



**noridian**

Healthcare Solutions

*Delivering solutions that put people first.*

**2023**

Annual Report

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## A Letter From Our CEO

As we embark on this journey through the pages of our 2023 Annual Report, I am filled with immense pride and anticipation. This year, our report focuses on a mission that lies at the very core of our existence – enabling people to live healthier lives and the remarkable growth that empowers us to live this mission more broadly.

In this report, you will see the profound impact we are making, not just in our own growth but in the lives of countless individuals and communities through the elevated customer experience they receive from Noridian.

The growth of our company, both in scale and scope, allows us to fulfill our mission more broadly than ever before. From expanding clinical services to reaching communities in need, we are steadfast in our commitment to enabling access to care to those who need it most.

Through the stories of our extraordinary employees, you will see firsthand how we are making a tangible difference in the lives of those we serve. Whether it's a customer service representative or a dedicated medical director, their unwavering commitment to health care is a testament to our collective mission. Our culture, driven by passionate employees, underscores the values we hold dear and the high standard of customer service we provide.

As you delve into the pages of this report, I invite you to see how we are making a real impact, enabling people to live healthier lives, and ensuring that health and well-being are within reach for all. We are committed to a future where the barriers to health care are dismantled, and healthier lives are the reality for everyone.

Best regards,

*Jon Bogenreif*



# 2023 HIGHLIGHTS: A NEW PRODUCT, A NEW ADDRESS

## > Noridian MX<sup>e</sup> Product Launch

Through these customer service stories you'll discover how these bright superstars have illuminated the way for one of our biggest announcements in 2023, the launch of our first product suite – **Noridian Medicaid Experience Elevated (MX<sup>e</sup>)**.

# Noridian MX<sup>e</sup>

## MEDICAID EXPERIENCE ELEVATED

These bright sparks are just a few of the customer service superstars that have grown our reputation and our expertise through the legacy of our nearly 60 years of experience implementing customizable, high-quality operational solutions to support Medicare and Medicaid programs and health plans.

These capabilities are now mature enough to offer as a product, in addition to the traditional contract vehicles that we have built our name on. Noridian MX<sup>e</sup> helps state Medicaid programs gain efficiencies, enhance the member and provider experience and manage compliance.

**Noridian MX<sup>e</sup> Provider Management:** We leverage our experience working with more than 400,000 providers to offer credentialing and enrollment, site visits and outreach and education services.

**Noridian MX<sup>e</sup> Contact Centers:** We are nationally recognized for customer service in our provider, supplier and member contact centers and handle nearly two million telephone inquiries per year.

**Noridian MX<sup>e</sup> Claims Management:** Our experience has resulted in more than \$80 billion in payments and includes EDI (electronic data interchange) management, claims processing and financial management.

**Noridian MX<sup>e</sup> Utilization Management:** We have more than 350 clinical services subject matter experts ready to perform detailed medical necessity reviews and prior authorizations.

The people at Noridian are the shining faces of this product suite.



## ➤ Ready, Set, Move!

In 2023, the Noridian headquarters changed addresses. Although still in the heart of Fargo, we now reside in the HealthyDakota campus — a beautiful space that reflects our dedication to building our people-first culture and embracing sustainable business practices.

**People first perspectives:** The move enabled us to right-size our physical footprint to our new workforce structure, which is now more than 90% remote. This remote workforce structure allows us to offer employees flexibility. And, because our employees live in states across the country, it also allows us to be close to the people we serve. This gives health care providers, Medicare beneficiaries, and state Medicaid departments and their members the opportunity to have their local perspectives represented in our organization.

**Sustainable:** Our move allowed us to capture a 70% reduction in square footage and an increased occupancy rate. In fact, we now boast 80% occupancy. That means less heating, more efficient air conditioning and less overall waste. Further, all lights now have light emitting diode (LED) bulbs for low energy utilization and employ motion detection so they shut off when no one is around.

