



2021 Annual Report



Statement of Licensee

Blue Cross and Blue Shield of Kansas (BCBSKS) is licensed by the Blue Cross Blue Shield Association to offer certain products and services under the Blue Cross and Blue Shield brand names within the company's own geographic service area — all Kansas counties except Johnson and Wyandotte.

Blue Cross and Blue Shield of Kansas is an independently licensed company governed by its own board of directors and is solely responsible for its own debts and other obligations. Neither the Blue Cross Blue Shield Association nor any other organization using the Blue Cross and/or Blue Shield brand names acts as a guarantor of Blue Cross and Blue Shield of Kansas obligations.

The Blue Cross and Blue Shield system of individual Plans is not a single entity, but rather an association of independent licensee companies.

Living Our Purpose

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2021: A year of hope and continued support

A message from our president



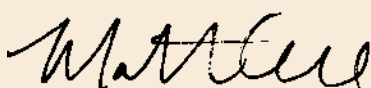
During the past two years, our top priority at Blue Cross and Blue Shield of Kansas has been to keep our members healthy and safe amid a global pandemic. We have taken our responsibility to care for our employees, members, communities and providers to heart. And I am proud to say that we have been there every step of the way to provide support when and where it was needed most.

In 2021, our responsibility came in the form of providing COVID-19 vaccines, testing and care coverage to our communities as well as expanding the ways in which our members and providers were able to access healthcare, including telehealth grants and mental health services. We also continued providing world-class customer service and community grants to deliver the resources and support Kansans deserved. For us, 2021 was a year that provided hope — a year in which we could honor our mission of being the insurer Kansans trust with their health.

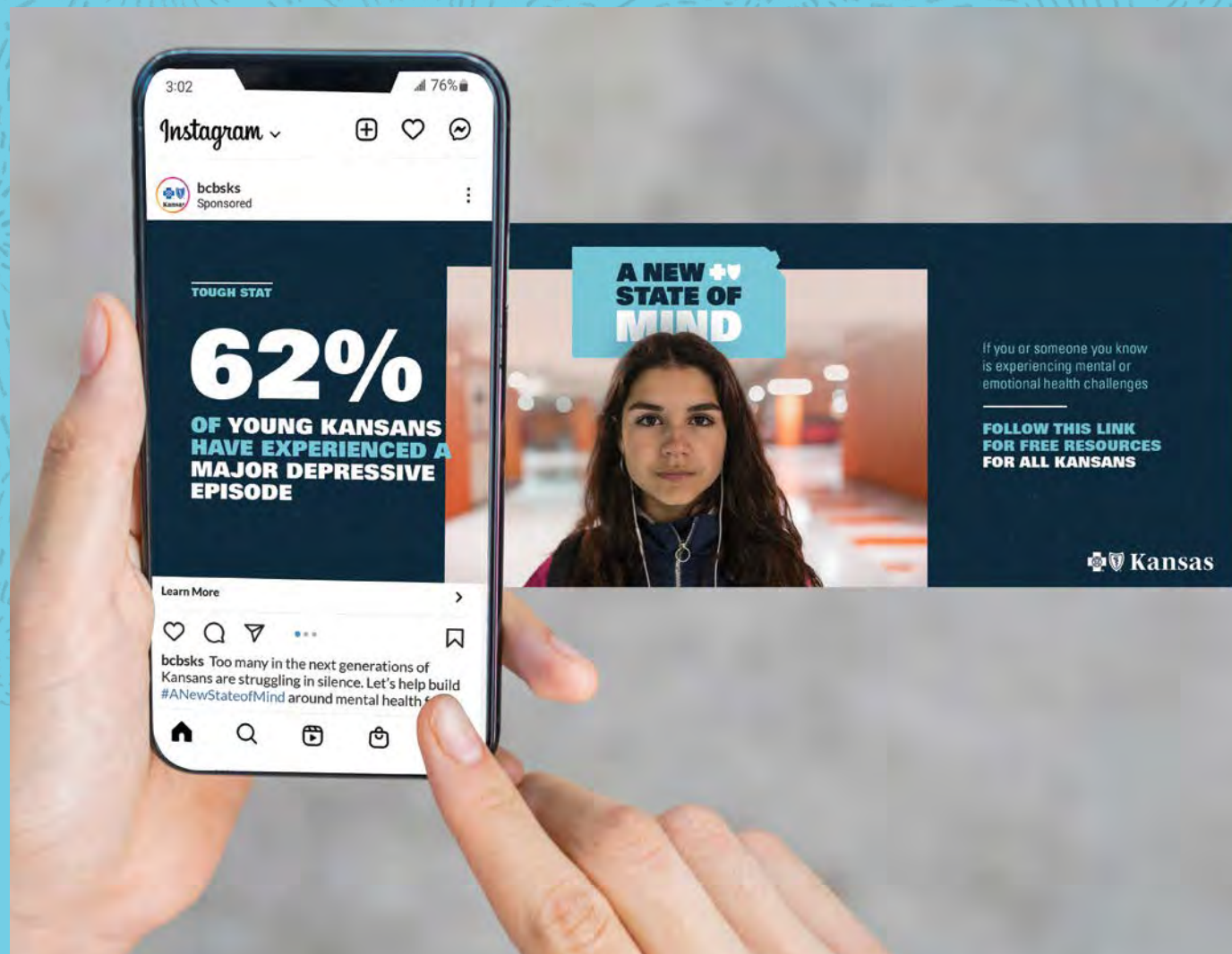
I am incredibly proud of the work we were able to accomplish in 2021 and thankful to our employees who made it possible. Because of their dedication, Blue Cross received recognition from numerous local and national organizations for our innovative mental health programs, excellent customer service and creative marketing and communication campaigns. Those awards included a 2021 Brand Excellence Award from the Blue Cross Blue Shield Association (BCBSA) for our partnership with MiResource to help Kansans find the mental health resources they needed, an award from SQM for the best Call Center of the Year in North America and numerous American Advertising Awards (ADDY Awards) from the Topeka Ad Federation.

