



MEASURES THAT MATTER.

An Environmental, Social
and Governance Report



TABLE OF CONTENTS



[A Message from Our CEO](#)

[About SCAN](#)

[Our Unrelenting Focus on Older Adults](#)

[Supporting Our Communities](#)

[Housing Insecurity & Healthcare](#)

[Diversity, Equity, Inclusion & Belonging](#)

[Working at SCAN](#)

[Customer Privacy & Data Security](#)

A MESSAGE FROM OUR CEO



“You can only manage what you can measure,”

one of my mentors used to say.

Through our unrelenting focus on older adults, SCAN is dedicated to proactively embracing our environmental, social and governance responsibilities. To do that, we know we must take stock of the actions we’ve taken so far and measure how we’ve done. That is why we’ve produced this, our first-ever Environmental, Social, and Governance (ESG) Report. The report reveals a lot about SCAN as a healthcare company, as an employer, and as a member of the communities we serve.

Since I joined SCAN, I’ve regularly encountered individuals and teams who are relentless in their drive to build environments of care that respond to the needs of aging adults. Through new models of care and engagement, deep interpersonal connections, and built infrastructure, they are designing blueprints for equitable, accessible healthcare solutions. In the pages that follow, you’ll see many of these people as well as the results of their work.

We share this report in the hope that it will inspire others to improve healthcare, make it more accessible, and demonstrate that passionate commitment to people, communities and social justice can improve care for all.

A handwritten signature in blue ink, appearing to read "Sachin H. Jain".

Sachin H. Jain, MD, MBA, FACP
CEO of SCAN Group and
SCAN Health Plan

ABOUT SCAN

Our Mission:

Keeping Seniors Healthy and Independent

Our Values:

We do right by our members and clients

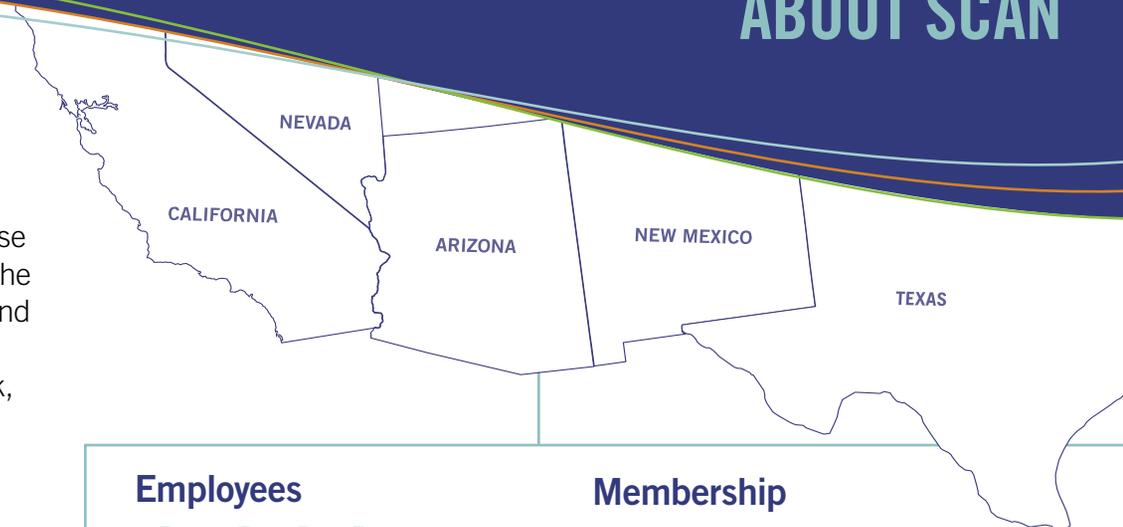
We take pride in what we do

We push beyond our boundaries

We express ourselves

We are agents of change

ABOUT SCAN



Founded by seniors, for seniors.

SCAN was founded in 1977 by a group of culturally and gender diverse senior activists in Long Beach, California, who were dissatisfied with the lack of access to the care and services they needed to stay healthy and independent. Through their determination to improve access in their community, they formed the not-for-profit Senior Care Action Network, now known as SCAN.

SCAN has since evolved into one of the nation's foremost not-for-profit diversified health systems, providing award-winning Medicare Advantage plans and direct care to members across five states.

Amid that growth, the activist and action-oriented spirit of SCAN's founders remains at the heart of the organization today.