**Inspiring:** The office space is modern, breath-taking and designed to facilitate collaboration. It has several meeting rooms equipped with state-of-the-art conferencing technology, like multiple cameras and smart white boards. We hope to host many online, in-person and hybrid meetings in the new Noridian headquarters.



## > Our Reach

### Noridian Healthcare Solutions—Business process outsourcing for health care payers

Since 1966, Noridian has focused solely on solving some of health care’s biggest administrative challenges.

Today, public and private payers nationwide rely on Noridian to apply that experience in new, innovative ways. The result is a full suite of back-office business solutions for:

- ✓ Provider management
- ✓ Medical review/Utilization management
- ✓ Claims management
- ✓ Contact center operations

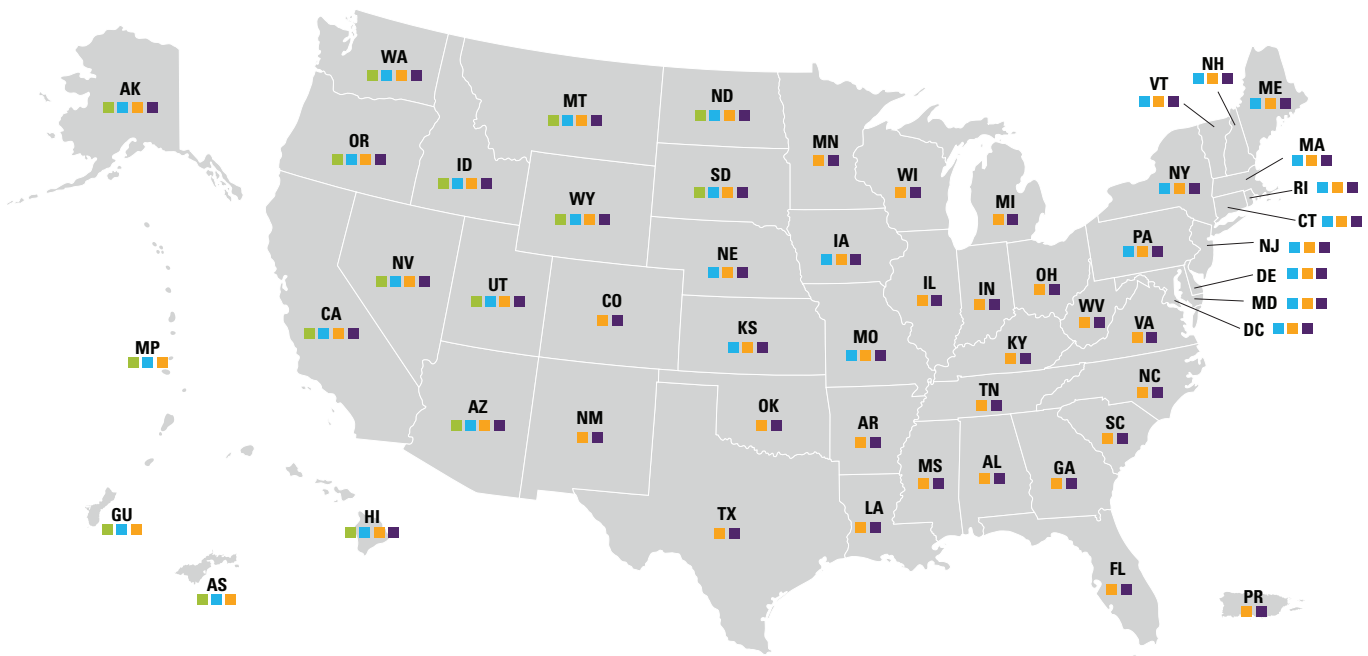
### Solutions for public and private payers

Noridian’s life work is to be a trusted partner to:

- ✓ Federal government health programs
- ✓ State health programs
  - » Medicaid and Health & Human Services programs
  - » Public health crisis call centers
- ✓ Health insurance plans

**Enhancing health care throughout the U.S.**

Provides administration and support services in all 50 states and 3 U.S. Territories