While 2021 was not a year without hardships and struggles, it was a year that brought forth hope and continued opportunities for all of us at Blue Cross to support our members and improve the health of our communities. I am optimistic for what lies ahead as we look to the future of better health and how we can serve our members and state even better in our next 80 years. Thank you to all our employees, members, partners, communities and healthcare providers who continued to make this work possible. We could not do it without you.

Sincerely,

A handwritten signature in black ink that reads "Matt All". The signature is fluid and cursive, with the first name "Matt" being larger and more prominent than the last name "All".

Matt All
President/CEO



Improving mental health care for all Kansans

The COVID-19 pandemic continues to have a significant impact on the mental health and overall well-being of all Americans, including those in our home state. Recognizing the growing need to support our communities, we launched a pair of new initiatives to help build mental health awareness and improve access to care and resources for all Kansans.

In the fall of 2021, we launched a new provider search tool offered in partnership with MiResource, an online mental health provider referral source. The search tool gives a personalized approach to those seeking mental health care through a free, custom online tool available to all Kansans that connects users with mental health providers across the state best suited to fit their needs. It is unique in that it allows users to filter by specific needs such as conditions treated, location, language, availability, preferred payment method and much more.

[continued ▶](#)



1,700+
appointments made



19,000+
unique searches

In addition to improving access to care, the MiResource partnership also addresses health disparities by acknowledging racial, cultural and language barriers. Patients answer a series of questions to help MiResource better understand the assortment of personal preferences and needs that will create a positive environment and ultimately a better care experience. The service guides users step-by-step, preparing patients for their first visit.

“Kansans are no longer limited to providers near their geographic location. This ability to expand access to care opens new worlds of support.”

Stacey Rinnert
Director, Insights, Strategy and Innovation

“Our vast rural community has a critical shortage of mental health professionals, but engaging with this tool allows our rural members to find care anywhere in the state by identifying mental health care professionals

who offer teletherapy,” said Stacey Rinnert, director of insights, strategy and innovation. “Kansans are no longer limited to providers near their geographic location. This ability to expand access to care opens new worlds of support.”

In coordination with the provider search tool, we also shared a statewide awareness campaign, A New State of Mind, aimed at opening the conversation around mental health for all Kansans. This included launching a new website: ANewStateofMind.com. Thousands of people accessed the site and utilized resource guides, assessment quizzes, toolkits and a wellness media library to help themselves or loved ones find a starting point for seeking the help they need. The site, coupled with MiResource, is an easy and free way for Kansans to evaluate their need for care and identify a provider that fits those needs.

“We’re always looking to the future and want to uncover more ways to help our friends and neighbors,” said Matt All, president/CEO. “It’s too hard for Kansans to get the mental health care they need. The launch of MiResource in Kansas came at just the right time and has helped connect thousands of Kansans with providers who meet their needs and who have appointments available now.” ■



595
providers registered



MiResource

National recognition

The Blue Cross Blue Shield Association (BCBSA) recently recognized BCBSKS with the 2021 Brand Excellence Award for Brand Innovation for its work, in partnership with MiResource, to help Kansans seeking mental health care.



“Enabling people to more easily get behavioral health services is a critical component to achieving our vision of advancing well-being and health equity for all Americans,” said Sean Robbins, BCBSA executive vice president. “The Blue Cross and Blue Shield of Kansas team really delivered on its commitment to serving all Kansans through this innovative work.”

The annual BCBSA Brand Excellence awards honor Blue Cross and Blue Shield Plans that excel in developing and enhancing the overall Blue Cross and Blue Shield brand image. This marks the 27th year that BCBSA has presented Brand Excellence Awards to recognize Blue Plans nationwide in categories that promote the Blue Brands, including attracting new customers, fostering loyalty among existing customers and brand innovation. ■



Honors, awards and Blue carpet smiles





Year after year, our teams at BCBSKS work hard to ensure our members, providers and communities have the resources and information they need, when they need it. In 2021, we were proud to have this work recognized by local and national organizations, earning awards for our customer service, creative campaigns and communication initiatives.

