



Through life's journey,  
we're by your side

# 2020 Annual Report





# Table of contents

A message from Blue Cross Blue Shield of Michigan's President and CEO Daniel J. Loepf .....	2
A message from Blue Cross Complete of Michigan's Market President Paul Loffreda.....	3
Through life's journey, we're by your side.....	4
Blue Cross Complete by the numbers .....	6
Home heroes .....	9
Forming a Wider Circle® .....	10
Removing barriers to care .....	12
Health equity and COVID-19 .....	14
Honoring our health care providers on the front lines of care .....	17
Stay strong, Michigan.....	18
About Blue Cross Complete .....	23
About Blue Cross Blue Shield of Michigan .....	23
About AmeriHealth Caritas.....	23
Board of managers.....	25
Member advisory council .....	25

# A message from Blue Cross Blue Shield of Michigan's President and CEO

## Daniel J. Loepf



As vaccinations bring a new season of optimism, I'm also keenly aware of the challenges we've experienced during the pandemic. Many of us lost family members, friends, colleagues and neighbors to COVID-19. Frontline and essential workers devoted their efforts — tirelessly and selflessly — to caring for others and keeping our society functioning. And families have been forced to make many difficult decisions amid changes to the economy and education.

Throughout the pandemic, Blue Cross took quick action for our members to ensure they could access the resources and care they needed. We waived co-pays and encouraged telehealth visits and online services so members could connect with health care providers from home.

Anxiety, depression and feelings of isolation increased as we worried about the physical health of ourselves and our loved ones while practicing social distancing. To increase access to resources, we provided a toll-free crisis hotline available for anyone to speak with a mental health professional from home.

At the same time, social and health inequities became clearer. Because of our strong foundation of inclusion and diversity, Blue Cross colleagues were called to influence change on state task forces to combat racial disparities and food insecurity. At the same time, we instituted unconscious bias training to physician partners and supported programs for equitable management and distribution of testing, personal protection equipment, vaccines, and COVID-19 and flu treatments in vulnerable communities.

Guided by our social mission, we supported community organizations across Michigan in multiple ways, including providing access to food pantries and meals for vulnerable populations. Blue Cross Complete has collaborated with many of these partners to connect members with services based on their identified needs. The important work of Blue Cross Complete has made a difference for many Michiganders.

Now, we turn our attention to encouraging and helping individuals obtain vaccinations. At Blue Cross Complete, this has included reaching out to Medicaid members for vaccine access assistance and transportation.

Together, we are working to turn the page on a challenging year and return to brighter days.

# A message from Blue Cross Complete of Michigan's Market President

## Paul Loffreda



The year 2020 will be etched in our minds for years to come. As a Medicaid health plan, the coronavirus pandemic brought a worldwide crisis right to our doorstep. In mid-March of 2020, like so many others, we dispatched our workforce to a remote work environment and immediately focused on the task at hand — making sure our members, providers and community organizations had easy access to health care resources and support.

During the crisis months of the pandemic, we quickly adapted our operations to implement new health policies and guidelines put in place by Michigan's Governor Whitmer. We also worked to support a growing membership as the jobs picture worsened and the state placed a pause on disenrolling Medicaid members during the public health emergency.

Telehealth became an emerging health care delivery method to allow people to see and talk to their doctors from the safety of their homes. We worked to help ensure our members knew about this option for receiving care and supported them in setting appointments for telehealth services.

Within our communities, countless organizations, school districts and churches began offering food pantries and meal programs. We made sure our members could find this critical information from the Coronavirus Resources page of our website. There, we also provided information about emergency housing assistance, behavioral health and crisis support hotlines, internet services and a variety of other no cost or discounted community resources.

Our Community Outreach team quickly pivoted to partner with Blue Cross Blue Shield of Michigan and other organizations to offer COVID-19 mobile testing sites and mobile food delivery to neighborhoods most in need. Our community health navigators, who once connected in person with our members, transitioned to telephonic outreach, making tens of thousands of phone calls to support our members and address social determinant of health needs with cultural competency and sensitivity.

We can now envision a horizon of new hope and recovery as access to COVID-19 vaccinations becomes widespread within our communities. Regardless of life's challenges or circumstances, Blue Cross Complete will help provide improved outcomes to our members throughout their life journey.