Employees

1,801

Membership

277,963

SCAN Provider Network

8,088

Primary Care Physicians

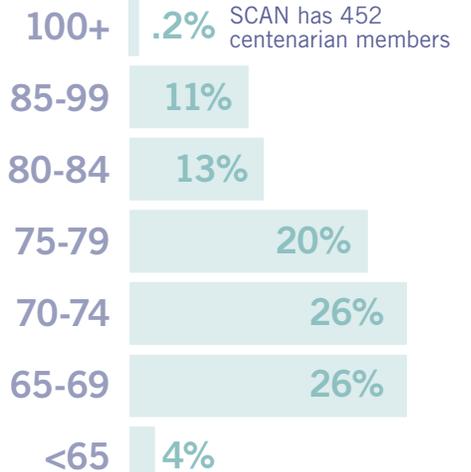
19,537

Specialists

161

Hospital Affiliates

Ages of Members



OUR UNRELENTING FOCUS ON OLDER ADULTS



SCAN's products and services are designed around our mission to serve the health and independence of older adults.

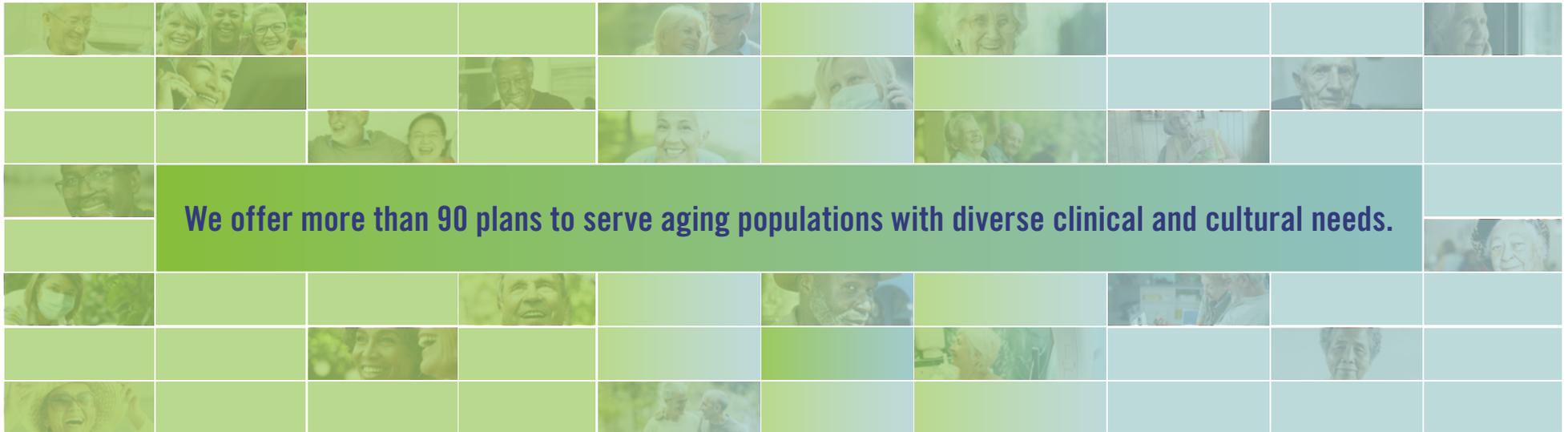
OUR UNRELENTING FOCUS ON OLDER ADULTS

SCAN's Health Plans Meet the Unique Needs of Every Member

Health Plans Along the Aging Spectrum

MEDICARE ADVANTAGE PRESCRIPTION DRUG PLANS

SPECIAL NEEDS PLANS



We offer more than 90 plans to serve aging populations with diverse clinical and cultural needs.

>> INCREASINGLY COMPLEX HEALTH NEEDS >>

Our Newest Health Plans Are as Diverse as Our Membership

SCAN Inspired. The first Medicare Advantage plan designed for women by women.

SCAN Affirm. The first Medicare Advantage plan developed exclusively for LGBTQ+ older adults.

OUR UNRELENTING FOCUS ON OLDER ADULTS

Healthcare That Meets People Where They Are

Our newest SCAN companies extend our mission further than ever. Using the latest technologies and by providing direct care to people wherever they live, they support seniors through the full range of inflection points in the aging process.



Healthcare in Action: Street medicine meeting the needs of older adults experiencing homelessness



Welcome Health: Providing geriatric primary care through virtual and in-person visits



Homebase Medical: In-home palliative care for older adults



myPlace Health: Providing all-inclusive care than enables people to age in their communities



– Ginette Hawkins
Chief Risk Officer

“Working at SCAN means being on a journey. We stay mindful of our organization’s humble origins and original mission as we innovate and look for new solutions to keep seniors healthy and independent. We’re proud of who we are and excited for what comes next.”

Addressing the Healthcare Affordability Crisis

The high cost of healthcare places a significant burden on individuals and families, especially those who are vulnerable and struggling to make ends meet. At SCAN, we are committed to implementing innovative cost-saving programs that increase access to affordable healthcare options, ensuring that everyone can get the care they need.

Pharmacy Savings

Paying for medications can be particularly challenging for older adults due to limited fixed incomes and the increased need for multiple prescriptions to manage age-related health conditions.