Best in North America: SQM's 2021 Call Center of the Year

At BCBSKS, we strive to have the best customer service department to meet the needs of our members and providers when they need us most. From local

Kansas representatives to low wait times and friendly service, our team is focused on first call resolution and providing clear next steps and expectations for those complex issues that require more than one discussion. This requires engaged employees, extensive training and a commitment to going above and beyond in providing exceptional customer service.



Based on a customer satisfaction survey to our members and competing with more than 500 other companies across North America in various industries, we were recently honored at SQM's 2021 Contact Center Industry Customer Experience

continued ►

BCBSKS received the following recognition and awards from SQM's 2021 Contact Center Industry Customer Experience Award(s) of Excellence:

- ★ **Call Center of the Year**
- ★ **Call Center World Class**
First Call Resolution (FCR) Certification
- ★ **Highest Email Customer Service**
- ★ **Highest Employee Experience**
for the Health Care Industry
- ★ **Highest Work from Home**
Employee Experience
- ★ **World Class Employee Experience**
- ★ **Highest Customer Service**
for the Health Care Industry
- ★ **Highest Customer Service**
for the Non-Profit Industry



“We feel so proud to be recognized by SQM as Call Center of the Year based directly on the positive experiences reported by our members and in such a competitive field.”

Laurie Stratton,
Director, Customer Service

Awards of Excellence as the Call Center of the Year along with numerous other awards for first call resolution, employee experience and email customer service. Given the credibility and competitive nature of this award, our customer service team had this recognition as a goal for several years.

“We feel so proud to be recognized by SQM as Call Center of the Year based directly on the positive experiences reported by our members and in such a competitive field,” said Laurie Stratton, director of customer service. “Our customer service team works hard to not only resolve issues in the most efficient manner possible, but to also show empathy and

provide a listening ear. We know that we are often meeting members in a stressful moment, and we want to help alleviate that in any way we can while quickly getting to a resolution.”

SQM’s First Call Resolution (FCR) Customer Experience awards are considered the most prestigious and sought-after in the North American contact center industry and recognize organizations that have demonstrated excellence for Customer Experience (CX), Employee Experience (EX), and FCR Best Practices. On an annual basis, SQM conducts over 500 FCR studies with leading North American companies. ■

Topeka Ad Federation's American Advertising Awards

The mission of the American Advertising Awards (ADDY Awards) competition is to recognize and reward the creative spirit of excellence in the art of advertising. Through the Topeka Ad Federation, our marketing and communication team was recognized this year with five silver awards for its work in 2021.

"I am so proud of this team," said Mike Gerrish, vice president and chief marketing and experience officer. "We know they produce superior work, but to win these awards and be recognized among their peers helps reaffirm that we have some of the best of the best working at BCBSKS." ■



"We know they produce superior work, but to win these awards and be recognized among their peers helps reaffirm that we have some of the best of the best working at BCBSKS."

Mike Gerrish
Vice President, Chief Marketing and Experience Officer

Awards were given for:



- 1 **Medicare Advantage Blue Box:** Welcome kit for all new members
- 2 **Recruitment Video:** Promotional video to highlight employment at BCBSKS
- 3 **Small Group Direct Mail:** Collateral to acquire new small business groups
- 4 **Wichita Wind Surge Mile Markers:** In-stadium sponsorship activation
- 5 **We Wall:** Employee engagement installation across BCBSKS office locations



Continued care through COVID-19

Despite the many setbacks COVID-19 has had on our communities, our members and our providers during the past two years, we have continued to support them when and how they needed it most. In 2021, we began to see hope emerge with a COVID-19 vaccine, a return to work and school as well as much needed relief for the healthcare community.

Over the course of 2021, we not only continued our COVID-19 support efforts but we expanded them in the form of vaccine clinics for our communities, ongoing coverage for treatment and healthcare-related costs to our members and support to our providers in the form of telehealth grants. At every turn, we found ways to support Kansans as they sought relief from the pandemic and its various side effects.

“At Blue Cross and Blue Shield of Kansas, we’ve worked to provide Kansans with much-needed relief during the COVID-19 pandemic.”

Matt All
President/CEO

Supporting our communities

Throughout the pandemic, we have continued to provide our communities with much-needed support to ensure they were as healthy and safe as possible. In 2021, that support included helping our communities and residents get tested and vaccinated against COVID-19.

We partnered with the Kansas Department of Health and Environment and the Kansas Turnpike Authority to offer free COVID-19 testing and vaccination clinics at several turnpike service areas in Kansas, including locations in Lawrence, Topeka, Matfield Green and Belle Plaine. These mobile clinics were available to both Kansans and out-of-state travelers and resulted in more than 50 people getting vaccinated against COVID-19 and more than 160 COVID-19 tests administered. We had more than 20 BCBSKS employees volunteer at the clinics totaling more than 90 hours of community service time.