# Through life's journey, we're by your side

Michigan is only as healthy as our most vulnerable populations. Blue Cross Complete of Michigan has always been committed to supporting our members on their individual health journeys — both as their Medicaid health plan and as their partner in health.

Normally, this means being with our members in the community to help lower the barriers to good health — arranging for transportation to medical appointments, providing support during and after pregnancy and offering assistance to find community health resources.

In 2020, Blue Cross Complete became the third-largest Medicaid health plan in Michigan, increasing our market share from 11% to 14.1% and expanding the number of Michiganders to whom we provide quality health care. Our commitment to our fellow Michiganders took on even greater importance as our state, especially our communities of color, suffered from COVID-19 alongside the rest of the world.

Blue Cross Complete associates, who thrive on visiting members in their homes, volunteering at community events and meeting with community organizations to coordinate care for our members, found themselves working from home and assisting our members from a distance. Despite this new obstacle, our employees continued to help ensure that members knew we were here for them, even from afar.

We reached out to members through text messages and more than 90,000 phone calls. In a year where many were disconnected, sometimes permanently, from their jobs, friends and family, we wanted our members to know they had our support.

While we focused on informing members and providers about the health crisis affecting the world, we continued to remind members about other aspects of their care. As soon as it was safe, members were encouraged to return to their doctors for routine exams, childhood vaccines and dental checkups. And we explained how visits to the doctor might look and feel different.

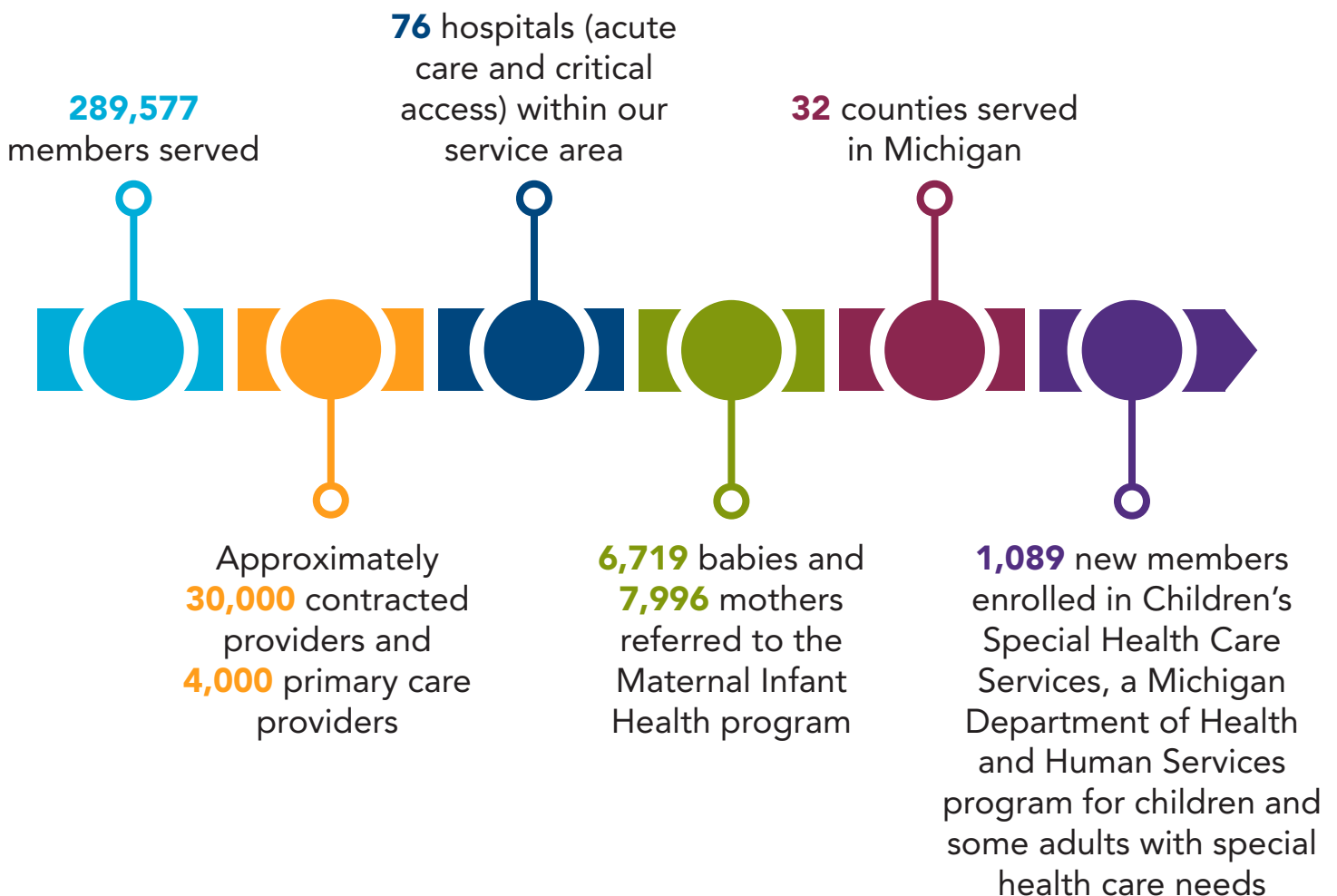
Our commitment to whole-person health is at the core of our business. We continued to help our members stay on track with their health and wellness goals, seek assistance for mental health challenges and maintain a good quality of life with community resources. Blue Cross Complete was proud to support our members through an extremely challenging year and we look forward to continuing to support them on their health journey.



