

Governance – narrative

Cascade Comprehensive Care (CCC) does not have any publicly stated goals on climate-risk and opportunities. However, clean air, drought and wildfires are included in the 2022 Community Health Improvement Plan (CHIP) as watchlist items with an annual report produced in partnership with the county. Climate-related disclosure is handled in a combination of levels within the company's structure dependent on the line of business.

CCC does not have formal governance around climate-related risk. In general, the Board is responsible for the oversight and/or management of risk, which could include climate-related risks, though this is not a specifically stated objective of the board. CCC does not have a formal climate change policy with respect to risk management.

Governance – closed ended questions answered in addition to the narrative

- *Does the insurer have publicly stated goals on climate-related risks and opportunities? N*
- *Does your board have a member, members, a committee, or committees responsible for the oversight of managing the climate-related financial risk? N*
- *Does management have a role in assessing climate-related risks and opportunities? Y*
- *Does management have a role in managing climate-related risks and opportunities? Y*

Strategy – narrative

Cascade Comprehensive Care (CCC) works closely with Community Organizations Active in Disaster (COADs) and the ODHS Office of Resilience and Emergency Management (OREM) to prepare and plan for climate-related events that could impact members of the plan and Community at large.

CCC does not have a formal plan to assess, reduce or mitigate its emissions in its operations. CCC has manage to reduce emissions by embracing a hybrid work model that has provided operational benefits to the organization and likely provided positive environment impacts.

CCC has two lines of business, Medicare and Medicaid health insurance within Klamath County in the State of Oregon. The current related risks impacting the region we serve are:

Global Warming/Heat - CCC assists some of the most vulnerable and susceptible communities within the State of Oregon. With the increasing frequency of extreme heat events in Oregon, the availability of cooling systems is becoming progressively more crucial. It is likely that enhancements in housing infrastructure will be requisite in this area, given that the majority of residences lack air conditioning capabilities. The influence of homelessness on our members, coupled with challenges in affording utility expenses, introduces an added level of vulnerability to extreme heat exposure. This exposure could potentially lead to hospitalization and, in tragic instances, even loss of life. CCC is responding by intensifying its efforts to reach out to high-risk populations within underserved regions of the county. The organization is providing assistance through distribution of air conditioning units, alleviation of utility expenses, and facilitating transportation to designated cooling facilities.

Via the 1115 State Medicaid Waiver, in 2024 CCC implemented a Health-Related Social Needs benefit that will benefit its Medicaid members. This new benefit will have a specific climate related benefit providing qualified members with additional tools to manage risk due to increased heat and wildfires. This includes utility assistance, air conditioner and air filter units.

Wildfires - Oregon has been grappling with the frequent outbreak of wildfires, leading to the catastrophic devastation of our communities including homes, properties, and businesses. These fires have also exposed people to hazardous smoke, resulting in potential health complications from prolonged inhalation. Furthermore, these wildfires exacerbate the precarious housing situations of CCC's members, many of whom are already dealing with housing insecurity. Consequently, many members are displaced and face the unfortunate reality of homelessness. CCC's primary focus has been on providing these affected members with both short-term and long-term housing solutions, along with essential resources like food, necessary for sustaining their lives.

Drought - The escalating heat and shifting weather patterns have triggered a notable water scarcity issue, particularly prominent in the southern Oregon region. This scarcity has led to the implementation of water rationing and has ignited significant tensions between advocates of conservation and those reliant on water for their livelihoods, such as farming and livestock management.

CCC actively engages with members affected by climate-related incidents to cater to their specific needs within their unique situations, aiming to minimize any adverse health effects. However, CCC has not yet embarked on widespread communication efforts regarding climate change to curb the impacts of climate-related events on its members.

Strategy - closed ended questions answered in addition to the narrative

- *Has the insurer taken steps to engage key constituencies on the topic of climate risk and resiliency? Y*
- *Does the insurer provide products or services to support the transition to a low carbon economy or help customers adapt to climate risk? Y*
- *Does the insurer make investments to support the transition to a low carbon economy? Y*
- *Does the insurer have a plan to assess, reduce or mitigate its greenhouse gas emissions in its operations or organizations? N*

Risk Management – narrative

Cascade Comprehensive Care (CCC) does not hold an underwriting portfolio for either lines of business and does not specifically factor in climate-related risks when managing its investment portfolio.

In terms of identifying and evaluating climate-related risks, CCC lacks a structured formal procedure.

Instead, CCC relies on various data sources to pinpoint members who might be susceptible to adverse health effects due to climate-related changes such as extreme heat, cold, and wildfires. These data sets guide CCC's outreach efforts, enabling them to connect with members, understand their needs, and assist in reducing their risk levels. The algorithm takes into account factors like the prevalence of chronic diseases, utilization of medical services, and adherence to medication. Geographical location is also a significant consideration, including regions at higher risk for wildfires and individuals residing in heat-prone zones. By overlaying risk data onto geographical maps, CCC gains a comprehensive understanding of members who are most susceptible to unfavorable health outcomes.

While CCC doesn't have a formal protocol for identifying, assessing, and managing climate-related risks as part of its broader risk management strategy, these risks are taken into consideration within the context of the overall risk assessment process.

Risk Management – closed ended questions answered in addition to the narrative

- Does the insurer have a process for identifying climate-related risks? **Y**
 - If yes, are climate-related risks addressed through the insurer's general enterprise-risk management process? **N**
- Does the insurer have a process for assessing climate-related risks? **N**
 - If yes, does the process include an assessment of financial implications? **N/A**
- Does the insurer have a process for managing climate-related risks? **Y**
- Has the insurer considered the impact of climate-related risks on its underwriting portfolio? **N/A**
- Has the insurer taken steps to encourage policyholders to manage their potential climate-related risks? **Y**
- Has the insurer considered the impact of climate-related risks on its investment portfolio? **N**
- Has the insurer utilized climate scenarios to analyze their underwriting risk? **N/A**
- Has the insurer utilized climate scenarios to analyze their investment risk? **N**

Metrics and Targets – narrative

Cascade Comprehensive Care (CCC) currently does not have specific metrics used to assess climate-related risks and opportunities.

Metrics and Targets – closed ended questions answered in addition to the narrative

- *Does the insurer use catastrophe modeling to manage your climate-related risks? **N***
- *Does the insurer use metrics to assess and monitor climate-related risks? **N***
- *Does the insurer have targets to manage climate-related risks and opportunities? **N***
- *Does the insurer have targets to manage climate-related performance? **N***