Tier 6: Brand Name Drugs at Generic Prices

In 2024, SCAN introduced Tier 6. Under the program, which is available in all of SCAN's plans, thirteen of the most popular, most prescribed and often most expensive brand name drugs are available to members for either \$0 or \$11 per month depending on their plan. This represents a savings of hundreds of dollars a year for members.

Insulin Coverage Through the Gap

SCAN offers life-saving insulin at low to no-cost, ensuring accessibility for those in need.

Members with diabetes in our SCAN Balance Special Needs Plan have no co-pays for insulin. In other plans, our members pay \$25 for a 30-day supply of covered insulins at preferred pharmacies and just \$55 for a 3-month supply.



OUR UNRELENTING FOCUS ON OLDER ADULTS

Independence at Home

A community service of SCAN Health Plan, Independence at Home (IAH), was founded in 1977 to keep older adults healthy and independent, regardless of plan membership. IAH programs are provided free of charge and exemplify SCAN's commitment to its nonprofit mission by connecting underserved older adults and their caregivers to services that help them stay out of healthcare facilities and nursing homes.



Programs offered to the community at no cost:

1. Care Management:

Through the Multipurpose Senior Services (MSSP) program, IAH Care Managers work with Medi-Cal eligible older adults ages 65+, their family members, and medical team to find and coordinate services to help them avoid nursing home placement and remain in their homes and communities of choice.

2. Community Health Education:

Informative in-person and online classes about a variety of topics, such as staying healthy as you age, managing health conditions, getting help for caregivers, preventing falls, and more.

3. Mental Health Counseling and Classes:

Trained therapists provide one-on-one and group therapy to older adults 55+ and their caregivers to support emotional well-being.

4. Technology Support:

We help older adults 55+ become more comfortable using computers and the internet.

5. Housing Insecurity Services:

Our team helps connect those who are 55+ and their caregivers to local housing resources and care management support.



Caregivers provide an array of important services to people in their families and communities. But what happens when caregivers need help?

“Ae-Cha” was 53 years old and providing care full-time to her 81-year-old mother, who had dementia and several other ailments. The Orange County Caregiver Resource Center referred Ae-Cha to SCAN’s Independence at Home program, saying she “felt overwhelmed and was exhibiting symptoms of caregiver burnout.” Ae-Cha also had rheumatoid arthritis, which was causing severe pain and fatigue.

IAH enrolled Ae-Cha in its Insights behavioral health program. But getting Ae-Cha the help she needed wasn’t easy. First, she only spoke Korean. Also, as a full-time caregiver whose arthritis restricted her mobility, Ae-Cha wasn’t able to seek treatment outside of her home.

IAH’s team connected Ae-Cha with a licensed Korean-speaking therapist who was able to treat her remotely. When she began treatment, Ae-Cha was diagnosed with moderate to severe levels of depression. A few months later, her depression was gone.

“Before this program, I didn’t have anyone to talk to about my problems—especially not with my immediate family. Since I began speaking with my therapist, I have had less stress. I shared my thoughts and my inner being feels relieved—like I’ve let it all out. I look forward to my next session as I know I will have someone to talk to.”

– “Ae-Cha”

SUPPORTING OUR COMMUNITIES

SCAN's Community Giving programs fund nonprofit organizations, community agencies and government entities that support the needs of older adults.



Community Giving

Administered by Independence at Home, SCAN's Community Giving program provides funding to local organizations that provide vital services to older adults and their caregivers throughout SCAN's service areas.

