These events are important because they allow BCBSND employees to connect with our local community, encourage members to prioritize preventive care and celebrate the gift of another birthday," said Terilynn Hoff, BCBSND team leader of sales and account management.

Through events like this, employees aren't just giving back - they're helping people live healthier, longer lives.



HEALTHY COMMUNITIES

Leading with Heart

Amber Blomberg, who leads the BCBSND Caring Foundation, was honored as a YWCA Cass-Clay Woman of the Year recipient for Health, Wellness and Spirituality. She was recognized for her tireless work creating volunteer opportunities, championing mental health initiatives like Strike Out the Stigma and building partnerships that give North Dakotans a fair shot at healthier lives.

Amber's recognition is more than a personal honor – it reflects the spirit of HealthyDakota's efforts to bring better health care together. When our people lead with heart, they not only lift up those around them, they spark real, lasting change that strengthens communities and carries forward our mission to elevate well-being for all.

Generosity in Action

BCBSND and Noridian were honored with the Philly Goat Award for Most Generous Workplace by United Way of Cass-Clay. This recognition celebrates the generosity of more than 3,200 employees who rallied around community needs – supporting initiatives that fight hunger, prevent homelessness, expand early education and create stable jobs. Together, our teams show that when we step up with heart, we don't just give – we strengthen the health and well-being of families across North Dakota.

"Community has always been part of our story. It is at the heart of who we are, and we care deeply about the people who make it special."

Dan Conrad, President and CEO, BCBSND



Filling Bags, Fueling Hope

At the annual Great Plains Packathon, Noridian employees rolled up their sleeves to help fight hunger in local communities. Working alongside the Great Plains Food Bank, Noridian team members packed 656 bags with more than 2,600 pounds of black beans, food that will help nourish households facing food insecurity. Through efforts like this, employees turn compassion into action, ensuring more neighbors have access to healthy meals.



HEALTHY COMPANY

People trust us with their health, their personal information and their money. That trust is important and it has to be earned every day. We do this by being open about how we operate, making careful decisions and always putting our customers first.

▪ Governance

- HealthyDakota's independent board guides long-term strategy and holds leadership accountable.
- An Enterprise Risk Management (ERM) program identifies and addresses risks that could affect affordability, simplicity and member well-being, helping HealthyDakota stay prepared and protect the people we serve.
- Scenario planning and stress testing prepare us for emerging challenges, while a risk-aware culture empowers teams to make informed decisions that safeguard members and strengthen our mission.

▪ Compliance & Integrity

- We use data and outreach to help ensure every health care dollar is spent wisely.
- Advanced tools and prepayment audits ensure claims are accurate the first time, reducing waste and unnecessary costs.
- Employee training and anonymous hotlines allow concerns to be raised and addressed quickly.

- Direct reporting from our audit team to the board, ensuring transparency at every level.
- Through the Supplemental Medical Review Contractor (SMRC), Noridian reviews claims nationwide to protect Medicare dollars and keep the program strong for future generations.

▪ Data & Security

- Investments in advanced technology keep personal and health data safe.
- Regular employee training on spotting risks and protecting member information.
- Constantly improving systems to stay ahead of threats.
- AI technology supports faster claims reviews and give members clearer information about their benefits.
- Privacy is an institutional priority, backed by strong governance and a robust incident response plan

▪ Customer Service

- Noridian staff solve issues quickly, helping providers cut delays so patients can see their doctors faster.
- Ongoing improvements to self-service tools and staff training have raised satisfaction scores for the people we serve.
- BCBSND was named one of USA Today's Best in Customer Service, representing HealthyDakota's focus on customer experience.



HEALTHY COMPANY

Operational Stewardship

A healthy community depends on a healthy environment. That's why HealthyDakota is committed to reducing our footprint and practicing responsible stewardship in every part of our operations. When we save energy, cut waste and modernize our facilities, we protect both natural resources and the health of future generations.

• Cutting Waste

Moving to digital tools to reduce paper, mail and printing, plus recycling programs to keep materials out of landfills.

• Smart Facilities

Updates at our Fargo headquarters, from LED lighting and occupancy sensors to high-efficiency cooling towers, save energy and lower emissions.

• Cleaner Air

Ion plasma generators keep indoor air cleaner and reduce strain on HVAC systems.

• Smaller Footprint

By embracing hybrid work and consolidating office space by 60%, including Noridian and BCBSND joining the HealthyDakota Campus in Fargo, we've reduced our environmental impact and improved energy efficiency.

