



Cultivating Care

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Our roots run deep.

Fallon Health is a **company that cares**. We prioritize our members—always—making sure they get the care and services they need and deserve. It's something that we've committed ourselves to since the very beginning. As our roots took hold, we've had the privilege of making a meaningful difference in the lives of hundreds of thousands of individuals with notable moments that include being:

- The first health plan in Massachusetts to cover Medicaid recipients (1979)
- The first health plan in the country to offer a Medicare Advantage Plan (1980)
- The first and only health plan in Massachusetts to operate a Program of All-Inclusive Care for the Elderly (1995)

Today, we've set our sights on becoming a national leader in providing exceptional coordinated care and coverage. To do that, we **partner** with our members to understand what they need and want. We **collaborate** with providers, government leaders, community partners, and others to address disparities in health-related social needs. And we **innovate** to help our communities grow and thrive.





Sowing the seeds.

At Fallon Health, ensuring high quality and excellence is the basis of everything we do, and our mission—**improving health and inspiring hope**—guides every decision we make. And we are proud to be nationally recognized for our efforts.

As both an **insurer and a provider of care**, we served more than 135,000 members in 2023 extending our branches and enriching lives across the landscape of Massachusetts and beyond. Our **integrated, patient-centered models of care** helped ensure those we serve received the support they needed and deserve.

Plans for older adults and Medicare-eligibles

Fallon Health has a longstanding commitment of supporting older adults with programs including Medicare Advantage, Medicare Supplement, Senior Care Options and HMO Special Needs Plan (SNP), and Programs of All-Inclusive Care for the Elderly (PACE). These include:

Fallon Medicare Plus™: As the first health plan in the country to offer a Medicare Advantage plan (1980), providing affordable, high quality and coordinated care to those who need it most is ingrained in who we are. Our offerings include HMO and Supplement (Medigap) plans.

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After making numerous calls on their own, a member reached out to us for help in getting an appointment to see a new Primary Care Provider (PCP). They had exhausted every avenue—and had a folder full of notes from practices they'd attempted to reach to prove it.

With our communities experiencing the impacts of the national PCP shortage, we had empathy for the situation and set to work to find a solution. We managed to get them an appointment with a new PCP and removed barriers around referrals the member needed in order to also see a specialist.

The member was able to get the care they needed. And we were flattered to hear how appreciative they were, even telling us their partner's health plan had never offered to help the way we did—a compliment we took to heart.

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NaviCare®: Our Medicare Special Needs plan (HMO-SNP) and Senior Care Options (SCO) expand choice for eligible individuals. With nearly a decade of experience, NaviCare provides extra support for those with chronic needs.

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A house is more than just four walls and a roof. It's a place where you feel safe, and in turn, it plays a big role in your overall health. So, when 10 of our members suddenly found out they were losing their home due to circumstances beyond their control, you can imagine the worry that filled their minds. Our staff immediately got to work looking for alternative options.

They collaborated with coworkers, supervisors, immigration services, Veterans' services, nursing homes, transportation service providers, and members' families to help each member find a home. Their caring and dedication paid off. By the end of the year, 8 members were in permanent housing, and 2 were in temporary housing. We're thrilled to say that today, each one of them has a safe home, enough food, and proper medical care.

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Fallon Health team members recognized for upholding our values.

Summit ElderCare® and Fallon Health Weinberg-PACE: A national leader in offering the Program of All-Inclusive Care for the Elderly (PACE), we offer Summit ElderCare in Massachusetts and Fallon Health Weinberg-PACE in New York. Today, we are the largest PACE in New England and among the largest in the country, according to the National PACE Association.

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Throughout the year, we hear from many family caregivers looking for a solution that will meet their loved one's needs. And we're thrilled when our goals align.

“ I love the convenience of having my doctor, nurse, therapists and socialization all under one roof. I highly recommend it to people who can't get out into the world on their own.

– Claudette M., Summit ElderCare participant

“ Fallon Health's PACE program provides me with a much-needed break. It allows my wife to get back out there... which is just as important as the medical and therapy pieces of the program. It gives me peace of mind to know my wife is safe, happy, and getting the care she needs.