2023 Funding Distribution by Community Giving Priority Area

\$1,400,000 Healthcare in Action - Street Medicine

\$385,000 Nutrition

\$340,000 Aging in Place Services

\$338,425 Sponsorships

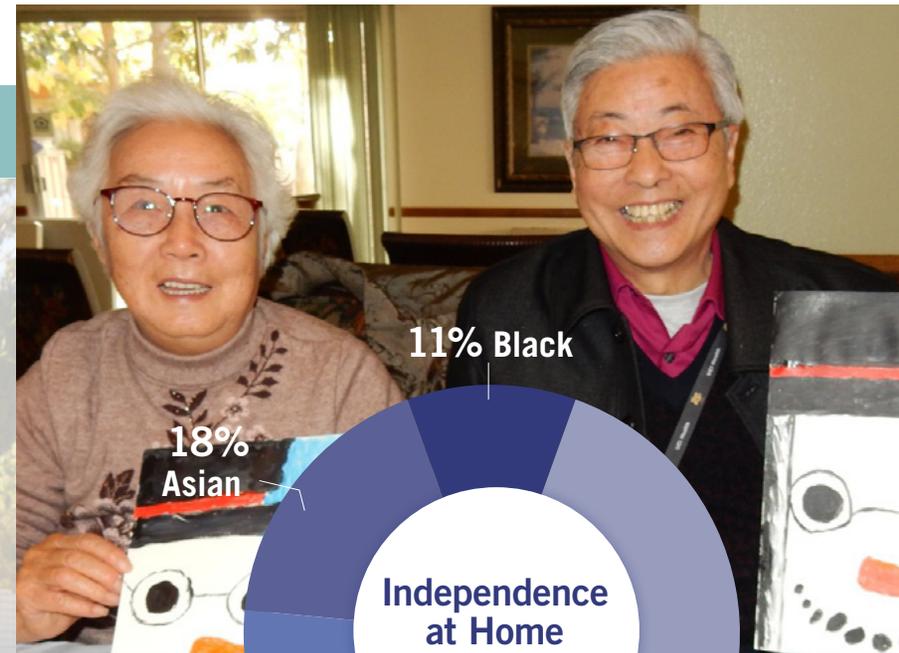
\$284,719 Medical Debt Relief

\$135,000 Emergency Financial Assistance

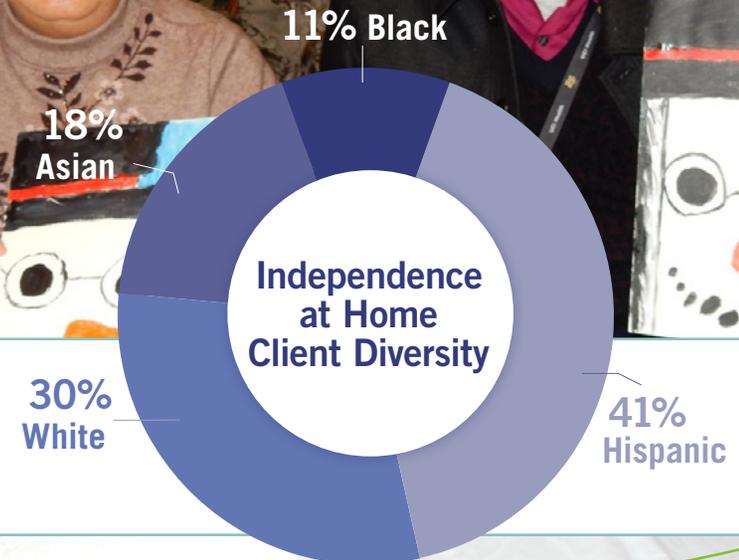
\$129,025 Student Scholarships

\$90,000 Emergency Response & Disaster Relief

\$87,500 Eviction Prevention Grants



Independence at Home Programs Meet the Unique Needs of Diverse Older Adult Populations



HOUSING INSECURITY & HEALTHCARE

Older adults comprise the fastest growing demographic among the housing insecure. While there are myriad causes of homelessness, we believe it can only be addressed through a framework that includes healthcare.



HOUSING INSECURITY & HEALTHCARE

SCAN has three teams working together to address the healthcare needs of housing insecure individuals, creating an ecosystem of support for older people who are either homeless or in danger of becoming unhoused.



SCAN CalAIM Members

Non-SCAN Members



Healthcare in Action

is a street-based medical group that provides healthcare, substance use and mental health services to unhoused older adults through the framework of managed care. Launched in 2022, HIA operates in Los Angeles, Orange, San Diego, San Bernardino, Riverside and San Mateo counties. In two years, HIA's 12 mobile care teams have provided care to more than 4,356 people, most of them Black and Hispanic. In addition to life-saving medical care, HIA has helped place more than 250 people in temporary or permanent supportive housing.

Independence at Home Homeless Services Program

assists older adults experiencing housing insecurity. Since 2021, IAH has worked in close collaboration with other SCAN teams and over 80 community-based organizations to support the health, housing and wellness needs of older adults throughout Los Angeles, San Bernardino and Riverside Counties. The HS team has provided intensive care management focused on housing stabilization to over 660 older adults since the program's inception.

SCAN Health Plan's Connecting Provider to Home Program

uses interventions to address whole-person care and the root causes of housing insecurity: social needs, economic hardship, interpersonal concerns, and health conditions. SCAN provides resources to meet members' health and social needs while contracting with approved community programs to meet members' housing needs. In its first two years, the team helped 83% of members get re-housed or prevented homelessness and connected all members with housing programs by performing a constellation of interventions to ensure members did not need to choose between rent and other necessities.



HOUSING INSECURITY & HEALTHCARE



Healthcare in Action



2023 Highlights:

- **76,595** diagnoses documented and managed
- **1,839** patients seen 5+ times
- **217** housing successes
- **52%** of our housing successes were patients moved into permanent housing

IAH Homeless Services



2023 Highlights:

- **450+** older adults served
- **900** client encounters across **200** field visits
- **92%** of participants housing stabilized

Connecting Provider to Home



2023 Highlights:

- **21,516** member homelessness screenings
- Comprehensive housing transition navigation services provided to **220** older adult members
- **51** members placed in permanent housing or their homelessness was averted.