In 2020, Blue Cross Complete became the third-largest Medicaid health plan in Michigan, increasing our market share from 11% to 14.1%.

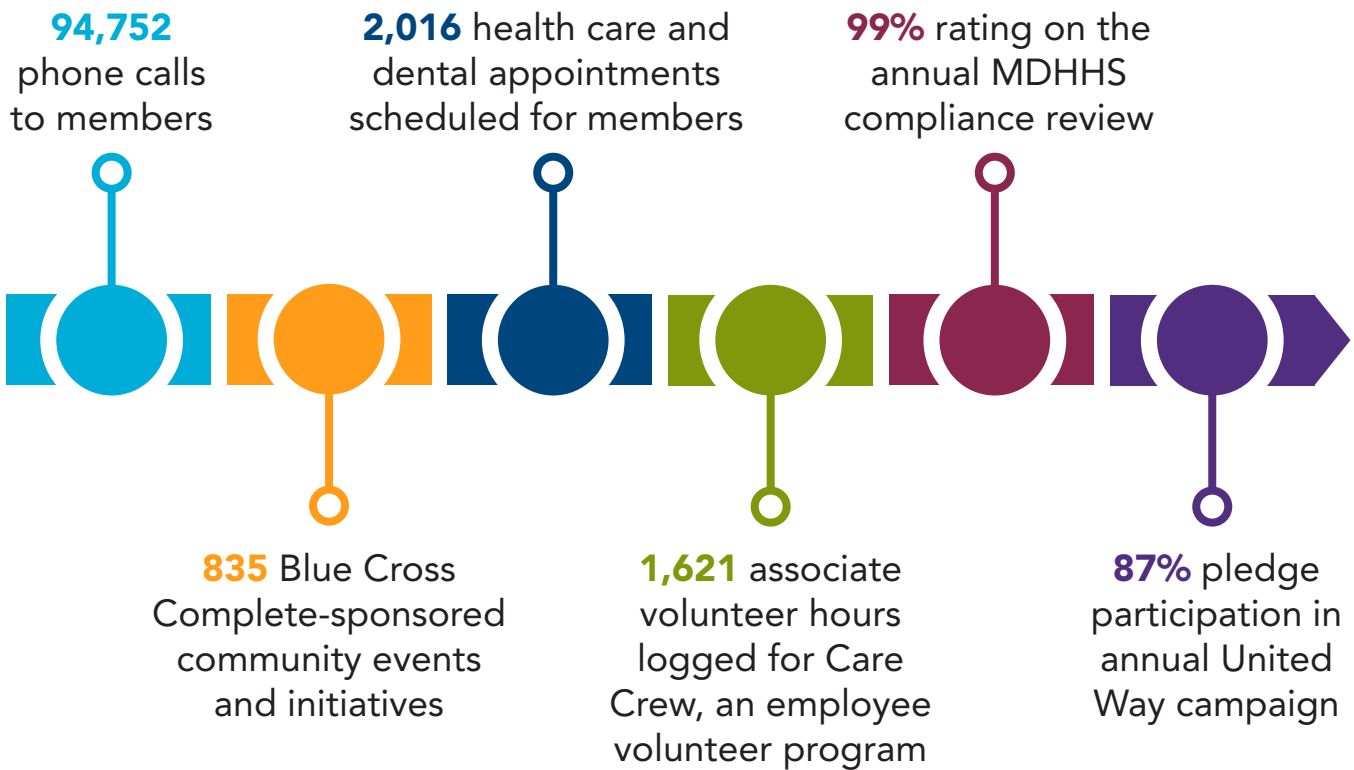
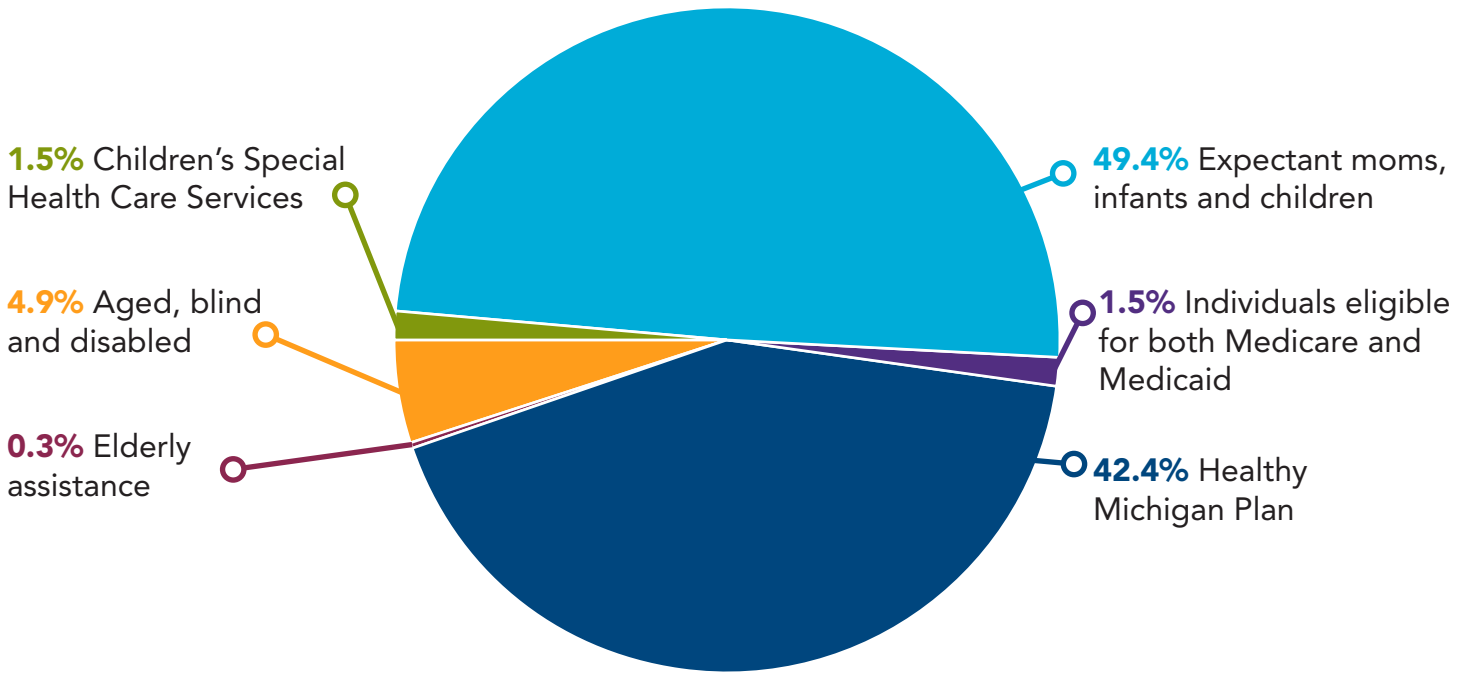


# Blue Cross Complete by the numbers





# Blue Cross Complete 2020 membership mix





“

When I was a boy and I would see scary things in the news, my mother would say to me, 'Look for the helpers. You will always find people who are helping.'