– Peter M., Summit ElderCare caregiver

Participant Doris M. celebrates her centennial birthday at the Webster PACE Center.



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Thanks to the innovative PACE program, one of our New York participants started off the year exactly where they wanted to be—at home. However, the journey to get there was anything but easy.

Having moved into a nursing home before the COVID-19 pandemic, they were determined to regain their independence, but was concerned their situation might not change.

The Fallon Health Weinberg-PACE team advocated for this participant, helping them get the wrap-around services and supports needed to rent an apartment in a senior housing building.

EXPANDING ACCESS

Knowing how important living independently is to our participants, we were thrilled to expand access to our Fallon Health Weinberg-PACE program to include Niagara County in 2023.

Providing participants and their caregivers with exceptional care and coverage is a great privilege, and we are pleased to offer PACE to even more people in the community. Our analysis shows there are approximately 1,000 eligible individuals with the expansion of our footprint.



Plans for people who are eligible for MassHealth/Medicaid

Fallon Health partners with hospitals, health care providers and community health centers across the state to offer 3 MassHealth ACO plans:

- Berkshire Fallon Health Collaborative
- Fallon 365 Care
- Fallon Health-Atrius Health Care Collaborative

Reliable transportation is a social determinant of health (SDoH) that we work to address. This year, we had a member who was trying to maintain sobriety, but a big barrier was getting to meetings and therapy sessions. To participate, they were walking miles and miles even during the cold winter months.



Our staff member was able to provide education on no-cost medical transportation for MassHealth members. As a result, we were able to put referrals in for providers they were seeing and schedule rides. Today, the member is on track.

Taking action: An incredible **66,000** phone calls were made to Fallon Health members in 2023 to inform them that the annual Medicaid eligibility redeterminations that picked back up following the need of the COVID-19 Public Health Emergency (PHE) and they need to take action. With the blue envelopes arriving in their mailboxes, we worked hard to ensure they knew how important it was to complete the application in a timely manner.

Partnering on care

In 2023, we partnered with leading health delivery providers to help bring high-quality, lower-cost care to the east, central, and western parts of Massachusetts with the goal of improving access and reducing health disparities.

Each of our Accountable Care Organization (ACO) members was screened for social needs at least once throughout the year. We asked about their access to food, safe and stable housing, and transportation, as well as their ability to afford utilities and clothing. Between 30-40% of Medicaid members screen positive for at least one risk, often related to food and housing.

Health Connector plans for individuals and families

The Massachusetts Health Connector offers ConnectorCare plans which have low monthly premiums and low out-of-pocket costs that are partially paid for by the state.

Community Care: For nearly a decade, this program has proudly served thousands of individuals across the Commonwealth providing them with quality care and coverage at an affordable price.

Community Care has been a fast-growing product for Fallon Health over the last year. We've been working hard to ensure our members receive a high level of service. And recent satisfaction comments reveal that's paying off:

“ I have great service with Fallon Health. If I could give 100 [percent], I would. Everyone is so nice.”

– Fallon Health member

“ I love this insurance plan. Without it, I would not be alive because of my numerous health issues.”

– Fallon Health member

EXTENDING CARE

In November 2023, Community Care became an option for thousands of additional Health Connector Customers who live in Berkshire and Suffolk counties. The expansion supported an expected uptick in prospective members who were becoming eligible for a Connector plan based on new income eligibility guidelines or who lost coverage during the Medicaid Redetermination process.





Investing in the right tools

Making progress towards **health equity** is a priority for Fallon Health. In 2023, we focused efforts on identifying disparities among our diverse membership, or among the unique racial, cultural, and linguistic characteristics and needs of our membership. We engaged subject matter experts in strategies to promote health equity and further educated our workforce in this important area of focus. This was all done to further learn who our members are, meet their needs more effectively, and improve health outcomes. We accomplished this by:

- **Stratified reporting on quality-of-care measures** including diabetes and high blood pressure control, prenatal and postnatal care, and colorectal cancer screenings to inform and tailor initiatives for diverse membership.