Healthy, Independent and Safe at Home

SCAN member “Brad” was 70-years-old and living in a dilapidated trailer in an RV park.

The trailer’s roof leaked, there was no hot water, the electricity didn’t work and there were cockroaches everywhere. But Brad was grateful to have shelter.

After all, the alternative was living on the streets. Which wasn’t easy. Brad was a stroke survivor. His speech was slurred, he suffered from seizures and, due to osteoarthritis in his knees and cataracts in his eyes, he used a walker to move around.

During a routine assessment call with Brad, SCAN Field Care Manager Kathy R. learned about his living conditions and immediately sprang into action. She tracked down Rebuilding Together Long Beach (RTLb), a nonprofit organization that provides grants to cover home repairs and property clean-up. RTLb deemed Brad’s trailer beyond repair. So instead of fixing it, they bought him a new one.



“Nobody has ever done anything like this for me before. Things were looking down for so long and now they’re looking up.” – “Brad”

Relief from Medical Debt

Medical debt presents a catastrophic burden on millions of vulnerable Americans, forcing them to choose between paying off medical bills and covering their basic needs—including their healthcare needs.



In 2023, SCAN granted **\$285,000** to RIP Medical Debt, a national nonprofit that acquires medical debts belonging to people who are financially burdened and then abolishes those debts. SCAN’s donation helped **60,279** people erase **\$100,568,245** in debt.

Americans
with medical debt

1/3

Bankruptcies
with medical debt

2/3

Households
with medical debt

17.2%

White
Black

27.9%

Americans owe **\$195 billion** in medical debt.

Nearly **50%** of U.S. adults delayed or skipped medical care due to the high cost.

About **1 in 7** people with debt said they’ve been denied access to a hospital, doctor, or other provider because of unpaid bills.



“I’m a single mother and I have worked extremely hard to overcome addiction and poverty. I cannot express how much this means to me. To have been blessed with the cancelation of this debt is such an amazing thing for my little family. I hope that you will be able to continue touching others’ lives as well! Thank you, from the bottom of my heart!!!”

– “Jeanne”

DIVERSITY, EQUITY, INCLUSION AND BELONGING



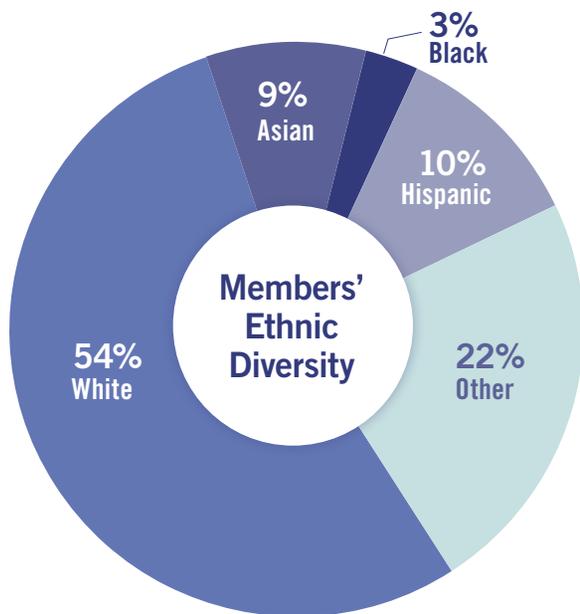
At SCAN, we don't see Diversity, Equity and Inclusion and Belonging (DEI&B) as a program. Rather, we integrate these principles into every facet of our operations and decision-making processes.

DEI&B AMONG OUR MEMBERSHIP

SCAN's mission to keep seniors healthy and independent extends to all seniors. Within that framework, we prioritize equity and inclusivity, while implementing strategies that improve health outcomes, alleviate financial burdens, and achieve measurable health results.

Keeping Score

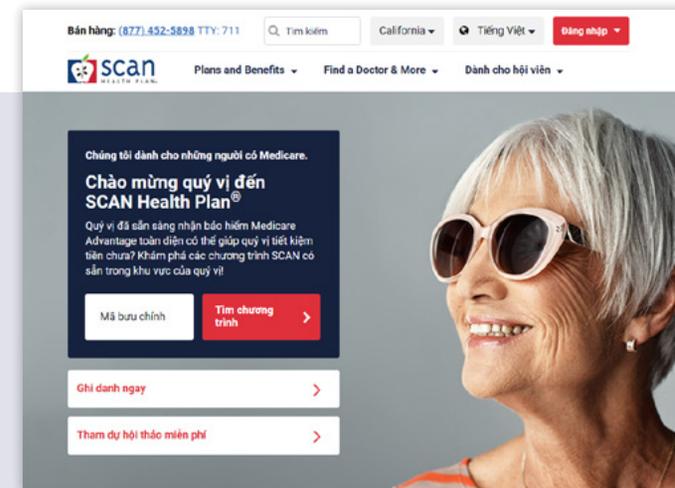
SCAN relentlessly measures the performance of our plans and programs in order to ensure that we are reducing barriers to care and meeting the needs of the diverse populations we serve.



