

Making our communities healthy:

Our mission in action during an unprecedented year





Responding to a crisis

At the start of 2020, Fallon Health was anticipating a year of new and continuing growth opportunities. Our employees approached our business plans with enthusiasm and remained dedicated to serving Fallon members, as well as collaborating with our network providers, business partners and government entities to manage and improve the cost and quality of care.

While news of COVID-19's emergence overseas was an increasing concern, no one expected the novel coronavirus to travel so quickly or strike so severe a blow to so many. It soon became clear that we needed to pivot quickly to safeguard our members, our employees, and the continuity of our operations. We formed a Pandemic Response Team to evaluate the situation and determine the most effective actions to take.

When a state of emergency was declared, we put the team's plan into action. We refocused our corporate priorities to ensure our employees' safety and our members' access to care—along with Fallon's ability to maintain continuous business operations and provide community support.

To succeed, we needed the participation of all Fallon employees. They embraced the plan immediately and invested themselves in navigating rapidly changing, uncertain conditions—all to support our mission of *making our communities healthy*. I'm proud of the resoundingly positive response from employees. Whether they were working on the front line or at home, they showed their commitment to Fallon every day. Their consistent dedication makes our ongoing success possible, whether in times of crisis or calm.



Sincerely,

Richard Burke
President and CEO





Keeping our workforce safe

Since Fallon was classified as an essential business, we needed to act quickly to ensure that we could maintain operations throughout the pandemic. But to keep our employees safe, we needed to avoid the dangers inherent in working together in close proximity. To address both concerns, we moved 95% of our office-based employees to remote work by March 16, 2020.

With the support of our Information Technology team and leadership throughout the organization, we made this happen virtually overnight. Employees at all levels rose to the occasion, making it clear that they were dedicated to making the new “work from home” situation successful. Operations flowed smoothly and continuously, with no gaps in service.

Fallon leadership communicated with employees clearly and often, to make sure everyone was up to date on the policies and procedures being implemented to address the pandemic. These are some of the actions we took:

- Developed a COVID-19 resource center on our intranet
- Allowed early use of extended sick leave, the borrowing of paid time off not yet earned and the reduction of hours, when appropriate
- Developed mandatory reporting protocol for responding to and tracking COVID-19-positive employees
- Increased training for remote workers and managers
- Provided extra wellness information and seminars
- Offered two new voluntary benefits to help employees during the crisis and beyond—short-term, low-interest loans through payroll deduction and free identity theft protection





Caring for our members

With stay-at-home orders and social distancing requirements affecting so many of our members, there was increasing concern that they were putting off necessary care or having difficulty managing the mental health effects of such prolonged social isolation.

Operation Stay Connected gave our teams a chance to reach out to members, especially those at higher risk of facing exacerbation of their health conditions. With phone calls and letters, we were able to connect with these members directly and assist them with any barriers they needed to overcome in order to get proper care.



We also recognized how much our Fallon Medicare Plus and NaviCare members would benefit from care packages and meals that we could provide. Our staff began planning in December to send the following:

- A COVID-19 care kit with information, resources and tools to help them stay safe, avoid illness and monitor their own health. The package included face masks, a face shield, a thermometer, hand sanitizer, hand wipes and a germ key.
- Ten prepared meals delivered to them at home. Professional chefs and registered dietitians designed breakfast and lunch/dinner options for the program.
- A strength-building kit with a resistance band and a guide with exercises designed for any fitness level.





Improving access to care

Fallon provided more expansive coverage during the pandemic and made it easier than ever for members to get telehealth appointments. We also provided the following:

- Coverage changes made it easier for members to get necessary, appropriate care.
 - Elimination of cost-sharing for COVID-19 services and for medically necessary telehealth services.
 - Allowance of early refills for prescriptions.
- A free COVID-19 hotline provided members with access to information about the pandemic and their coverage.
- Using a variety of communication tactics, we shared information about benefits and resources with members on an ongoing basis. For example, we created robust, easy-to-navigate COVID-19 resource centers, customized for members of different product lines, on our website.



In addition, Fallon launched a workgroup to sharpen the organization's focus on health equity. The workgroup began an ongoing examination of how Fallon can better help all people—regardless of age, income level, race, ethnicity, sexual orientation, gender identity or health status—achieve their health goals. This ongoing effort will also help inform our outreach to the community in the future.





Making a difference on the front line

Unlike most health insurers, Fallon was able to have a presence on the front line of care during the pandemic. We have decades of experience providing direct care to members through our Program of All-Inclusive Care for the Elderly (PACE)—Summit ElderCare in Massachusetts and Fallon Health Weinberg-PACE in New York.