**Provider Management**  
13 States & 3 US Territories

**Claims Management**  
29 States & 3 US Territories

**Contact Centers**  
All 50 States, Puerto Rico & 3 US Territories

**Medical Review/Utilization Management**  
All 50 States & Puerto Rico

## > Noridian by the Numbers



Employs **2,055** remote and in-office employees



Processes nearly **270 million** claims, totaling **\$80 billion**



Administers services affecting nearly **24 million** health care recipients



Handles nearly **2 million** provider, member and supplier telephone inquiries



Processes nearly **260,000** provider enrollment applications



Serves over **500,000** providers, facilities and suppliers



Processes more than **25 million** paper and electronic documents





# > Our Customer Service Superstars

**Put people first**

**Answer questions thoroughly and swiftly**  
combining competence with compassion

**Let callers hear the smile in their voice, every time**



*"I've made tens of thousands of calls to insurance companies in the state of California and Margarita is memorable. She is just absolutely wonderful. I so appreciate the communication."*

Regarding **Margarita Gutierrez**  
Operations Coordinator



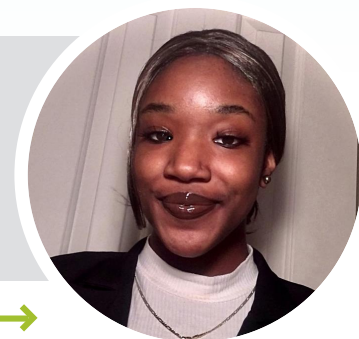
*"Gabby is exceptional! I had difficulty with the enrollment application and she was truly committed to helping me. It made all the difference. I am so grateful for her expertise."*

Regarding **Gabby Dalton**  
Provider Enrollment Rep II



*"Working with Stephanie Prastio has been nothing short of stellar – prompt attention, clear instructions, and a thorough understanding of what to expect in each step of the Medicare provider enrollment process. Her timeliness and accountability is not unnoticed. Grateful to have her working on the Noridian team to help our providers continue to offer care to our patients."*

Regarding **Stephanie Prastio**  
Provider Enrollment Rep II



*"In 30 years of business I have never had such great service. Shayy went above and beyond."*

Regarding **Shayy Buick**  
Provider Enrollment Rep I



*"It is without a doubt that Alyssa provides exceptional customer service on a daily basis and takes her job very seriously. It is individuals like her that make our state enjoyable to live in. You have a great employee who is honest, respectful, courteous and an achiever! She is exactly what our healthcare workforce needs!"*

Regarding **Alyssa Middleton**  
Provider Enrollment Rep I



*"I am extremely happy with the service Dan and the ND Medicaid Call Center team provide – they are some of the kindest professionals I have ever dealt with. It feels like they truly understand what I am going through."*

Regarding **Dan Johannes and entire team**  
ND Medicaid Call Center

*These statements were submitted by providers, Medicare beneficiaries and Medicaid members after recent communication with our Noridian Customer Experience employees.*



ASHLEE ERICKSON

# ➤ Ashlee Erickson

Committed to serving her community, her Noridian team and North Dakota Medicaid members and health care providers.

“Knowing that our Noridian team always answers their calls efficiently and in a spirit of caller collaboration fills me with professional pride.”  
- Ashlee Erickson





## Customer Service Superstar

Ashlee is currently a Supervisor at Noridian, leading the North Dakota Medicaid Call Center. She leads by example and has built a culture of both compassion and competence in the call center team. And this team has thrived.

In fact, with her team's efforts, Noridian will continue as operator of the North Dakota Medicaid Call Center. In 2023, the state elected to exercise a contract option that extends the work through June 2025. To give a sense of scale, callers to the North Dakota Medicaid Call Center include more than 16,000 health care providers and more than 85,000 Medicaid members.

The North Dakota Medicaid Call Center helps Medicaid members and providers navigate care, in sometimes stressful situations. In every call, Ashlee reminds her team that a North Dakota neighbor is on the other end of the phone line.