– Mister Rogers

”

# Home heroes

The pandemic put many things on hold in 2020, but one notable exception was the need for assistance. While everyone felt the weight of the pandemic, that stress was amplified for members whose food, housing or other daily needs were already unstable. Our 37 community health navigators, who would ordinarily be out in the community directly connecting with members, quickly adjusted to the new landscape of remote care. They found ways to address our members' needs while keeping themselves and members safe and still making the personal connections that Blue Cross Complete takes pride in. Here are just a few of those stories.

▶ A senior member was in need of food and personal items, but feared leaving her home to get them because she was at higher risk of complications with COVID-19. Her care team located the Senior Pantry, which allowed someone to pick up pre-packed boxes of food and other items on the member's behalf. The pantry was unsure how long they'd be able to operate with the uncertainty of the early COVID-19 lockdowns, so seniors, including our member, were able to receive double the usual amount of food.

▶ A member who was helping to care for her grandchildren during the pandemic expressed to one of our community health navigators that her family was low on supplies and wasn't sure where to find support. The member said that she sometimes feels forgotten in times of need because she lives in a small city. Our navigator shared resources with the member and reached out to nearby food pantries on her behalf. She also mailed the member

a small care package with bandages, first aid supplies, tissues and toothbrushes for her grandchildren, with a hand-written note thanking her for being a Blue Cross Complete member and reminding her to reach out if she needed assistance.

▶ A refugee family with three young children needed help with diapers. Our navigator was able to connect the family to an organization that made a no-contact delivery of diapers for all three children in the requested sizes, plus personal hygiene items and bed sheets. The family later expressed gratitude for being connected to assistance.

▶ A member who suffers from sickle cell anemia was hospitalized with COVID-19. Her care management team was ready to help upon her return home. They assisted the member with food delivery, prescription refills and information about COVID-19 isolation precautions. The member was able to conduct her follow-up appointment using telehealth and continued to engage with care management and make progress toward her self-management goals.

▶ While reaching out to a member about dental benefits and flu shots, a community health navigator learned that the member was in need of food and personal hygiene items as well. She also learned that he was recently released from prison, where he had learned to read and write. The member expressed an interest in continuing to learn, so the navigator told him about a local nonprofit that empowers citizens with felonies to reconnect with their communities. The member began the program in October.

# Forming a Wider Circle®

In a year where the value of connection became apparent to many, we safely and successfully launched the Wider Circle Connect for Life® pilot program. Wider Circle is a community care organization that helps cultivate relationships between neighbors based on location, background and shared interests. Through this supportive community network, Wider Circle helps address gaps in health equity and social determinants of health needs.

**Blue Cross Complete is committed to both health care equity and health care quality when it comes to our Michigan Medicaid population...**

**– Market President Paul Loffreda**

“Blue Cross Complete is committed to both health care equity and health care quality when it comes to our Michigan Medicaid population and, as such, we’re making the necessary investments to help ensure that our members have access to health tools and resources they need in their area,” said Market President Paul Loffreda.

Members benefit by learning about their health plan in a more personalized way, as well as by gaining a greater sense of community by connecting with their neighbors. Blue Cross Complete recognizes that much of a person’s health journey takes place outside the doctor’s office. Wider Circle offers the framework for neighbors to build relationships and foster healthy lifestyles in that crucial time between checkups.

In its pilot year, Blue Cross Complete and Wider Circle were able to connect with more than 1,700 members in the Dearborn area in small groups — with masks, social distancing and attentiveness to the risks of COVID-19 — to explain their benefits and hold supportive conversations about good health and well-being. This program has the added benefit of helping Blue Cross Complete better understand the needs and viewpoints of our members.



**1,700**

members connected  
in the Dearborn area



# Removing barriers to care

Our mission has always been to remove the barriers that stand between members and their healthiest lives, and though the barriers may have been higher this year due to COVID-19, the goal was no different. We helped members adapt and stay healthy by providing them with a variety of services and support, often in creative new ways.