Never Lost in Translation

SCAN's website, which provides crucial information to members about their health, provider and plan, is available in five languages.

Our customer service team fields calls in over 100 languages.



The Top Five Languages We Speak to Our Members In:

- English
- Español Spanish
- 한국어 Korean
- 普通话 中文 Mandarin
- ngôn ngữ tiếng Việt Vietnamese

Advancing Health Equity Putting our money where our mouth is.

Our data showed that about 86 percent of SCAN's white members took their cholesterol medications (statins) as prescribed. Among Black members, the rate was about 83 percent. Among Hispanic members, just 81 percent. The rate discrepancy for diabetes medications was similar.

Simply put, this was unacceptable. So we tied 10 percent of our senior managers' bonuses to their success in reducing differences in these medication adherence rates.

It worked better than expected: our goal was to reduce the racial and ethnic medication adherence gap by 25% over 12 months. We reduced it by 35%.

We won't pretend it was easy or inexpensive. It cost close to \$1 million and took 50 staff continually reaching out and engaging with members. But we think it's worth it in terms of improved outcomes and long-term savings to the healthcare system, as well as our moral obligation to help ensure every member has the support they need to be their healthiest.

Because of our initiatives...

700

more members

are taking chronic condition medications as prescribed

preventing
an estimated:

84

heart attacks

126

strokes

119

deaths



SCAN is committed to creating a workplace where differences are celebrated, equity and fairness are embedded in our operations and decision-making, inclusion is the norm, and everyone has a sense of belonging and the ability to share their unique perspectives and ideas.

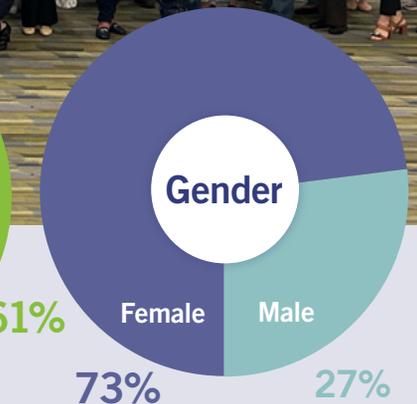
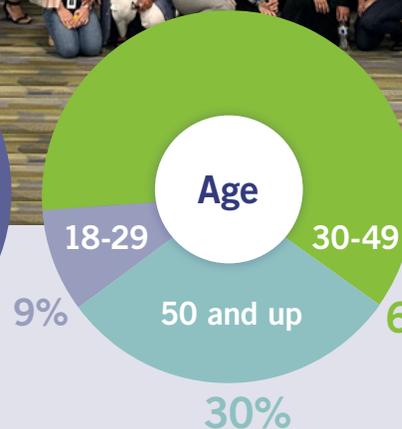
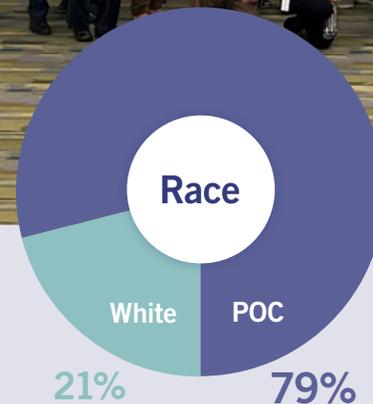
Hiring Practices That Go Beyond the Résumé

We are committed to hiring a diverse group of people that mirrors the diverse communities we serve. We also want to hire and retain the best talent. To achieve these objectives, our hiring practices have been thoughtfully designed and include the following:

- **Diverse interview panels** to ensure equitable hiring and promoting of employees in a way that is fair, unbiased and inclusive.
- **Job descriptions** that value experience as much as education in order to attract a wide array of diverse candidates.

61% of SCAN's leadership roles are held by people of color (POC).

Employee Demographics at SCAN



DEI&B AMONG OUR EMPLOYEES

At SCAN, we view employment as an investment in our employees.

Our six-month mentorship program pairs employees looking to grow in their professional development with leaders who can help enable their success. Through personalized guidance, goal setting, and confidence building, mentees develop new skills that enables them to advance their SCAN careers.

“My mentor taught me to advocate for myself and gave me the skills I needed to succeed at my job and get the promotions I always wanted. Everyday I pinch myself when I think about the new opportunities the mentorship program opened up for me.”