- **Bringing together provider partners, network partners, and community partners** to make recommendations on programs and initiatives to reduce or eliminate health disparities.
- **Tailoring education opportunities for Fallon Health employees** on the importance of data collection and how to have respectful and informed conversations with members to improve care.

We also collaborate on health equity initiatives with local, state, and national agencies. And we have provided data for research, contributed to task forces, and participated in a national health equity learning collaborative. In the fall of 2024, Fallon Health will seek NCQA Health Equity Accreditation.

A diverse and talented team.

To cultivate a respectful, collaborative work environment which fosters a sense of belonging, we are purposeful in our recruitment and retention efforts. Diverse and talented individuals work in a variety of roles throughout the organization including clinical, outreach and sales, and enrollee services. Additionally, we employ staff with ties to various cultural centers within our communities, further extending our abilities to communicate effectively and reduce language barriers.

In 2023,

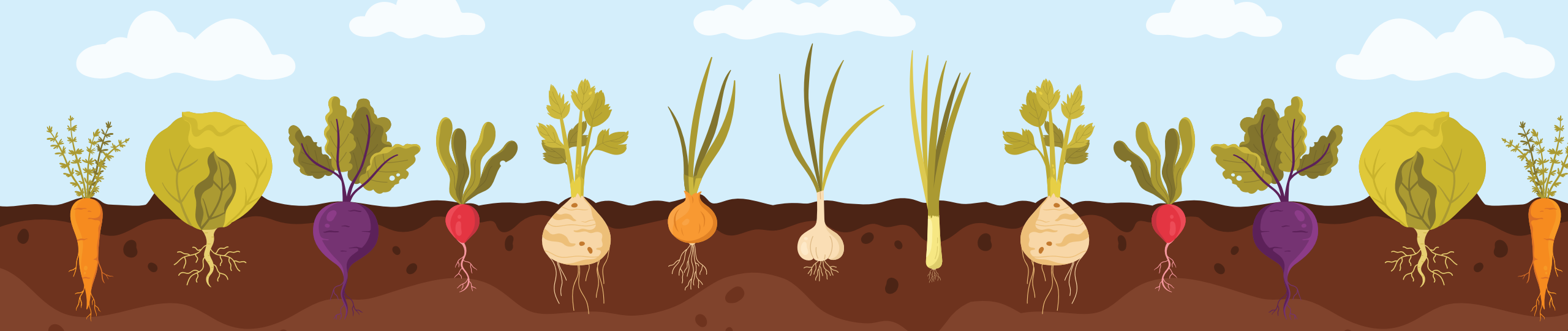
- 15% of all hires were **multilingual**.
- Nearly a quarter of the employee population **identified as part of an underrepresented group**.
- Employees spoke up to **25 different languages**, in addition to English.



In a recent survey, 90% of non-English speaking members in one of Fallon Health's products reported that their **cultural needs were being met**.

We've also oriented and trained our workforce on Diversity, Equity, and Inclusion (DEI) best practices. Additionally, Fallon Health has an employee resource group dedicated to helping our employees better serve people of varying cultures, ages, races, religions, sexual orientations, abilities, and ethnicities.





Watching our garden thrive.

Award-winning Customer Service

When Fallon Health members or providers have a question or need help, their first interaction is likely with our highly trained representatives from our Worcester-based call center. Answering more than **312,000 calls per year**, our friendly and knowledgeable staff strives every day to earn their trust and exceed expectations. And with an impressive **87% first call resolution rate**, we're proud of the role we play in helping them navigate the health care system.

What our members are saying about us.

“I've been with Fallon Health for nearly 3 years now, and it's been a godsend. My overall health has improved dramatically... and my outlook and future seem very bright. The staff and all the people with whom I've dealt with are exceedingly helpful. I enjoy speaking with them and I enjoy their commitment and enthusiasm.”
– Fallon Health member

“I always feel safe when I'm dealing with [Fallon Health.] I have the greatest navigator in the world. She resolves issues I can't handle. And it makes my life so much easier and less complicated.”
– Fallon Health member

“Just a quick note to thank you for your help, guidance, professionalism, and responsiveness to all my questions. The process can be a bit overwhelming for the first time. And you certainly helped step by step. It is very much appreciated!”
– Fallon Health member

An emphasis on excellence.