• Future-Focused

We're setting sustainability targets that include energy efficiency, water conservation and carbon reduction across our enterprise.

Every step we take toward sustainability is an investment in the health and well-being of North Dakota's people and environment.



Leading with Integrity in AI

As artificial intelligence becomes a bigger part of health care, Noridian is helping shape how it's used responsibly. Noridian Medical Director Dr. Jeanna Blitz was invited to contribute to a national initiative led by the American Medical Association and the Health AI Partnership to create ethics training for physicians.

The program will guide health care leaders across the country on how to use AI safely, effectively and with patients' best interests at heart. Noridian's involvement ensures that innovation in health care continues to be driven by compassion, quality and trust.



HEALTHY WORKFORCE

Our employees are our strength. When employees feel supported and valued, they bring their best to our members and communities. That's why HealthyDakota works to build a workplace where people belong, grow and stay well.

- **Culture of Belonging**

Employee Resource Groups and committees designed to welcome and empower all employees give every team member a voice and a place to connect.

- **Well-being at Work**

Well-being at Work Programs like Elevate, time off for wellness visits plus a \$500 wellness spending account for use on fitness gear, state park fees, home cleaning services and more, help employees care for their physical and mental health.

- **Mental Health**

Through our Employee Assistance Program, team members can connect with a life coach and use the Mindful program for tools that support mental health, stress management and work-life balance.

- **Growth & Development**

From tuition assistance to mentorships and leadership training, employees have clear paths to learn and advance.

- **Leadership Development**

Leadership programs prepare employees for future roles and give new leaders a full year of training and support.

- **Flexibility & Family Support**

Paid parental leave, hybrid work options and preventive health benefits keep work-life balance in focus.

- **Pay Transparency**

New practices give employees clear information about their pay and ensure fairness in line with federal standards.

- **Culture Recognition**

Noridian and BCBSND were both named one of Prairie Business Magazine's "50 Best Places to Work," highlighting employees who feel valued and connected.



At BCBSND, caring for our people goes beyond benefits – it's part of our culture. When Customer Experience Strategist Cale Homuth faced a challenging time with his mental health, he didn't have to face it alone. With access to resources like Learn to Live and the Employee Assistance Program — and the unwavering support of his team and leadership — he found the help he needed.

"It's not always easy for men to open up," Cale shared. "But knowing my employer genuinely cares made all the difference. I felt seen, supported and safe."



HEALTHY WORKFORCE

Recognized as a Best Place to Work

In 2024, Noridian was named one of Prairie Business Magazine's "50 Best Places to Work," an honor that reflects the voices of its employees. Team members highlighted a workplace built on flexibility, growth and well-being – where people feel supported whether they're in Fargo or working remotely across the country.

Noridian's culture is grounded in care and collaboration. Employees are encouraged to learn and grow, balance work and life, and find meaning in the work they do to expand access to health care.

In 2025 BCBSND was also named one of Prairie Business Magazine's "50 Best Places to Work." This recognition affirms HealthyDakota's commitment to putting people first, creating an environment where employees thrive and, in turn, deliver lasting impact for communities nationwide.





HEALTHY FUTURE



Our responsibility as a nonprofit isn't only to meet today's needs, it's to plan for tomorrow. HealthyDakota and our family of companies are focused on building long-term solutions that make care more affordable, easier to use and centered on people's well-being.

Looking ahead, we're committed to:

- **Expanding affordable options** by growing tiered network products into more markets and introducing new prescription cost-saving programs.
- **Improving access to care** through VitellaCare primary care centers, expanded virtual care and tools like BCBSND.me – supported by our affiliation with Cambia Health Solutions – to give members care that's simpler, more affordable and close to home.
- **Protecting members' dollars** with stronger cost management and safeguards like payment integrity programs.
- **Partnering widely** with employers, providers, regulators and community organizations to create solutions that keep North Dakotans healthier – and with TriWest Healthcare Alliance to strengthen health care for those who serve.
- **Setting clear goals** for sustainability, affordability and member experience, and reporting back on our progress.
- **Using AI responsibly** to improve health outcomes while keeping members safe.
- **Modernizing Medicaid** by streamlining provider enrollment to cut delays and help members access care faster.
- **Increasing speed accuracy and security** of processing information through automation and digital tools.

Our promise: to keep pushing for a healthier, more affordable and more accessible health care system, not just for today, but for the generations to come

CONCLUSION

Being a corporate citizen means more than running a business – it means using our resources to make life better for people. Through HealthyDakota and our family of companies, every program, every grant and every decision is designed to bring better health care together across North Dakota.