This year, health care changed quickly and dramatically. Because of this, connecting with members was critical — whether through our member-facing teams, COVID-19 educational materials, texting campaigns or social media.

Certain state policies were relaxed, allowing members easier access to necessary services, such as:

- Telehealth through audio or video calls
- Removal of copayments for Healthy Michigan Plan members for COVID-19 testing, treatment or vaccines
- Clean, safe transportation services to appointments, testing sites and vaccinations
- Early refills for eligible prescriptions
- Durable medical equipment mailed to members' homes upon request, including medical masks and hand sanitizer

Our care managers and community health navigators diligently called members to help make sure their basic needs were met and that they were up to date with checkups and health screenings. They offered members assistance scheduling their appointments, and information to help them prepare for how visits with their provider would look different, whether they were meeting in the office or through telehealth.

Members were encouraged to use telehealth for preventive, prenatal and behavioral health visits, as well as prescription refill requests, *Health Risk Assessment* completion for Healthy Michigan Plan members and, in some cases, identifying and treating COVID-19. We strived to make this option easy to access and understand for all members, including expanding the availability of telehealth services to include audio-only calls during the pandemic emergency period.

Care managers called members who tested positive for COVID-19 to provide education and ongoing care coordination between members and their providers. Members were also referred to the state of Michigan's website to find a testing site. Care managers then helped eliminate barriers to access by helping members arrange transportation to testing sites and other appointments.

Care managers provided assistance related to food banks, job resources and other community support for members who were facing pandemic-related difficulties that extended beyond illness. They reached out to vulnerable members through two-way text messaging and telephone calls to make sure they had the necessary resources to take care of themselves and their families.

The Bright Start® team helped pregnant members navigate the pandemic by working with their doctors to schedule appointments, setting up transportation and providing

assistance with telehealth when needed. They also referred members to the state of Michigan's Maternal Infant Health Program, a home visiting program for Medicaid members who are new or expectant mothers. Through the program, a health care professional would reach out to pregnant members by phone or video calls to provide support and answer questions about pregnancy and parenting.

We launched a COVID-19 Resources webpage to help meet the unique needs of members during the pandemic. Members could use this page to find up-to-date services and programs in their communities, including food pantries, meals for school-aged children, mental health resources, technology assistance and more. The page was updated weekly to help ensure members were viewing current resources.

Our COVID-19 general information webpage included information about how to protect against COVID-19, where to go for testing and how to find mental health assistance and other resources.

We implemented a flu prevention texting campaign to remind our members of the flu protection available to them and the heightened risk should they become ill during the COVID-19 pandemic. During the 2020-21 season, 81,644 members received a flu shot, protecting themselves and their communities from both the flu and additional COVID-19 complications.

We launched a presence on social media platforms, allowing us to provide educational, health-focused information in a way that integrates seamlessly with members' lives. We also began emailing our member newsletter, *My Blue Health*, to members whose emails we've collected, ensuring they had the option to learn about their health care on the go.

# Health equity and COVID-19

2020 brought many racial and economic disparities to light in painful ways, especially the disproportionate effect of COVID-19 in the Black community. Blue Cross Complete sought to bring equitable health solutions to the Michiganders who needed them most.

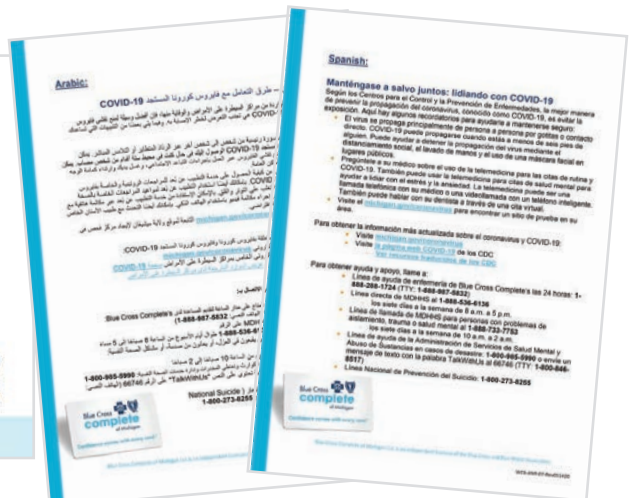
Such health disparities were significant in Wayne County, which has communities with large Black populations. We partnered with Blue Cross Blue Shield of Michigan, the Wayne State University Physician Group and ACCESS (Arab Community Center for Economic and Social Services), to offer COVID-19 testing to residents in the East Warren-Cadieux neighborhood at no cost. Blue Cross Complete called more than 2,800 members to inform them of the opportunity and to schedule testing appointments.