– Peer Advocate Supervisor Jennifer Rosas, pictured with her mentor, Sr. Director of Talent Strategy Cynthia Crowder



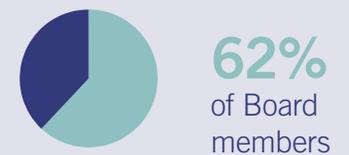
SCAN is one of the best workplaces for women.

In October 2023, SCAN was named a Great Place to Work and *Fortune* Best Workplace for Women.

60% of SCAN's leadership roles are held by women.



At SCAN, women are:





Employee Resource Groups (ERGs)

SCAN's Employee Resource Groups provide a platform for employees to connect, share experiences, and collaborate on initiatives that promote DEI&B. These ERGs are open to all employees and their contributions help us create a more inclusive and diverse workplace.

Celebrating Juneteenth

Though it has long been celebrated among the African American community, at SCAN, we're proud to close our offices to honor our country's second independence day.



Everyone needs a day off. But not the same day off.

SCAN's employees come from a variety of different backgrounds. Knowing this, in 2021 we added an extra floating holiday to every employee's PTO allotment, which enables them to observe religious and other personal days and rituals that don't usually show up on everyone's calendars.



WORKING AT SCAN

With our team members,
SCAN's philosophy is simple:
treat employees well and
they'll treat members well.



Industry-leading Benefits

SCAN's benefits programs are designed to meet the physical, financial, and well-being goals of a diverse and nationwide workforce.

No- and Low-cost Health Benefits

SCAN provides robust subsidization of health costs to ensure that our employees and their families can afford to access care. Despite annual increases in the cost of employer-provided health insurance, SCAN has not raised employee premiums on health benefits since 2021.

Beyond Doctors Visits

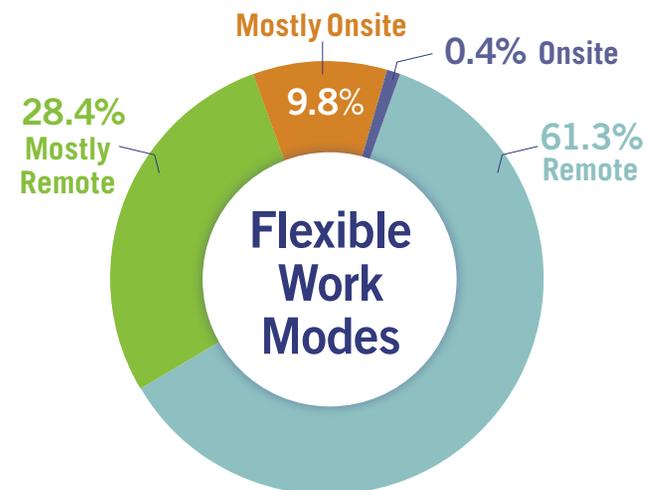
To ensure employees' total wellness, SCAN offers additional benefits including:

- **Paid caregiver leave** that provides 100% base pay for up to a maximum of 8 weeks in a rolling 24-month period. Just like our members, many SCAN employees rely on caregivers, and this best-in-the-industry program allows them to care for a family member or bond with a newborn.
- **Generous retirement program.** A non-elective contribution of 5% of eligible compensation is vested immediately in addition to an employer match of 50% of the first 4% that is vested after 3 years.
- **Pre-paid legal assistance**, including access to a network of attorneys for personal legal matters such as selling a home, starting a family, or dealing with identity theft issues.
- **Free access to on-demand premium fitness content** and 11,000+ in-person gyms and fitness experiences through FitOn.

Balancing Work and Time Away From Work

Our vacation, time off and work mode policies are designed to support professional growth and employee well-being.

- 1 Extra Day of Birthday PTO
- Additional company-wide recharge days before 3-day holidays



- Saves employees money by reducing commuting costs
- Benefits the environment by reducing emissions

SCAN Cares Fund

SCAN Cares is a financial relief program that supports SCAN employees after a disaster or personal hardship. Grants are handled anonymously by an outside party, and it takes just a few minutes to apply. Under the program, employees donate unused PTO to a special bank for colleagues who need extra time off due to an emergency.