Monique Kleespie, also a North Dakota neighbor, and the Noridian Director of Operations, Provider Contact Center says this of Ashlee's leadership: "Call Center leadership isn't just about handling the most calls; it is about leaving a lasting impression on our members and providers. Our call center deals with Medicaid members trying to navigate care for themselves or their loved ones."

Ashlee leads her team by example, with competence and compassion. She reminds them to begin every call with a smile in their voice because driving every question is a neighbor, a doctor, someone's grandparent or friend that needs their counsel.



*"We've been supporting the North Dakota Medicaid Call Center work since 2019 and Ashlee Erickson and her team have met all contract metrics for the North Dakota Medicaid Call Center during that time. The contract extension award is a clear recognition of how valued by the client the call center operations are."*


**Harish Chhatlani**  
Vice President of Contracts (Federal and State)

**Noridian MX<sup>e</sup>**  
MEDICAID EXPERIENCE ELEVATED

Ashlee's work on the North Dakota Medicaid Contact Center is a foundational activity of the Medicaid Experience Elevated product launched this year. Through **Noridian MX<sup>e</sup> Contact Centers** Noridian offers nationally recognized customer service for providers, suppliers and member contact centers. Together, Noridian handles nearly two million telephone inquiries per year.

## A Prairie Business 40 under 40 Awardee with a focus on Community Service

Helping callers navigate health care questions regarding themselves, their patients or their loved ones requires a high degree of mental and emotional presence. It also requires a team with very high trust. To help her team thrive, Ashlee organizes paid volunteer time, to work together, in a different way, to serve the community. Together, Ashlee's team prepares and delivers meals in the community and, in doing so, helps the team connect and build the trust needed for a high-performing team. In fact, for this, Ashlee was recognized by Prairie Business magazine as a 40 Under 40 regional leader.



*"Ashlee inspires her team to handle each call by connecting with the individual, coaching them to empathize with the caller's situation and empowering the team to create a lasting impression with each member and provider. She coaches the call center team to let callers hear the concern in their voice. This has helped create a positive Medicaid experience for the members, health care providers and our neighbors."*

Shown here answering the first ever call to the ND Medicaid Call Center.

**Jeanne Ness**  
Customer Service Rep I

# > Maranda Tasa

Fearless but measured,  
Provider Enrollment Manager,  
Army Veteran  
and community leader.

“My strong passion  
for service drives  
me to actively seek  
opportunities where  
I can apply my skills  
and knowledge for  
the betterment of our  
community.”

- Maranda Tasa





### Customer Service Superstar

Service can take many forms. Maranda's service story begins when she volunteered in 2007 for Middle East deployment. During her time overseas, she assumed responsibility for running a bank on the base.

Maranda explains how her time overseas inspired her next step, in her own words: "It was during this experience that I discovered my passion for business. Upon returning home, I wasted no time and immediately commenced an MBA program to further pursue my newfound interest in the field of business."

### A Leader at Noridian

Noridian was thrilled to hire Maranda for the role of Manager in Provider Enrollment a year ago. She leads a team of more than 120 Provider Enrollment specialists and supervisors to enroll health care providers in Part A and Part B Medicare.

*"Maranda is a great employee. Her caring, passion, drive, and leadership have been evident with us since day one. She is fearless, yet measured. Willing to face anything that comes her way and help others learn from her experiences and perspectives while always learning herself."*



**Jesse Score**  
Director, Provider Enrollment

## Noridian MX<sup>e</sup>

MEDICAID EXPERIENCE ELEVATED

Maranda's work in Provider Enrollment is a foundational activity of the Medicaid Experience Elevated product launched this year. Through **Noridian MX<sup>e</sup> Provider Management** and related processes, Noridian works with nearly 400,000 providers to perform credentialing and enrollment, site visits and outreach and education services.

### Committed to Customer Service Excellence

Service in Provider Enrollment means guiding providers through the enrollment process. This starts with the surge of fresh white doctor coats enrolling in the spring and then continues with credentialing throughout their career. It also means serving as the first line of defense against potential fraud, waste and abuse.