2024 Medicare Star Rating¹

Fallon Health received **4.5 out of 5 Stars** for Fallon Medicare Plus and NaviCare. The CMS Star rating is an important benchmark as it validates the work we do on behalf of those we serve.

National Committee for Quality Assurance (NCQA)²

NCQA ranked Fallon Health among the top Medicaid plans in the country for clinical quality and member experience. We received **4.5 out of 5 Stars**. No plans received 5 Stars.



Consumer Assessment of Healthcare Providers and Systems (CAHPS)³

Every year the CAHPS survey is distributed to our members to measure their experiences with—and perceptions of—both their health plan and their providers. **We ranked #1** amongst fellow Medicare Plans in Massachusetts for 2024.

Our members ranked us first for:

- Getting needed care
- Customer service
- And getting needed prescription drugs.

Summit ElderCare Survey⁴

In response to our annual participant and caregiver survey:

- **100% said they saw a positive difference** in their loved one's quality of life
- **98% said they would recommend the program** to family or friends
- **96% stated they are satisfied** with Summit ElderCare



¹Fallon Health is an HMO plan with a Medicare contract. Enrollment in Fallon Health depends on contract renewal. Every year, Medicare evaluates plans based on a 5-star rating system. CMS posts Star Ratings at www.medicare.gov.

²National Committee for Quality Assurance (NCQA) Medicaid Health Plan Ratings 2023. NCQA ratings provide consumers with a more accurate picture of how health insurance plans perform in the key quality areas of consumer satisfaction, prevention, and treatment. NCQA's Health Insurance Plan Ratings are available on NCQA's website: reportcards.ncqa.org/health-plans

³ Fallon Health is an HMO plan with a Medicare contract. Enrollment in Fallon Health depends on contract renewal.

⁴Source: 2023 survey responses from more than 250 program participants and caregivers, who gave an 8, 9, or 10 out of a possible 10 score. NCQA's website: reportcards.ncqa.org/health-plans.



Leveraging our green thumbs.

Our **1,220 employees** sow the seeds we plant. Creating an environment where they are genuinely invested in our organization—and in serving our members—continues to be a priority for Fallon Health. That’s why the results of our 2023 Employee Engagement Survey were one of the years’ highlights.

Supporting our workforce

We are proud to say that a vast majority of our workforce feels we are doing a good job of that. In fact, an outstanding **84% of our employees would**



recommend Fallon Health as a great place to work. This is an affirmation that what we do matters to them. And that they are deeply connected to our organization.

To help us live up to our commitment to supporting them so they can best serve our members, providers, and partners, we are implementing action planning in 2024 that will help make Fallon Health an even better place to work.

Fostering community and collaboration

We made the decision in 2023 to **move our corporate headquarters** to the One Mercantile building in downtown Worcester. The move is expected to take place in the fourth quarter of 2024.



The future home of Fallon Health.

“One Mercantile provides the opportunity for us to deliver on our commitment to supporting our employees so that they can best serve our members, providers, and partners.”

– Jill Green Lebow, SVP and Chief Human Resources Officer.

Our experienced growers.

Having a vision and seeing it through to benefit those who need us most is no small task. Our work would not be possible without the leadership of Fallon Health's Board of Directors and Executive Leadership Team, including Richard Burke who retired as President and CEO at the start of 2024. We thank them for their dedication to our mission in 2023—and beyond.

Our Board of Directors

- Frederick M. Misilo, Jr., Esq. – Chair
- B. John Dill - Vice Chair
- Joseph N. Stolberg, CPA – Treasurer
- James R. Buonomo – Clerk
- Alice Bonner
- Richard Burke
- Deborah Enos
- Wanda J. McLain
- Janet S. Rico
- Peter Straley
- Victor Woolridge



Corporate offices

- Fallon Health, 10 Chestnut St., Worcester, MA 01608
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