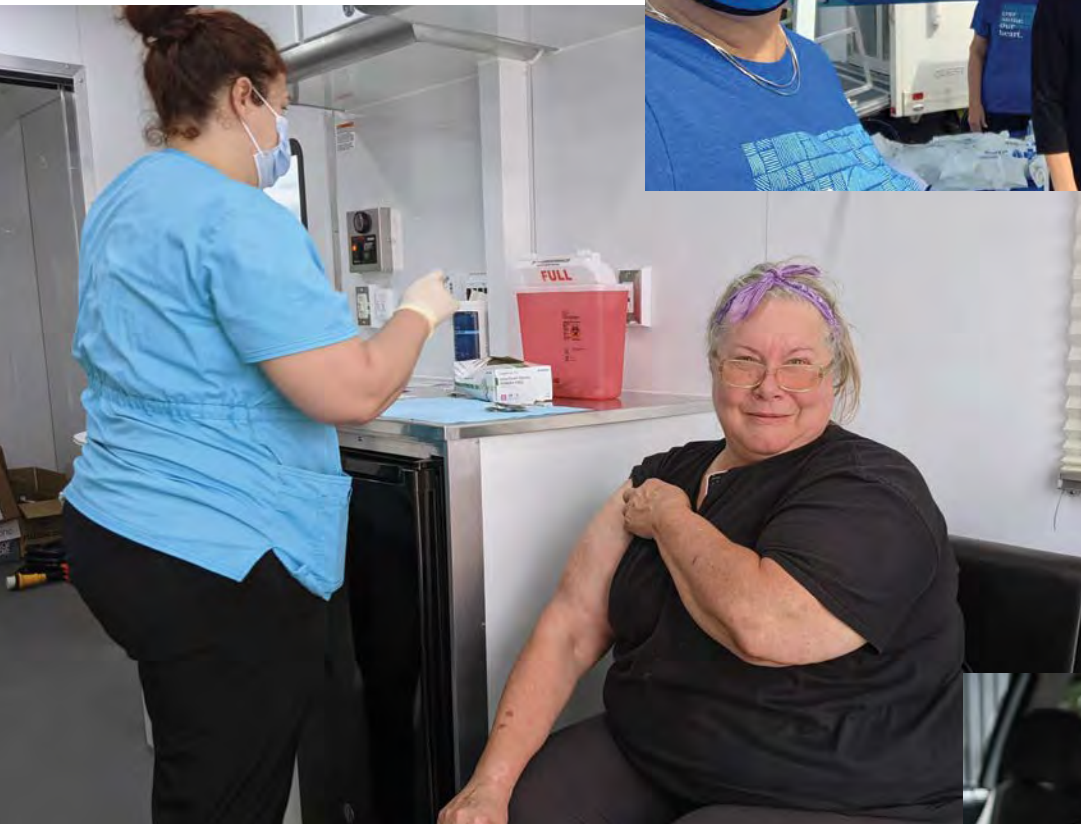
“At Blue Cross and Blue Shield of Kansas, we’ve worked to provide Kansans with much-needed relief during the COVID-19 pandemic.

We’ve covered the costs of testing and treatment of the virus and provided financial support to the healthcare and medical communities and to organizations supporting children, families and individuals who were struggling,” said Matt All, president/CEO. “We then extended those efforts to ensure more Kansans and visitors to our state could receive the COVID-19 vaccine to help keep our state healthy and safe. We appreciated the partnership with KDHE and the KTA to help us reach a large number of people in a short amount of time.”

In addition to the mobile vaccine clinics, we also provided COVID-19 vaccination sites in Shawnee County during 2021 as well as created marketing and communication campaigns throughout the year to help people receive the information they needed about the COVID-19 vaccine and find vaccination locations near them. ■

Supporting our members

In addition to providing vaccine clinics and testing at sites across Kansas, we also supported our members in a variety of ways during 2021 as they faced the challenges of the pandemic at home, at work and in their daily lives. We continued to waive cost sharing for COVID-19 testing and treatment for our members to remove any barriers for members seeking testing or care. This included reimbursing members for the cost of at-home COVID-19 tests in 2021. We also continued our coverage and waived cost sharing for telemedicine throughout 2021, which provided our members with more options for care without leaving home. ■



Supporting our providers

To support our members and communities, we also needed to continue our support of the healthcare and medical communities throughout Kansas. We did this by continuing to reimburse providers for telehealth visits at the same rate as in-person visits, continued to communicate and provide updated billing codes for COVID-19 testing and procedures as well as continued to allow virtual therapy services, such as physical, occupational and speech therapy, to be billed out of the hospitals as well as virtual hospice and virtual partial hospitalization.

Perhaps the biggest support we extended to our providers in 2021 came in the form of telehealth grants. After witnessing the surge in need for telehealth services during the pandemic, our BCBSKS Blue Health Initiatives program launched a grant opportunity allowing Kansas healthcare and behavioral health providers the ability to adopt a secure telehealth platform and purchase telehealth equipment to better meet the needs of Kansans seeking care.

Since launching the grant program in 2021, we have awarded 134 grants to providers

“COVID-19 has brought to light the importance of and need for telehealth but expanding access to this service will serve Kansans far beyond the end of this pandemic.”