Provider Enrollment has a unique role to play in the preservation of the Medicare Trust Funds. If wrongdoers are caught via vetting and credentialing before they can submit claims, they never have the opportunity to commit fraud.

### A Leader Within the Community

Maranda believes that service builds the community, the team and the individual, and she leads by example. This summer she worked to organize a volunteer day for her Noridian colleagues at the Great Plains Food Bank. The team began the day by filling bags that would later be distributed to children across the metropolitan area, ensuring they had access to food during the weekends. This volunteering activity served as a means for her team to break away from the work routine, foster team unity and contribute to the local community.



### Hometown Hero Award Recipient

Noridian is proud that Maranda was recognized in 2023 as a Fargo-Moorhead Hometown Hero. This award is presented to members of the military, whose achievements within the local community are also outstanding. Jesse Score, Director, Provider Enrollment, sponsored her in this nomination along with Troy Aswege, Senior Vice President of Operations.

# > Karen Grasso

“It has always felt like such a **noble career**: working in health care administration, for both the Centers for Medicare & Medicaid Services (CMS) and the Veterans Administration.”

- Karen Grasso

“Helping Noridian administer our programs accurately and timely is what I **personally** can do.”

I'm proud to work as a project manager connecting the operational teams to client requests, and helping, in my own way, to enable care for the Medicare beneficiaries and Veterans our clients serve.”

- Karen Grasso





## A Project Manager Superstar

Noridian recruited Karen Grasso as a Deputy Project Manager in 2016, when Noridian won the award to be Jurisdiction A, Durable Medical Equipment (JA DME) Medicare Administrative Contractor (MAC). She brought with her over 20 years of project management in health care administration and Medicare. At that time Jurisdiction A included over 8.2 million Medicare beneficiaries in the states of Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont and in the District of Columbia.

Her superstar status comes from connecting the sometimes complicated contract requirements of a large Federal contract with very human health care needs. Karen enables efficient and fair health care by ensuring the highest customer service is provided to the providers and patients within Noridian's jurisdictions.

*"Karen is a tremendous asset to Noridian. She provides exceptional customer service both to Noridian's external customers as well as to her internal colleagues. She has the skill-set and the experience to proactively address challenges and the insight to identify strategic solutions."*



**Cathy Benoit**  
Senior Vice President, Customer Relations

**Noridian MX<sup>e</sup>**  
MEDICAID EXPERIENCE ELEVATED

Karen's project management expertise was a key ingredient in refining the processes that Noridian uses to manage massive claims volumes, and ultimately enable care. It is a foundational process in the **Noridian MX<sup>e</sup> Claims Management** product. In fact, our experience has resulted in more than \$80 billion in payments.

## Supporting the VA Suicide Prevention Grant Program with Training

In 2023, Karen was part of a Noridian team that supported the United States Department of Veterans Affairs (VA) in a nationwide suicide prevention grant program. Noridian serves as a subcontractor to Verve, LLC, to provide training expertise to the grant awardees.

Karen used her health care administration experience to help grantees identify the needs of their Veteran population and connect that to available services offered.

Noridian develops training for the social agencies who received grants to run suicide prevention programs for the VA, serving eligible Veterans and their families.

On the contract with Verve, there is a registered nurse and an education specialist from Noridian who support the VA. They conduct webinars and perform in-person training so that grantees can best learn how to support this vulnerable population.



## > Noridian's CMDs and Medical Policy

The Contractor Medical Directors (CMDs) at Noridian are both practicing doctors as well as experts in medical policy. The CMDs provide input into the development, interpretation and application of local coverage determinations (LCDs). They are high-profile and high-impact contributors and collaborators within Noridian, and throughout the health care administration ecosystem. Among some crowds, they are celebrities.

Our CMDs are doctors who know first-hand, how subtle wording in a coverage policy could impact a provider's ability to serve. They are leaders in the medical community as they investigate, review and refine policy language that ensures health care providers receive fair, expected and deserved income for the services they provide.