In February 2020, we enhanced safety precautions for our PACE participants, their caregivers and our PACE staff following CDC and regulatory guidelines for care delivery, interactions and use of personal protective equipment (PPE):

- Reinforced infection control protocols
- Enhanced cleaning
- Ensured adequate quantities of PPE
- Increased education and awareness for staff and vendors



In March, we took additional action. To ensure the care and safety of our PACE participants, we limited daily attendance at our PACE centers to those who needed oversight and could not be at home alone. We also had more of our staff members go to individuals' homes to provide care and address the effects of social isolation.





Creating a COVID infirmary

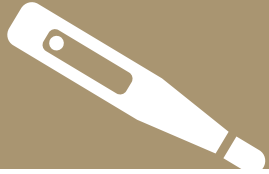
In April, we converted our PACE Center on Grove Street in Worcester to a temporary COVID-19 infirmary for actively symptomatic participants who needed skilled nursing care. In less than three weeks, a cross-functional team within Fallon Health:

- Recruited and trained Summit staff to work in the infirmary 24/7
- Secured housing for staff at Worcester State University at no cost
- Partnered with vendors to obtain equipment and services, including clinical supplies, food service and transportation
- Set up the site with appropriate equipment, obtained city permits and established COVID-free spaces
- Created and implemented unique processes and protocols, including admission and discharge criteria
- Obtained the PPE necessary to comply with CDC guidelines
- Secured approval from our state regulators
- Identified participants who needed the care offered at the site



Eleven participants were cared for throughout the seven weeks the infirmary was operating. Although three of those participants passed away, the feedback from their families was overwhelmingly positive, in terms of the quality of care their loved ones received and, more importantly, their ability to be with their loved ones when they passed.

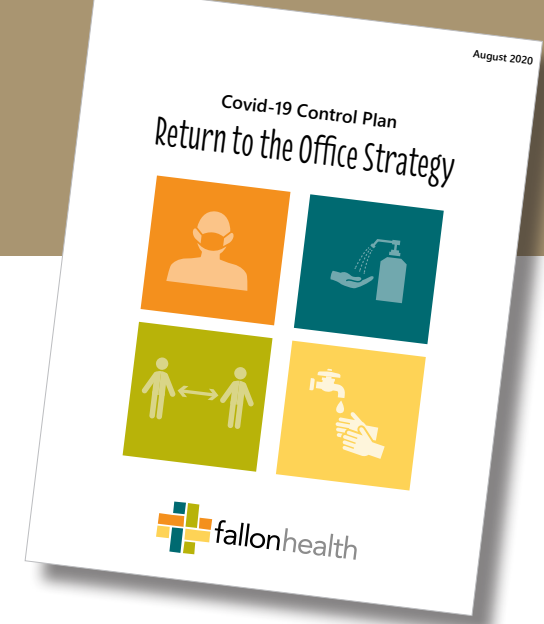




Shifting toward recovery

Later in 2020, our Pandemic Response Team became a Pandemic Recovery Team as the focus started to shift toward recovery, reopening and return-to-office planning. Working collaboratively with others across the organization, the team focused on critical activities such as:

- Outlining criteria and timing for bringing employees back to the office
- Adding safety and cleaning measures in all locations and developing mandatory training for employees to reinforce compliance
- Authorizing a limited number of employees to work at Chestnut Place, our Worcester headquarters, to support critical functions
- Launching a health app to screen employees who work in our offices or in the community
- Maintaining and enhancing email and virtual meeting platforms to share information and maintain connections with employees at all levels
- Continuing to monitor state/local conditions and advisories