Virginia Barnes
Director, Blue Health Initiatives

totaling more than \$507,000. The average grant awarded was between \$2,000 and \$5,000 with priority being given to both primary care and behavioral health providers. In addition to the grants, each grantee was provided training and resources through the University of Kansas Center for Telemedicine and Telehealth.

“This new grant was just one more way that Blue Cross and Blue Shield of Kansas showed our commitment to improving the healthcare system. COVID-19 has brought to light the importance of and need for telehealth but expanding access to this service will serve



134

number of telehealth grants



\$507,000+

amount of telehealth grants



Kansans far beyond the end of this pandemic,” said Virginia Barnes, director, Blue Health Initiatives. “With fewer providers in the rural areas of our state, giving Kansans more access to service, including mental health services, means saving them time and money traveling to larger cities for appointments that could take place just as easily, and more conveniently, from the comfort of their own home.”

At BCBSKS, we have worked to provide Kansans with much-needed relief throughout the pandemic. From covering the costs of testing and treatment for our members to providing vaccine clinics to our communities to ensuring providers had the equipment and support they needed, it has been our ongoing commitment to help keep our state healthy and safe. ■



BCBSKS Foundation + community relations

BCBSKS Foundation: A dedication to healthy Kansans

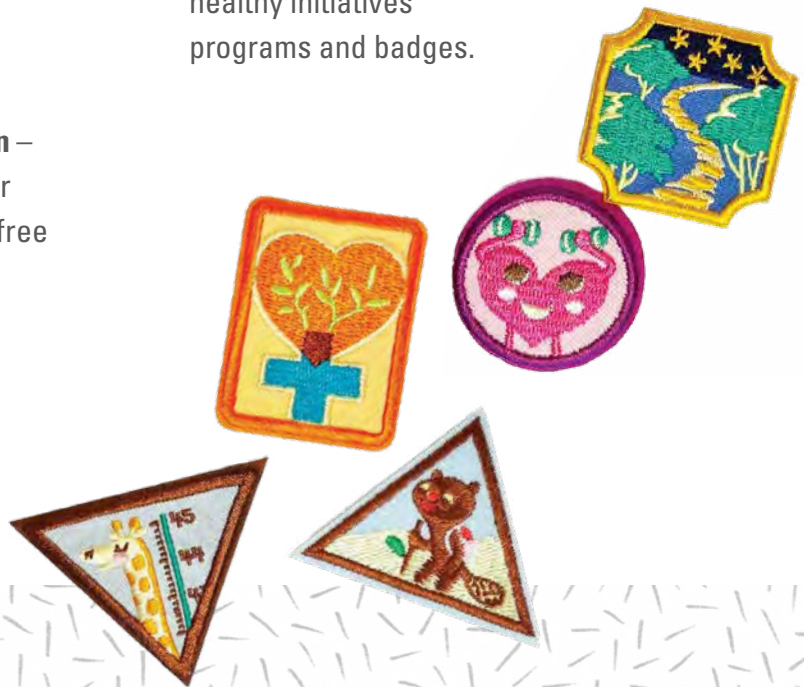
The Blue Cross and Blue Shield of Kansas Foundation has been promoting the good health of Kansans since 2005 by providing financial support for initiatives that focus on key health issues impacting the lives of many Kansans. The Foundation seeks opportunities to fund programs and activities that promote health improvement, community health access and/or health education, healthy behaviors, prevention initiatives and direct health services to the uninsured.

It has always been the Foundation's goal to improve the health and well-being of Kansans. Each year, the Foundation works to better the lives of Kansans by focusing on several key areas. Given the impacts of the pandemic and events of the past few years, the Foundation focused on health and wellness, mental health and health equity initiatives in 2021.

Supporting our neighbors

In 2021, the Foundation donated \$705,000 to more than 200 organizations across Kansas to provide funding for a variety of programs focused on improving the health and well-being of Kansans. Major grants from the Foundation in 2021 included:

- **Flint Hills Discovery Center** – The organization received \$25,000 to support a 2021 winter exhibit titled Run! Jump! Fly!: Adventures in Action.
- **Kansas Children’s Service League** – Received \$20,000 to support the Period of Purple Crying program.
- **Kansas Dental Charitable Foundation** – This foundation received \$30,000 for the 2021 Kansas Mission of Mercy free dental clinic.
- **Kansas Children’s Discovery Center** – Received \$30,000 to support the creation of Discovery Toddler Town.
- **Girl Scouts of NE Kansas NW Missouri** – Received \$25,000 to support healthy initiatives programs and badges.