They are superstars that help ensure Medicare beneficiaries receive excellent and appropriate care and that health care providers and suppliers are appropriately reimbursed.

This year we celebrate the contributions of Arthur Lurvey, MD and Felice Caldarella, MD for their far-reaching medical policy leadership.

- Dr. Lurvey has been at Noridian for 20 years. His expertise has shaped the Clinical Services team at Noridian and his tireless commitment to provider education has helped back-office administration – as well as the Medicare program – run efficiently.
- Dr. Caldarella, only having been with Noridian for two years, has had a tremendous impact. He is known throughout the community as an expert in endocrine health.

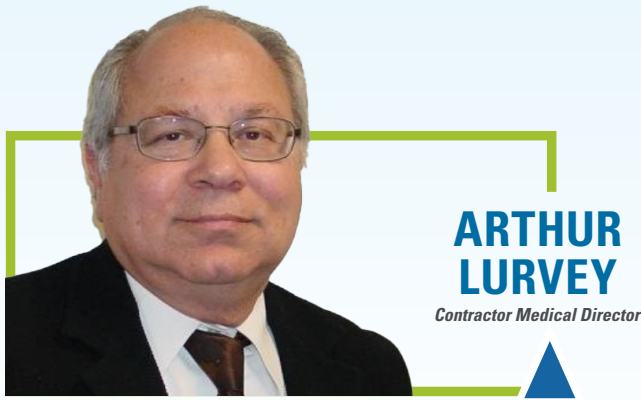
Noridian is proud of their superstar contributions this year.

**Noridian MX<sup>e</sup>**  
MEDICAID EXPERIENCE ELEVATED

The expertise of the CMDs are a distinguishing feature of the Medicaid Experience Elevated product launched this year. For example, the **Noridian MX<sup>e</sup> Utilization Management** module offers more than 350 clinical services subject matter experts to perform detailed medical necessity reviews and prior authorizations, as well as providing in depth education to providers. The CMDs lend their knowledge and support as part of the Clinical Services team.







Dr. Lurvey serves as a resource regarding Medicare issues for professional societies including the California Medical Association (CMA), the American Medical Association, the American College of Physicians and the American Association of Clinical Endocrinologists.

As a Medicare Medical Director, Dr. Lurvey provides guidance and medical expertise. He writes LCDs for both Part A and Part B aspects of Medicare and is committed to developing educational programs for physicians, specialty societies, and institutional providers – an endeavor that has endeared him throughout the Centers for Medicare and Medicaid Services (CMS) and particularly in Jurisdiction E (JE).



Noridian's Provider Outreach and Education team has provided extensive web-based instructions and high quality on-demand tutorials for physicians in California. Additionally, Noridian's contract medical director, Dr. Arthur Lurvey, routinely makes proactive outreach to CMA offering to provide webinars on Medicare clinical issues and Medicare changes for the upcoming year and will also work closely with individual physicians who are having specific clinical issues.

**Dustin Corcoran**  
CEO, California Medical Association



CMS awards Medicare Administrative Contractors (MAC) by Jurisdictions. Dr. Lurvey resides in JE which includes California, Nevada, Hawaii, American Samoa, Guam, and Northern Mariana Islands. JE serves more than 180,000 Medicare providers. Noridian has held the JE contract since 2012, and Dr. Lurvey is directly responsible for shaping that work. He has tirelessly worked to build on trusted relationships to make the Medicare program responsive to providers by engaging directly in supportive relationships with them and creating an environment that drives accessibility for beneficiaries.



Dr. Caldarella joined Noridian in 2022 as a Contractor Medical Director. His areas of focus includes endocrine health, and specifically diabetes management as it relates to insulin pumps, continuous glucose monitoring and the medical benefits of weight loss.

Dr. Caldarella received the Yank D. Coble, Jr., MD, Distinguished Service Award in 2023. The award is presented by the American Association of Clinical Endocrinology (AACE) to a member and clinical endocrinologist recognized by their peers as a leader.