Total Awarded: **\$47,277**

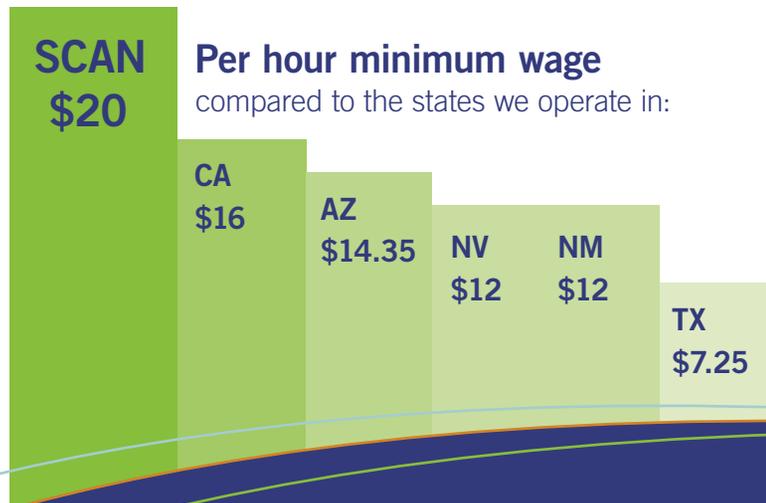
Average Award: **\$2,364**

Distributed Shared PTO Hours: **374**



Fair Pay Practices

SCAN's commitment to equity includes its commitment to economic opportunity. That, together with record-breaking inflation, led SCAN's leadership to enact a minimum \$20 hourly salary for all SCAN employees in 2021. SCAN is proud to offer a minimum wage above the industry standard. We do this because we believe that it enables us to recruit and retain employees who work beyond the industry standard.



Learning & Development

Tech tools like Degreed offer employees training on the skills they need to grow their careers.

In 2023: **1,455** employees accessed the Degreed platform and completed **36,105** lessons.

Most popular skill searches:

- Project Management
- Writing Skills
- Growth Mindset

Lunch 'n' Learns bring employees together with visionary leaders working to make healthcare more diverse and inclusive.

Tuition Assistance

“Thanks to SCAN’s Tuition Reimbursement Program, I was able to get my Masters in Healthcare Administration. The work I did in graduate school has given me a better understanding of my work and made me more empathetic in my encounters with members and clients.”

– Vanessa Torres

Health Promotion Representative with Independence at Home

Degree: Master of Healthcare Administration
California State University, Long Beach

SCAN and Service

SCAN takes public service seriously. Employees receive a volunteer time off (VTO) allowance each year that enables them to earn their regular salaries while supporting their communities.

In July of 2023, SCAN observed its first Volunteer Day. Hundreds of SCAN employees turned out to support local community organizations.

“I love the culture and mission of SCAN—it gives me a sense of gratification that the work I do is making a difference in someone’s life.”



– Maria Khalid
Revenue Accounting Specialist

1,100 HYGIENE KITS ASSEMBLED **900** LAUNDRY KITS ASSEMBLED
500 PET KITS ASSEMBLED **30** BOXES OF CLOTHES DONATED **40** BOXES OF FOOD PACKED & DELIVERED



CUSTOMER PRIVACY & DATA SECURITY

SCAN is dedicated to safeguarding sensitive information and patient data, as well as prioritizing and maintaining strict privacy standards.

SECURITY

Cybersecurity

Amid the increasing cybersecurity risks faced by the healthcare sector, we prioritize investments in state-of-the-art cybersecurity technologies and maintain a specialized cybersecurity team alongside a 24/7/365 managed detection and response service. Our systems undergo regular assessments, including penetration testing and Red Team exercises. Our employees receive ongoing security awareness training, including monthly phishing simulations, to ensure they remain vigilant against evolving threats. Moreover, we are actively pursuing HITRUST certification, demonstrating our dedication to continuously enhancing our information security practices and meeting industry-recognized standards.

Information Security Governance, Risk, and Compliance (GRC)

We also maintain a dedicated Information Security GRC (Governance, Risk, and Compliance) team that oversees rigorous data protection measures, including data loss prevention, to ensure our member information remains confidential and secure. In addition, our robust third-party information security risk management program further strengthens our commitment to safeguarding sensitive data. This program ensures that our partners and vendors meet stringent security standards.

SCAN Privacy Office

The SCAN Privacy Office is composed of ethical privacy professionals who work together with SCAN business units to timely respond to privacy concerns from our members and/or stakeholders to protect our members' privacy, mitigate data and privacy-based risks, and implement an effective Privacy Program at SCAN and its diversified entities.

The office's areas of focus include:

- Overseeing requirements for the use and handling of protected health information (PHI) per HIPAA and state regulations to ensure overall HIPAA compliance.
- Training employees about HIPAA Privacy requirements.
- Updating Privacy Policies and Procedures. This includes maintaining and updating the plan's Notice of Privacy Practices.
- Investigating and responding to Privacy Incidents (this includes tracking, trending/monitoring reported incidents, and implementing corrective measures or sanctions, when applicable).
- Coordinating and tracking the plan's business associate inventory.
- Overseeing and facilitating the plan's processes allowing members to exercise their rights under the Privacy Rule.

1 MILLION SPAM MESSAGES JUNKED. 6,432 VIRUSES BLOCKED. 19,494 PHISHING EMAILS DELETED.



Visit theSCANgroup.org to learn more.