**\$705,000 to
200+ organizations**



BlueCross BlueShield Kansas
Foundation

- **Health Careers Education** – A total of \$95,000 was given to educational institutions, community colleges and technical colleges for students seeking a bachelor's of science in nursing, health-related degrees and/or certificates.
- **Community health centers** – \$90,000 was donated to community medical and mental health centers that provide services for the uninsured and underinsured to assist with health services for their patients.
- **Healthy Habits for Life** – A total of 109 public and private schools (K-12) shared \$105,000 for funding of healthy initiatives for students.
- **United Way** - In addition to the annual BCBSKS employee giving campaign, \$70,000 was donated to United Way organizations in Topeka, Salina, Wichita and Hutchinson. ■



BCBSKS community relations: Kansans serving Kansans

At BCBSKS, we believe it is important to give our time and efforts to making our communities better, healthier places to live. In 2021, we doubled down on this commitment with our employee volunteer efforts, employee giving campaigns, local partnerships and our continued investment in the Shield Against Violent Environments (SAVE) program.



Employees volunteer their time

Our employees not only work in Kansas, they live here, too, which means they often dedicate their time to serve their communities. In 2021, employees donated 670 hours to volunteer activities, which equated to nearly \$20,000 invested in the community. Their time was spent on numerous initiatives, including our corporate volunteer projects, summer and holiday volunteer opportunities and additional community support, with the following organizations:

- Meals on Wheels
- Girls Who Code
- Junior Achievement
- American Red Cross Disaster Response Team
- Harvesters
- Topeka Rescue Mission
- Topeka Zoo Lights
- Winter Wonderland
- Topeka VA ■



670

hours donated
to community
volunteer activities

Employee giving campaigns

Our employees participated in three major giving campaigns during 2021, including the United Way, Project Topeka and the American Cancer Society campaigns.

Our employees, retirees and the BCBSKS Foundation donated a total of \$282,090 to the United Way campaigns in Hutchinson, Salina, Topeka and Wichita. These donations supported the United Way's various initiatives throughout Kansas.

In 2021, our employees donated the equivalent of 20,160 meals to Project Topeka through monetary donations, auction bidding and food donations. This equaled \$12,432 in monetary donations and 1,512 pounds of donated food.



The money donated gives local food banks the ability to purchase perishable food items that are instrumental to healthy, balanced meals. Project Topeka's affiliated food banks include Doorstep, Inc., Fellowship & Faith Ministries, Inc., I-Care, Inc., Let's Help, The Salvation Army, North Topeka Outreach and the Topeka Rescue Mission. ■



American Red Cross Disaster Response Team partnership

In 2013, BCBSKS created a unique partnership with the American Red Cross and founded a Disaster Response Team (DRT). The objective of the DRT is to assist fellow Kansans in need following major disasters in BCBSKS service territory. Major disasters include tornadoes, flooding and storms. The team deploys to large scale disasters to provide comfort and care to those impacted. The deployment efforts include providing shelter, food, emotional support, health services, relief supplies and other forms of support.



In 2021, a team of three BCBSKS employees who were trained by the American Red Cross deployed to Saline County to provide aid to residents following a storm that caused widespread power outages and wildfires. The team helped set up and assist with a shelter in Saline County due to the high volume of power outages in the county. Collectively, they volunteered a total of 60 hours to support the local community and its residents. ■

20th anniversary of the Shield Against Violent Environments (SAVE) program

In 2021, BCBSKS also continued support of its Shield Against Violent Environments (SAVE) program. The SAVE program was established in 2001 by BCBSKS as another way to support its employees and was designed to assist employees who were victims of domestic violence; educate the company and others on domestic violence; and provide support to domestic violence



advocacy, education and rehabilitation organizations. Over the past 20 years, BCBSKS has partnered with multiple notable organizations, including the Kansas Coalition Against Sexual and Domestic Violence, Jana's Campaign, the Attorney General's Batterer Intervention Program Advisory Board and others. ■

Blue Health Initiatives: investing in healthy communities



As Kansas' largest and local health insurer, we recognize our unique position to work with local communities to establish and sustain healthy environments and lifestyles. This focus has been ingrained in our organization since the beginning, 80 years ago. In an effort to shape a healthier future for our state and its residents, we launched Blue Health Initiatives in 2016 to support communities in developing enduring solutions for Kansas' health challenges.

Blue Health **Initiatives**



Since launching Blue Health Initiatives, we have invested in communities throughout Kansas to create sustainable, healthy places where Kansans live, work and play in ways that improve the quality of their lives. We do this through three key pillars, including:

- **Pathways:** The *Pathways to a Healthy Kansas* initiative takes a holistic, community-wide approach to improving health outcomes by addressing the social determinants of health through collaborative work in six pathways.
- **Trailblazers:** Trailblazers initiatives catalyze change by piloting innovative solutions to address the unique needs of our state. Grantees are selected in promising areas where proven strategies for success do not yet exist.
- **Healthy Lifestyles:** Healthy Lifestyle initiatives engage Kansans of all ages in promoting healthy habits. Whether at school, at home or in the community, these initiatives are inspiring healthy behaviors for life.