Blue Cross Complete partnered with Blue Cross Blue Shield of Michigan, Gleaners Food Bank, Ford Motor Company, Michigan Dairy Institute and Carrier to sponsor two mobile delivery vans. The vans were used to deliver prepacked food boxes in a COVID-19-safe manner to residents in Detroit and Wayne, Oakland, Macomb, Livingston and Monroe counties.

To help address the impact of COVID-19 on communities of color, we implemented texting campaigns targeted to our Black members, as well as translated texting campaigns for Spanish- and Arabic-speaking members. These campaigns connected members with critical COVID-19 information, such as testing site locations and educational resources in multiple languages.

We provided toolkits with COVID-19 information in both English and Spanish to community organizations and agencies that serve our members.

Our commitment has always been to lift up members of all backgrounds and life experiences so they can achieve whole-person health and well-being. We continue to emphasize a special focus on equity for our members of color.







**Our commitment has always been to lift up members of all backgrounds and life experiences so they can achieve whole-person health and well-being.**

# HEROES WORK HERE



Lenox Health  
Greenwich Village  
Northwell Health



We salute the providers and nurses who tirelessly cared for our members during this difficult year.



# Honoring our health care providers on the front lines of care

Our doctors and nurses put their lives on the line to provide critical care during a time of crisis, uncertainty and shortages of personal protective equipment. We salute the providers and nurses who tirelessly cared for our members during this difficult year.

It was also a year of adaptability, as telehealth emerged as an important way to provide care from a safe distance. Our providers worked quickly to implement and use this new technology, helping to ensure members didn't miss out on essential services and screenings. Medicaid plans covered telehealth services, whether through video or audio calls, to enable members to get care while socially distanced.

Our Provider Services team protected providers and patients by keeping providers updated in real time about federal and state safety guidance, including adding a COVID-19 Alerts section to the provider website. They also assisted in processing the influx of telehealth claims.

# Stay strong, Michigan

In a year of unprecedented need, Blue Cross Complete was proud to step up and support 30 community-based organizations across our service area, such as food pantries, homeless shelters and community centers, through financial contributions and in-kind donations. These organizations assist with social determinants of health needs, such as food, hygiene items, housing, utilities and health services. By forming strong partnerships across our service area, we're able to help our communities achieve good health in all areas of life.

## Spread the Love

As one of the final in-person philanthropic events before the pandemic, Blue Cross Complete leadership visited Lighthouse of Michigan in Pontiac to deliver peanut butter and jelly as part of the pantry's annual Spread the Love campaign. These sandwich supplies are good for food-insecure families to stock up on, as they last a long time and provide necessary nutrients, not to mention the sense of comfort that comes with a classic PB&J. Blue Cross Complete and Blue Cross Blue Shield of Michigan employees delivered more than 200 cases of peanut butter and jelly.



## School backpack donation


Blue Cross Complete supported the donation of 6,000 backpacks, with pencils and rulers, to John Glenn High School in Westland. This donation of supplies, through the United Way of Southeastern Michigan, aimed to alleviate at least one worry for students and their families during this difficult year.



## Tiny Pantries

Our community health navigators continued their commitment to installing Tiny Pantries across our service area, as well as refilling previously established Tiny Pantries. The pantries encourage the kind of neighborly support that was a lifeline for so many during the pandemic — the pantries operate on a “take what you need, leave what you can” system.



Blue Cross   
Complete  
of Michigan

“These things are not medical, but they can have a profound impact on an individual’s health.

– Plan Initiatives Director Julie Aronica”

# Stay strong, Michigan

## Winning Futures

Four Blue Cross Complete associates participated in the Winning Futures program, a nonprofit organization that connects volunteers with high school students in metro Detroit for mentoring, career support and goal setting. Tyrone King, a provider network account executive, helped provide guidance and support to be a positive role model in the community. He enjoyed helping students practice good habits and positive thinking, and even came away from the process with lessons to apply to his own life.