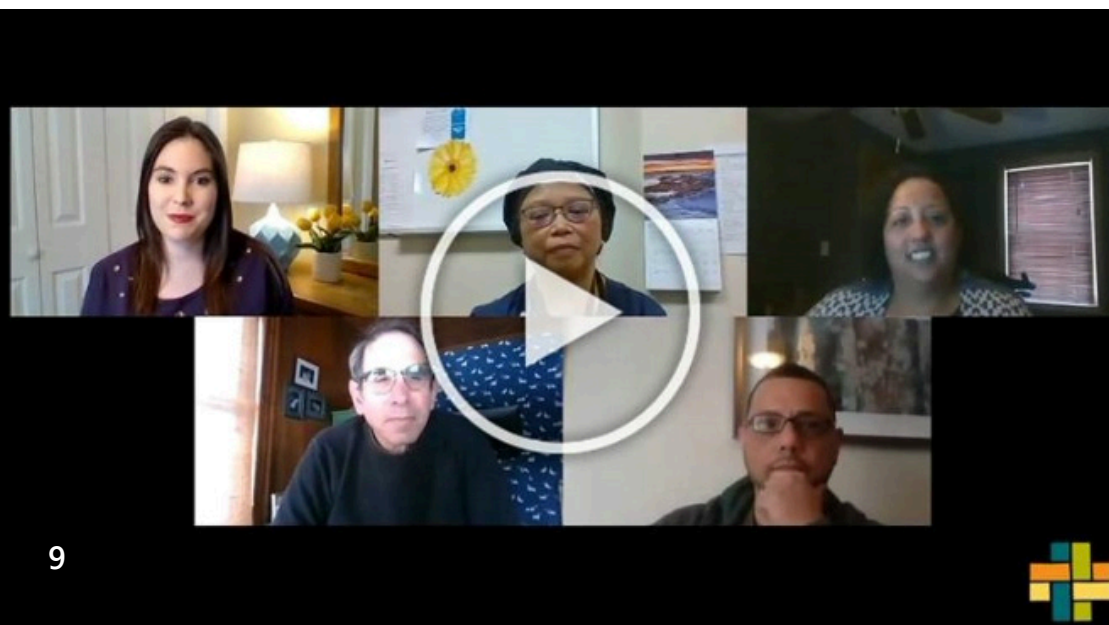


Reaching out to the community

The pandemic had a deep impact at the community level as employment rates dropped, food insecurity increased and revelations about health care equity and access sparked discussion and action.

Expanding on our long history of service, Fallon took action in multiple ways at the community level. For example, we directed our community giving funds toward COVID-19 relief efforts, with a specific focus on maintaining food assistance efforts and supporting programs designed to mitigate isolation and loneliness among older adults. We provided \$500,000 in hunger relief donations, rapid response grants, contributions to the Worcester Together Fund, and Community Benefits grants to local organizations to help with COVID-19 recovery efforts.

Throughout the pandemic, we took full advantage of opportunities to share important information and updates related to public health or business recovery efforts. We sponsored and participated in virtual seminars, conferences and roundtable discussions on a variety of COVID-related topics. We also created several videos featuring public health and clinical experts from Fallon as well as from the community. Those conversations explained the current state of the pandemic and put issues in context.

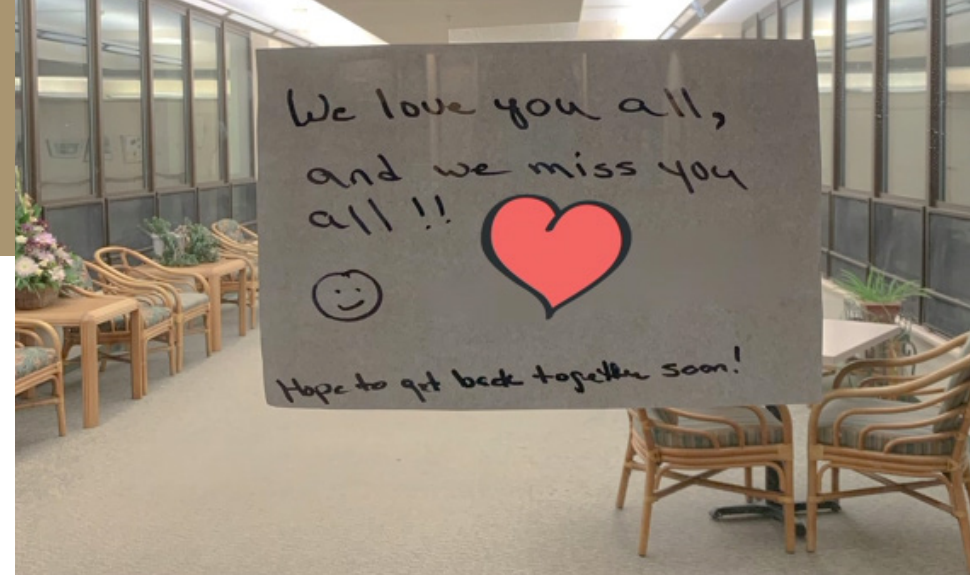




Looking forward

The crisis of the pandemic created an unprecedented set of experiences for all of us. Even with a surge in COVID-19 cases at the end of 2020, Fallon was looking ahead to a brighter future.

As federal, state and local authorities planned for the rollout of COVID-19 vaccinations, Fallon launched a multifaceted campaign called Operation Vaccination. This effort had the singular goal of supporting our members with accurate information and assistance whenever possible—so they could receive the vaccine when they became eligible. And we made plans to seek approval from the Commonwealth of Massachusetts to administer vaccines, starting with our PACE participants.



Throughout Fallon, we were anxious to put 2020 behind us. Yet our organization's extraordinary response to the challenges of the year was a perfect demonstration of Fallon values—accountability, collaboration, compassion, excellence and innovation—and of our commitment to and hope for the future.





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