In 2021, we continued our important Blue Health Initiatives work with numerous programs, grants and sponsorships throughout the state of Kansas. ■

NXTSTAGE Community Health and Vibrancy Pilot Competition

In 2021, we partnered with NXTUS Inc. to launch the NXTSTAGE Community Health and Vibrancy Pilot Competition. The innovative program allows startups from around the region and the world to present their innovative community health technologies to Kansas organizations. The startups hope to earn pilot tests and gain customers, and the organizations hope to access value-added technology solutions and use innovation to ‘work smarter’ to tackle key challenges.

BCBSKS was the presenting sponsor of this competition, providing \$65,000 in support. The funds from this sponsorship helped cover program costs and enabled pilot partners – community health and economic development entities from around the state – to implement promising technologies. The pilots they run will address health and healthcare issues or other aspects of community growth and vibrancy. ■

Walk with a Doc

We partnered with the Kansas Hospital Association in 2021 to launch a statewide Walk with a Doc program. The goal of this initiative was to promote healthy practices – like taking a walk – while creating a dialogue between community members and health professionals. This initiative was timely as the COVID-19 pandemic limited opportunities for everyone when it comes to both exercise and connection. Walk with a Doc is a global effort that is free to the public and does not require registration. At this program, medical professionals discussed current health topics before the walk, then invited participants to join them on an hour-long self-paced walk through the community. In 2021, the program hosted 58 Walk with a Doc events and saw more than 1,480 walkers participate. ■



Bike Share ICT program

BCBSKS continued to support Bike Share ICT in 2021. Bike Share ICT is a program of Health ICT and is facilitated by the City of Wichita. It helps community members who need additional transportation or who want to use a bike as part of their exercise routine. Since launching in 2017, the program has created more than 40 stations across the city with more than 220 bikes available for use. To date, more than 50,000 rides have been taken through the program. ■



Topeka Rescue Mission: Operation Food Secure

In January 2021, the Topeka Rescue Mission faced a federal funding shortage that could have caused impoverished residents in Northeast Kansas to go without a food box for weeks. BCBSKS stepped in to fill the gap and granted the Topeka Rescue Mission \$350,000 for its Operation Food

Secure initiative so residents could continue to receive food boxes with healthy and sustaining options. The impact of this partnership was the provision of 17,825 nutritious food boxes, which amounted to 473,795 pounds of food to more than 44,000 Kansans. ■



44,000

Kansans received food through a grant to the Topeka Rescue Mission



YMCA360 grant

BCBSKS granted The Kansas State Alliance of YMCAs \$150,000 for the expansion of YMCA360, a suite of products recently launched by the YMCA that brings its people, places and programs to life through seamless web, TV and app technology. YMCA360 is a digital experience that brings physical fitness, nutrition and educational classes to Kansans to improve and maintain their health.

Our support of this program allowed for expanded production of content, translation of content into Spanish and other languages, livestream broadcasts, closed captioning and income-based financial assistance for Kansans with economic barriers that would otherwise prevent access. ■

Double Up Food Bucks

Double Up Food Bucks Heartland is a healthy food incentive program that matches Supplemental Nutrition Assistance Program (SNAP or food assistance) dollars spent at farmers markets, farm stands, mobile markets and grocery stores, to provide SNAP recipients greater access to fresh vegetables and fruits. For each dollar spent on produce, a participant of the program receives a dollar-for-dollar award match. That person can then spend those rewards at participating locations to purchase more produce or qualified products. In 2021, BCBSKS granted this program \$100,000 to continue to support food insecure individuals in our service area and will continue donating \$100,000 to continue this program each year for the next two years. ■



A large field of sunflowers stretches across the bottom half of the image, with a clear blue sky above. A white outline of the state of Kansas is superimposed on the sky, containing text.

SERVING

**Nearly 1 million Kansans
and 10,515 employers**

2021 Balance sheet^A

Assets	2020	2021
Cash and Investments	\$1,946,291,554	\$2,041,394,820
Premiums and Other Receivables	176,361,914	103,836,410
Property and Equipment, Net	67,207,654	62,712,924
Investments in Subsidiaries ^B	—	—
Other Assets	251,499,643	229,492,646
Total Assets	\$2,441,360,765	\$2,437,436,800
Liabilities	2020	2021
Claims Incurred and Unpaid	\$345,755,392	\$357,949,688
Premiums Received in Advance	110,214,645	101,312,127
Accounts Payable and Other Liabilities	790,340,661	625,041,516
Total Liabilities	1,246,310,698	1,084,303,331
Policyholders' Reserves	1,195,050,067	1,353,133,469
Total Liabilities and Policyholders' Reserves	\$2,441,360,765	\$2,437,436,800

^A As derived from the audited financial statements of Blue Cross and Blue Shield of Kansas, Inc.

^B Investments in subsidiaries of \$130,924,520 and \$127,443,438 for 2021 and 2020 respectively, are eliminated for consolidated financial statements.

Corporate governance

Board of directors*



Matthew D. All, Lawrence
Blue Cross and Blue Shield of Kansas



Megan L. Jones, Topeka
Jones Advisory Group



Rick D. Baden, Pittsburg
Watco Companies, LLC



James A. Klausman, Topeka
Midwest Health, Inc.