Community Health Navigator Meggie Rodriguez was with the program when they pivoted to remote meetings. While the group missed being able to connect in person, Meggie said they were able to continue their important work online and that she still keeps in contact with her students from that period.

## Catholic Charities

Blue Cross Complete partnered with Catholic Charities in Flint to commission comforting murals for children in foster care. The murals decorate the rooms where children visit with their biological family members, providing a sense of comfort and happiness. The murals help reflect the shared mission of Blue Cross Complete and Catholic Charities of Flint.

“These things are not medical, but they can have a profound impact on an individual’s health,” said Blue Cross Complete’s Plan Initiatives Director Julie Aronica.

## Stronger Together

Blue Cross Complete achieved a United Way employee pledge participation rate of 87%. Our employees are proud to donate to the United Way each year as an opportunity to give back to the communities where they live and work. They also logged more than 1,600 virtual or socially-distanced volunteer hours for 93 different organizations as part of our Care Crew volunteer program.







## About Blue Cross Complete

Blue Cross Complete of Michigan, a joint venture of Blue Cross Blue Shield of Michigan and AmeriHealth Caritas, is contracted by the state of Michigan to provide medical services to eligible Medicaid and Healthy Michigan Plan beneficiaries in 32 counties. Blue Cross Complete of Michigan is headquartered in Southfield, Michigan, and is an independent licensee of the Blue Cross and Blue Shield Association. For more information, visit [mibluccrosscomplete.com](https://www.mibluccrosscomplete.com).

## About Blue Cross Blue Shield of Michigan

Blue Cross Blue Shield of Michigan, a nonprofit mutual insurance company, is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield of Michigan provides and administers health benefits to 4.5 million members residing in Michigan and employees of Michigan-headquartered companies who reside outside the state. For more company information, visit [bcbsm.com](https://www.bcbsm.com) and [mibluesperspectives.com](https://www.mibluesperspectives.com).

## About AmeriHealth Caritas

AmeriHealth Caritas is one of the nation's leaders in health care solutions for those most in need. Operating in 13 states and the District of Columbia, AmeriHealth Caritas serves approximately 4.5 million Medicaid, Medicare, and Children's Health Insurance Program (CHIP) members through its integrated managed care products, pharmaceutical benefit management and specialty pharmacy services, and behavioral health services. Headquartered in Philadelphia, AmeriHealth Caritas is a mission-driven organization with more than 37 years of experience serving low-income and chronically ill populations. For more information, visit [amerihealthcaritas.com](https://www.amerihealthcaritas.com).



## **Board of managers**

### **Mark R. Bartlett**

*Executive Vice President, Chief Financial Officer  
Blue Cross Blue Shield of Michigan*

### **Eileen M. Coggins, Esq.**

*Executive Vice President for Legal Affairs and General Counsel  
AmeriHealth Caritas*

### **Rebecca Engelman**

*President, Region 1  
AmeriHealth Caritas*

### **Kimberly Redd-Phillips**

*Member Representative*

### **Lynda M. Rossi**

*Executive Vice President of Strategy, Government and Public Affairs  
Blue Cross Blue Shield of Michigan*

## **Member advisory council**

### **Members**

Kevin Barowicz

Gary Beal

Michael Brown

Aiyana Hampton

Robena Hill

Bill Julian

Alfreda Pope

Kimberly Redd-Phillips

Terrell Williams

### **Community advocates-leaders**

Joan Brophy

*Wayne Metro Community Action Agency*

Denise Diller

*Crossover Downtown Outreach Ministry*

Tiah McKinney

*McKinney Foundation*

Markell Miller

*Food Gatherers*

Jeffrey Kapuscinski

*Common Ground*

Nicholas Waller

*Fresh Corner Café*



*Blue Cross Complete of Michigan LLC is an independent licensee  
of the Blue Cross and Blue Shield Association.*

Find us online:  
[mibluecrosscomplete.com](http://mibluecrosscomplete.com)

Find us on social media:

