



# Removing barriers to health equity

*2022 Annual Report*

Blue Cross    
**complete**  
of Michigan



# 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
- Removing barriers to health equity..... 4
- Blue Cross Complete by the numbers ..... 6
- Leveraging data and innovation ..... 8
- Providers focused on equitable care..... 11
- Community connections that make a difference ..... 12
- Leaning in to our communities..... 14
- Member Advisory Council..... 17
- Board of Managers..... 17
- About Blue Cross Complete ..... 17
- About Blue Cross Blue Shield of Michigan ..... 17

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

# Daniel J. Loepf



As the third-largest Medicaid plan in Michigan, Blue Cross Complete works with Blue Cross Blue Shield of Michigan to address critical health issues and improve the overall well-being of our members. Our community-focused work protected Michiganders throughout the pandemic, and we continue to address urgent issues like maternal and children's health, opioid addiction and many others. This 2022 annual report highlights our efforts that are making a difference for members and our communities.

Last year, we focused on connecting with Blue Cross Complete members to ensure they understood and made use of their health benefits. This outreach helped to enhance outcomes for many members, including mothers, newborns and those with chronic conditions.

I'm proud of this important work and our continuous long-term commitment to address social determinants of health. We support this work through strong partnerships with community-based organizations to help all members receive high quality health care. We accomplished this through many means, including making sure resources were more accessible through door-to-door and personal follow-up visits by Blue Cross Complete Community Health Navigators. This is just one example of the many ways we support our members.

Blue Cross Blue Shield of Michigan is committed to improving the health of everyone in the state. Over the past 18 years, we've invested more than \$18 million in grants to increase access to affordable health care and improve health equity. Each year, these grants have helped nearly 50 clinics across Michigan provide free or low-cost care for uninsured and underinsured residents.

Through the leadership, community engagement and member-centered programs offered by Blue Cross Complete, we continue to ensure our Medicaid members can reach their health and wellness goals. Together, we stand ready to help.

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

# Paul Loffreda



In 2022, Blue Cross Complete launched several new value-added programs for our members. These programs were carefully considered with our members and providers in mind to bring additional wrap-around support for those managing chronic conditions. New services were also introduced to help members navigate the health system and address daily needs that are often nonclinical.

We believe that providing services such as these will bolster our members' efforts to attain their health goals and find the resources they need for daily living. Our programs are designed with health equity in mind so all members, regardless of race, language, gender or sexual identity have equal access to services. For example, our chronic condition monitoring program has resulted in numerous member stories of improved health and sense of control in managing conditions such as diabetes and hypertension.

Through the work of our Population Health team, Community Health Navigators and our Wider Circle program, members have been connected to health and dental appointments, pharmacy services, maternity care, transportation services, education and job resources, and food and utilities assistance. This kind of member-level contact and support lets members know help is available and that Blue Cross Complete is looking out for them.

Our Detroit Wellness and Opportunity Center opened this year and serves as an extension of our services into the community. With set hours for members to drop in for conversation, the Wellness Center personalizes touchpoints with Blue Cross Complete and brings members closer to our services and those offered within the community.

Finally, our community support was on full display this year at several youth soccer, baseball and flag football games throughout the state. By sponsoring youth sports leagues, we were able to defray costs and contribute to field upkeep for 7,000 athletes in metro Detroit, Flint, Dewitt, Redford/Livonia, Ypsilanti and Lansing. It was my honor to throw out the first pitch at the Redford/Livonia opening day.

Serving our members, providers and communities is truly rewarding and brings a sense of purpose for all of us at Blue Cross Complete. We're here to help, and I look forward to our continued efforts to positively impact the lives of our members and the community.

# Removing barriers to health equity

Removing barriers to health equity means getting as close to the root of the problem as possible to provide a straightforward path to good health for our members. Many of our members face health disparities — preventable health differences caused by factors such as race, sexual orientation or English proficiency. By acknowledging that these disparities are real and have tangible effects, we can begin working to clear the inequities that stand between our members and their healthiest lives.

In 2022, we strengthened our efforts to address health conditions, such as diabetes, sickle cell, asthma and low birth weight, that disproportionately affect members who belong to racial and ethnic minorities. This focus allowed us to concentrate our outreach and education efforts to provide services and programs to those who need it most.

- We launched **Navigating Asthma**, a program for families with a child recently diagnosed with asthma. Community health navigators perform a home assessment, identifying places in the house that might trigger flare-ups, and provide the family with a cleaning kit. Families are given the knowledge to understand their child's condition and supplies to help manage it.
- We opened our **Wellness and Opportunity Center** in Detroit, creating a safe, convenient place for members to get face-to-face assistance with social determinants of health needs or navigating their benefits.
- Education was among the top social determinants of health needs reported by our members. In 2022, we launched the **Mission GED** program, which removes the cost barrier for members looking to earn their high school equivalency diploma.
- The Michigan Department of Health and Human Services expanded **dental coverage for pregnant women** from three months postpartum to twelve months. We moved quickly to inform pregnant members about the expansion using social media, text messaging and our member-facing teams, as well as reminding them of the increased importance of dental care during the prenatal and postpartum periods.

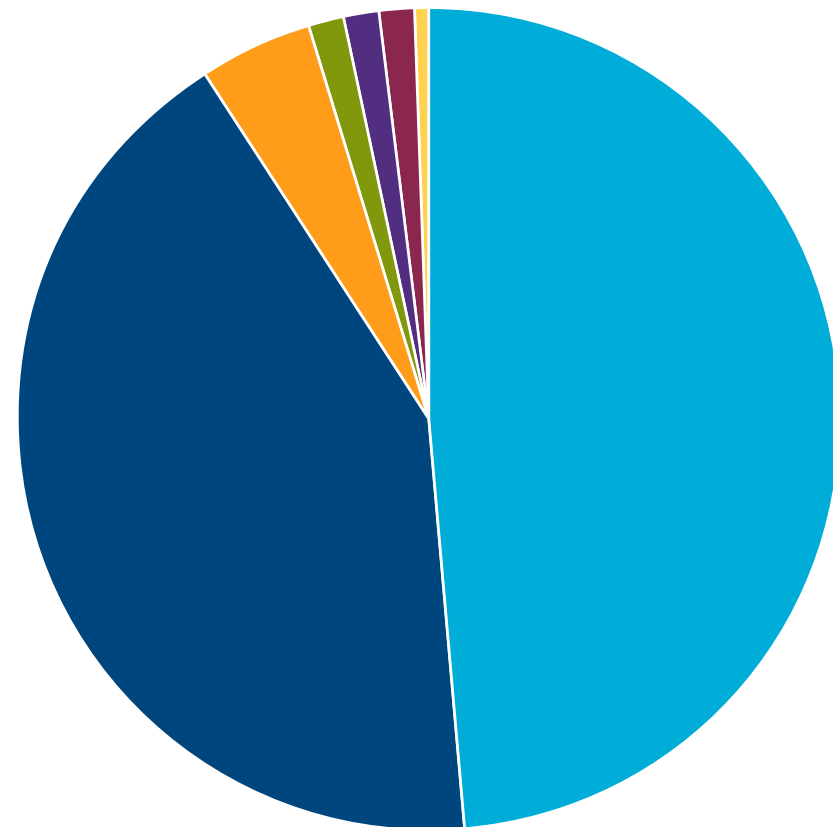


- **Improving maternity outcomes** for moms and babies has been a focus of the Michigan Department of Health and Human Services and Blue Cross Complete for several years. Black women are three times more likely to die of pregnancy-related complications than white women. Nearly 9% of infants in Michigan were born with low birth weight, a major contributor to long-term health problems or infant death. Blue Cross Complete surrounds our pregnant members with services and support to help give them and their babies the healthiest possible pregnancy. This includes texting campaigns, newsletter articles and referrals to the Maternal Infant Health Program or our Bright Start program.
- It came to our attention through our Member Advisory Council and member-facing teams that many members weren't aware they had **dental coverage**. We set out to raise awareness that dental coverage is provided for Healthy Michigan Plan members and pregnant women. With an all-hands-on-deck approach, we armed our member-facing teams with information to schedule dental appointments. In addition, we worked closely with our dental network vendor to launch a member outreach campaign. Other efforts included a texting campaign to pregnant women and members with diabetes, and additional direct mail, social media and newsletter articles. These efforts have set us on a path forward to raise awareness and encourage members to use their dental benefit.

Blue Cross Complete continues to seek new strategies to reach our members in ways that are meaningful to them. Our job is to provide the tools our members need to be healthy, and to show them how to use those tools and provide education about the lifelong benefits that they may enjoy as a result.

# By the numbers

## Blue Cross Complete 2022 membership mix



**48.7%** Expectant mothers, infants and children

**42.2%** Healthy Michigan Plan

**4.6%** Aged, blind and disabled

**1.4%** Children's Special Health Care Services

**1.4%** Individuals eligible for both Medicare and Medicaid

**1.4%** MI Child

**0.3%** Elderly assistance

Our enrollment continued to increase this year as the national public health emergency protections allowed Medicaid and Healthy Michigan Plan members to remain enrolled in Medicaid and maintain their health benefits.

**349,588**  
members served

**14.8%**  
market share

**30,000**  
contracted providers

**4,000**  
primary care providers

**167,000**  
phone calls to members

**2,371**  
health care and dental appointments scheduled for members

**13,688**  
referrals to the Maternal Infant Health Program

**1,644**  
new members enrolled in CSHCS

**32**  
counties served in Michigan

**98%**  
rating in compliance oversight from MDHHS

**1,864**  
employee volunteer hours

**68%**  
employee pledge participation rate to the United Way

# Leveraging data and innovation

Blue Cross Complete's Population Health department provides concentrated outreach and support to some of our most vulnerable members, using data, innovative new programs, and cross-departmental collaboration to make lasting health impacts.

## Moving the needle on maternity care

Our Population Health team and Maternity Workgroup have put considerable time and effort into facilitating more positive maternity health outcomes for Michigan moms and babies. Our quality scores for timeliness of prenatal care increased by 9.17% and timeliness of postpartum care by 7.5% in 2022, marking a solid foundation of care for mothers. It was gratifying to see that our multi-faced outreach approach — from texting programs to social media outreach to Population Health interventions — resulted in more moms and babies having a healthy start.

## Community-powered circles

The Wider Circle program harnesses the power of community relationships, bringing members together to form moderator-facilitated support groups with others in a similar health situation. The maternity support group launched in 2022, providing new and expectant parents with a place to learn from one another, share resources and get the most out of their health coverage.

## Digital support for real-world outcomes

Vheda Health Services is a support program for members with chronic conditions that combines remote data monitoring with live telephone support services. Members receive a smartphone and other tools to monitor their conditions and are given supportive coaching to gain control of their health. For example, Vheda helped a member who was overwhelmed managing her diabetes, hypertension and other conditions. A nurse worked with her to coordinate her diabetes medication and supplies so she wouldn't run out. Using the Vheda app and measurement tools, the member stayed on track with her blood pressure readings, even calling Vheda when she noticed an out-of-range result several months into the program.

"I'm feeling so much better and want to keep this up so I can stay healthy and watch my kids grow up," she said.

## Fighting hepatitis C with information

As a disease that often shows no symptoms until things turn serious, outreach is critical to help prevent the spread of hepatitis C. In addition to informing members through social media, the *My Blue Health* member newsletter and mail campaigns, members are also able to join a care management program for treating and managing hepatitis C.

## Strengthening sickle cell support systems

The sickle cell care management program saw improvements in all performance measures, such as increased long-term antibiotic use and increased primary care provider and specialist visits. There was also an increase in the number of member participants. Program services were expanded to include home visits from a community health worker.

Blue Cross Complete also brought in sickle cell training facilitators to educate Care Management, Pharmacy and Community Outreach employees about sickle cell disease and related health disparities, equity challenges, treatment options and best practices.





## Providers focused on equitable care

Our provider network plays a significant role in our goal to surround our members with quality care. Members are encouraged to build a relationship with their primary care provider and providers are, in turn, rewarded for providing equitable, engaging care.

Blue Cross Complete offers performance monitoring programs, designed in collaboration with network providers, to incentivize performance in quality of care, health equity, cost efficiency and population health. This allows us to recognize providers for their hard work, as well as demonstrate our commitment to advancing the health services our members receive.

To assist providers in addressing health care disparities, Blue Cross Complete's Provider Network Management department distributes a quarterly Health Equity Dashboard. The dashboard tracks key quality measures by race, ethnicity, and other demographics to help providers identify gaps in care and opportunities to recognize and reduce inequities.

Providers gathered again virtually this year for the Blue Cross Complete Fall Provider Conference, participating in seminars and discussions about trauma-informed care, perinatal initiatives, and approaches to supporting transgender and nonbinary patients.

*"Health equity means that everyone has a fair and just opportunity to be as healthy as possible."*

Robert Wood Johnson Foundation

# Community connections that make a difference

Our Community Outreach team addresses the obstacles that stand between our members and good health, making direct connections to ensure they have the support and services they need. This support goes beyond helping members get to medical appointments.

More than 80% of a person's health is tied to nonclinical factors called social determinants of health. In 2022, members reported needing support with these factors the most: employment, utilities, education, food and transportation. When these needs aren't met, it's difficult for our members to devote time and energy to health maintenance.

It can be complicated and time-consuming to track down the right assistance at the right time. Our Community Health Navigators provide the missing link, leveraging their expertise and community connections to make resources more accessible to our members. They returned to door-to-door outreach in June and made more than 7,000 member visits before the end of the year. This is in addition to the more than 167,000 phone calls made to members in 2022.

As a routine procedure, both in-person and over the phone, Community Health Navigators conduct a social determinants of health survey with each member. Answers are given to their Blue Cross Complete care team, including care connectors, call center staff, and providers. The integration of this information makes it easier to holistically address a member's needs.

To make sure members' needs are met, Blue Cross Complete adopted a closed-loop referral process in 2022. After a member was referred to a resource, we sent a follow-up survey by text confirming they received the necessary service and were satisfied with the experience.

We also opened our Wellness and Opportunity Center at Durfee Innovation Society in Detroit, joining several other community organizations in the repurposed, former Central Middle School building. The Wellness Center offers a safe, welcoming place for one-on-one assistance navigating members' benefits, accessing resources or managing a health condition. It also serves as a physical representation of our commitment to the community and provides personal, convenient care.





# Leaning in to our communities

We returned to the community in 2022 with a new appreciation for the ability to connect with our members and communities face-to-face. Working alongside community-based organizations allows our members to find valuable connections, pathways to resources, and tools for good health — close to where they live and work. Directing our members to locally-focused organizations also helps ensure that they receive culturally competent care from people who understand the unique needs of their community.

We assist a variety of organizations across our service area with financial and volunteer support, recognizing the valuable role they serve for our members.

The Community Outreach team also participated in more than 800 events in 2022, from free yoga classes and block parties to presentations about navigating Medicaid. These events allow Blue Cross Complete to support local organizations and members across the state.

*“We want our members to be well and stay healthy. Exercise is a great way to do that, so by participating in sports and recreation, these athletes are already engaging in a healthy behavior.”*

– Market President Paul Loffreda, who threw out the first pitch at the Redford/Livonia league’s opening day celebration.

## LeagueSide

Blue Cross Complete partnered with LeagueSide to sponsor youth soccer, baseball and flag football leagues across the state, making health, wellness — and fun — accessible throughout our service area. By the end of 2022, we had six active sponsorships supporting 7,000 youth athletes in metro Detroit, Flint, Dewitt, Redford and Livonia, Ypsilanti and Ann Arbor, and Lansing. The financial support provided to the leagues helped offset the cost of things like transportation, equipment, upgrading playing fields and player fees.

## Winning Futures

Winning Futures connects high school students across metro Detroit with mentors who help them develop a career path and improve their job readiness skills as part of the Workforce Prep program. Leadership from Blue Cross Complete serve as mentors, participate in volunteer activities and sponsor events and programs. Blue Cross Complete Market President Paul Loffreda serves on its advisory board.

## Affirmations Community Center

In June, Market President Paul Loffreda joined Affirmations Executive Director Dave Garcia as part of Affirmations’ annual Pride Telethon to discuss the importance of trusted, whole-person health care. Affirmations Community Center provides programming, behavioral and physical health care services, and serves as a safe place for people of all sexual orientations, gender identities and expressions.





Member Advisory Council

## Member Advisory Council

### Members

Kevin Barowicz  
 Gary Beal  
 Michael Brown  
 Aiyana Hampton  
 Robena Hill  
 Bill Julian  
 Alfreda Pope  
 Kimberly Redd-Phillips

### Community advocates-leaders

Joan Brophy  
 Wayne Metro Community Action Agency  
 Denise Diller  
 Crossover Downtown Outreach Ministry  
 Jeffrey Kapuscinski  
 Common Ground  
 Tiah McKinney  
 McKinney Foundation

## Board of Managers

### Cathy Flowers

Member Representative

### Tricia Keith

Executive Vice President and Chief Operating Officer, BCBSM and President,  
 Emerging Markets  
 Blue Cross Blue Shield of Michigan

### Lynda M. Rossi

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

## About Blue Cross Complete

Blue Cross Complete of Michigan 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 is headquartered in Southfield, Michigan, and is an independent licensee of the Blue Cross and Blue Shield Association. For more information, visit [mibluecrosscomplete.com](http://mibluecrosscomplete.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](http://bcbsm.com) and [mibluesperspectives.com](http://mibluesperspectives.com).





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of the Blue Cross and Blue Shield Association.*

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