Carolyn R. Banning, CPA/PFS, Dodge City
Smoll & Banning CPA's, LLC (Retired)



Jena K. Lysen, SHRM-SCP, SPHR, Wichita
Martin, Pringle, Oliver, Wallace
& Bauer, LLP



Gregory V. Binns, Hutchinson
First National Bank of Hutchinson



Jeff D. Mullen, Wichita
Dondlinger Companies, Inc.



Jennifer L. Brull, M.D., Plainville
Prairie Star Family Practice
(Physician - Family Medicine)



Cathy Mih Taylor, M.D., Chanute
Neosho Memorial Regional
Medical Center



Leonard R. Hernandez, El Dorado
Susan B. Allen Memorial Hospital



Jeffrey R. Thompson, Salina
Salina Vortex Corporation



Amanda D. Huelskamp, SHRM-CP, PHR,
Andover
Global Parts, Inc.



Angela N. Wilson, D.D.S., Lawrence
Edwards & Wilson Periodontics, P.A.
(Dentist - Periodontics)

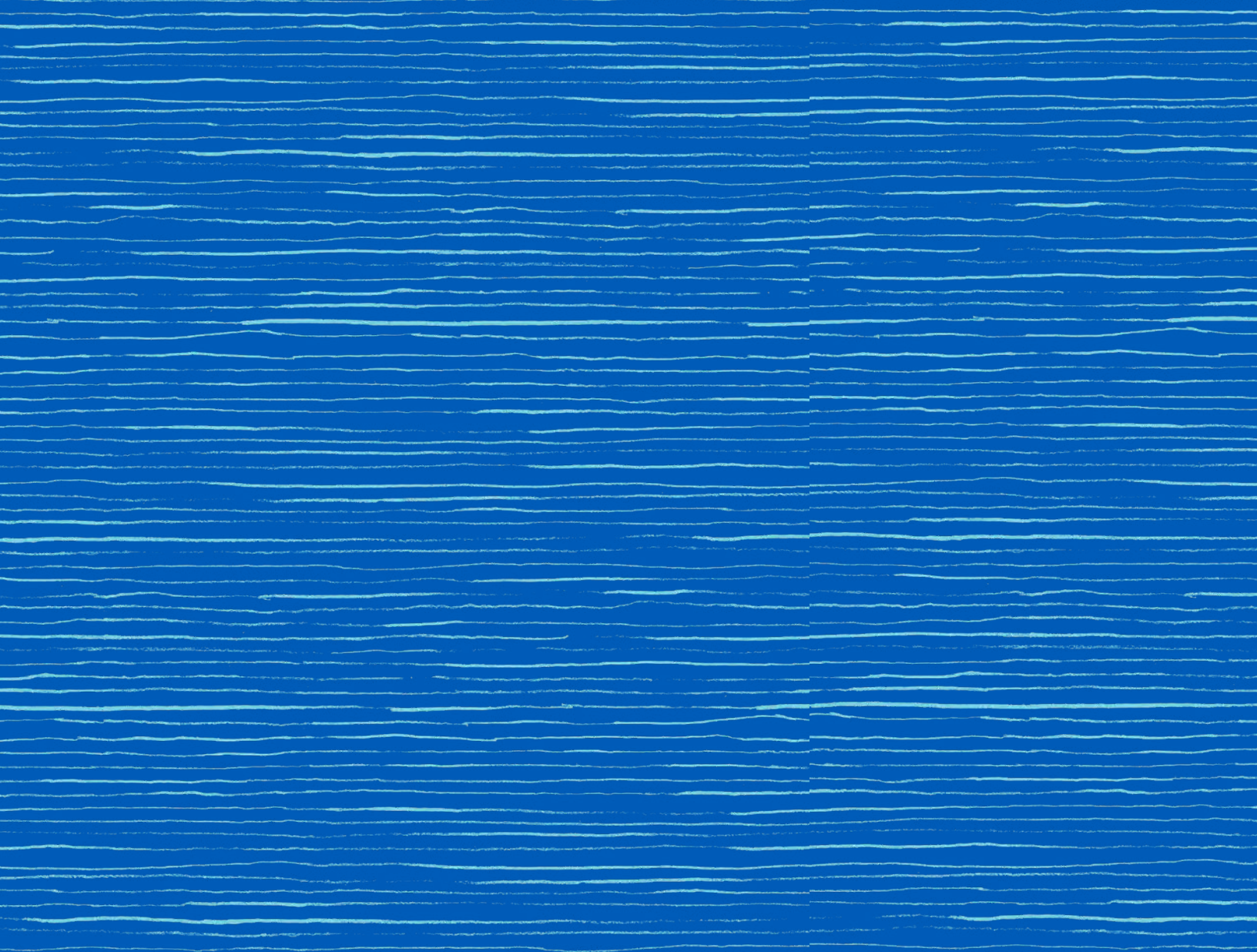


Rick C. Jackson, Topeka
Capitol Federal®



Kenneth W. Winter, Dodge City
Lariat Feeders, LLC

*as of December 31, 2021



Visit us at bcbsks.com



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