Dr. Caldarella acted as president of the AACE from 2021-2022. Significantly, he advocates for care to be comprehensive of all members of the care team, including doctors, physician assistants, nurses, patients and others on the support team. This is a wonderful, national recognition of his leadership in the field of endocrinology. Noridian is very proud of this superstar.



Center stage, Felice Caldarella, MD. To his right is Susan L. Samson, AACE President-Elect, MD, PhD, FRCPC, FACE and to his left is S. Sethu Reddy, AACE President, MD, MBA, FRCPC, FACP, MACE

## > Senior Leadership Team

### **Troy Aswege**

Senior Vice President,  
Operations

### **Ranga Nutakki**

Senior Vice President, General Counsel,  
Corporate Secretary

### **Todd Knain**

Senior Vice President,  
Chief Information Officer

### **Laura Werk**

Senior Vice President,  
Chief Financial Officer



## > Our Mission

Enable access to care.

Eliminate barriers.

Elevate people.

## > Our Vision

Be the name trusted for  
solutions that put people first.



**Jon Bogenreif**  
President,  
Chief Executive Officer

**Cathy Benoit**  
Senior Vice President,  
Customer Relations

**Woody Barela**  
Senior Vice President,  
Chief Growth Officer

**Jennifer Sandell**  
Senior Vice President,  
Strategy & Enterprise  
Risk Management

## > Board of Directors

> **Dan Conrad**  
Board Chair

> **Charlene Frizzera**  
Board Member

> **Cyndee Thormodson**  
Board Member

> **Karen Klein**  
Board Vice Chair

> **Tim Huckle**  
Board Member

> **Peter Zimmerman**  
Board Member

> **Amy Caro**  
Board Member

> **David Sprynczynatyk**  
Board Member

## > Financial Statement

### Balance Sheet

December 31, 2023 and 2022

2023

2022

#### Assets

#### Current Assets

Cash	\$29,764,143	\$15,466,144
Receivables	\$54,783,030	\$53,705,769
Prepaid Expenses	\$7,610,765	\$7,847,090
<b>Total Current Assets</b>	<b>\$92,157,938</b>	<b>\$77,019,003</b>

#### Other Assets

Prepaid Costs	\$6,112,909	\$10,175,013
Due from BCBSND—Future Tax	\$4,410,645	\$2,699,728
<b>Total Other Assets</b>	<b>\$10,523,554</b>	<b>\$12,874,741</b>

#### Investment Pooling—BCBSND/Noridian

\$17,296,450	\$22,067,445
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#### Fixed Assets

Equipment, Leasehold Improvements & Software	\$44,923,442	\$44,830,691
Less Accumulated Depreciation	\$(42,096,679)	\$(41,295,195)
<b>Total Fixed Assets</b>	<b>\$2,826,763</b>	<b>\$3,535,496</b>

#### Total Assets

\$123,159,128	\$115,811,548
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Noridian is a wholly owned subsidiary of HealthyDakota Mutual Holdings (HDMH) and a sister company of Blue Cross Blue Shield of North Dakota (BCBSND)











**Balance Sheet**

December 31, 2023 and 2022

2023

2022

**Liabilities and Members' Equity****Current Liabilities**

Accounts Payable	\$21,505,565	\$21,777,101
Current Maturities of Operating Lease Liability	\$189,440	\$86,135
Accrued Compensation	\$27,435,800	\$24,212,622
Due to BCBSND	\$847,627	\$1,269,961
Due to BCBSND—Federal Income Tax	\$4,353,306	\$3,727,876
Total Current Liabilities	\$54,331,738	\$51,073,696

**Long Term Liabilities**

Operating Lease Liability, Less Current Maturities	\$161,879	\$228,728
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Total Liabilities	\$54,493,616	\$51,302,423
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Members' Equity	\$68,662,512	\$64,509,125
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Total Liabilities and Members' Equity	\$123,159,128	\$115,811,548
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# ***noridian***

*Healthcare Solutions*

*Delivering solutions that put people first.*

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Fargo, ND 58103

