

Blue Cross Complete of Michigan 2016 Annual Report



Blue Cross  
complete
of Michigan

Confidence comes with every card.®

A YEAR OF GROWTH

Table of Contents

A message from our market president.....	1
Introduction with regional coverage map, membership mix and enrollment.....	2
State and national recognition for providing quality coverage.....	6
A special thank you to our providers.....	8
Helping our members receive quality care.....	10
Investing in our community.....	13
Listening to our members.....	19
We're grateful for our associates.....	20



A message from our Market President



Heidi Chan

Market President,
Blue Cross Complete of Michigan

Our passion for helping others and delivering on our promise has made this a year to remember. Blue Cross Complete of Michigan expanded its reach across Michigan beginning Jan. 1, 2016, to provide managed care services to more Medicaid-eligible residents. With this expansion has come tremendous opportunity and responsibility. It's a responsibility we fully embrace. Guided by the track record and experience of our parent companies, and backed by the strong tradition and trust engendered by the cross and shield symbols, we've made the most of the charge before us.

Ours is a story of commitment, partnership and outreach. Guided by our mission to help our member's access care, be well, and build healthy communities, we aim to deliver the integrated care that our Medicaid population needs and deserves. In

these pages, you'll read about our many health-minded partners, from our outstanding provider community to the many social services agencies we work with in Detroit, Ann Arbor, Flint, Lansing and Grand Rapids.

Thanks and appreciation are in order to our dedicated associates, the Michigan Department of Health and Human Services, our 26,000-strong provider network, our parent companies and the many community partners who've helped us expand our services in a way that makes a difference in our members' lives. These pages share some of the heartwarming stories that make it all worthwhile and abundantly clear that Blue Cross Complete is a top-rated Medicaid health plan of choice in Michigan.

With thanks and gratitude: A year of growth



In many ways, it's been a momentous year for Blue Cross Complete

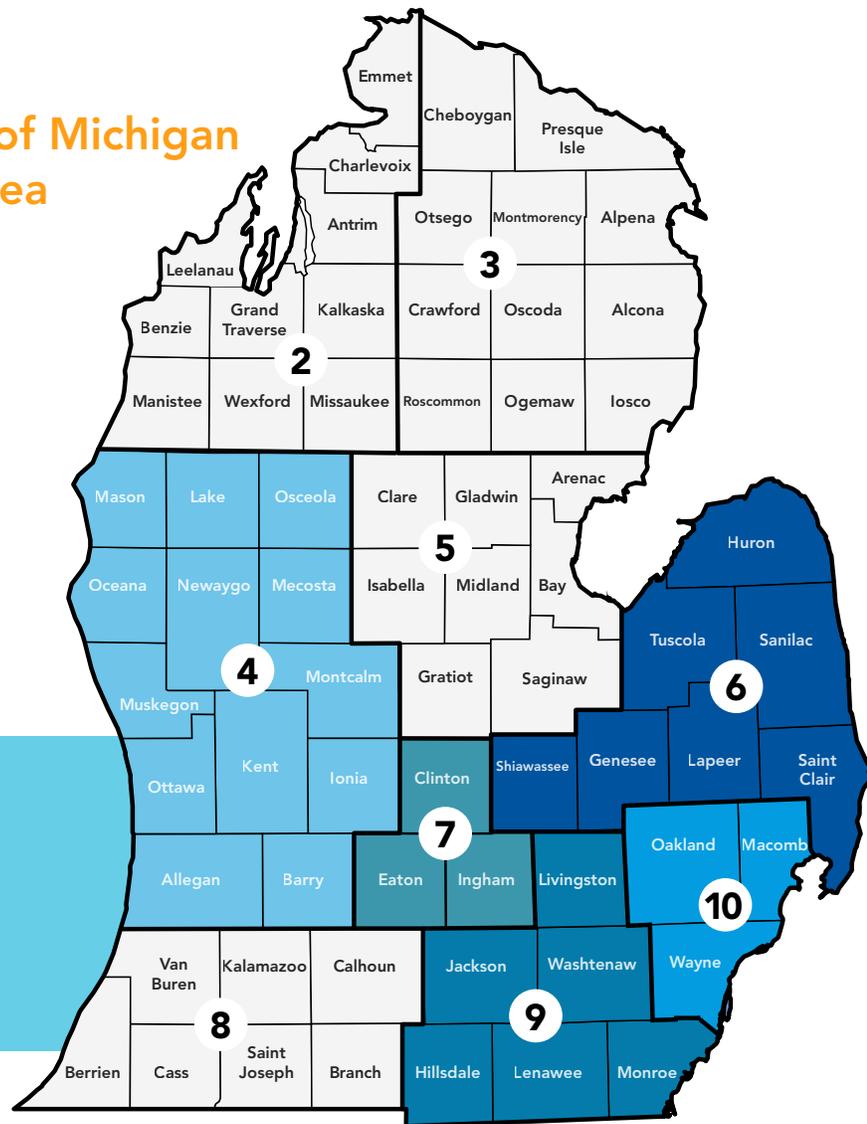
As an organization, we've significantly expanded our service area and membership. And during our expansion, the quality and integrity of our product has never wavered. As a result, we've scored high marks from the Michigan Department of Health and Human Services and the National Committee for Quality Assurance.

During this unprecedented period of growth, our workforce also stepped up its dedication to our community. Not only did we provide our members with more community-based resources, but we also increased our volunteer efforts across the state.

So, we'd like to thank everyone who's played a role in our historic year. Together, we've taken Blue Cross Complete to the next level.

Blue Cross Complete of Michigan Regional Coverage Area

As noted in blue shading.



Rising to the challenge

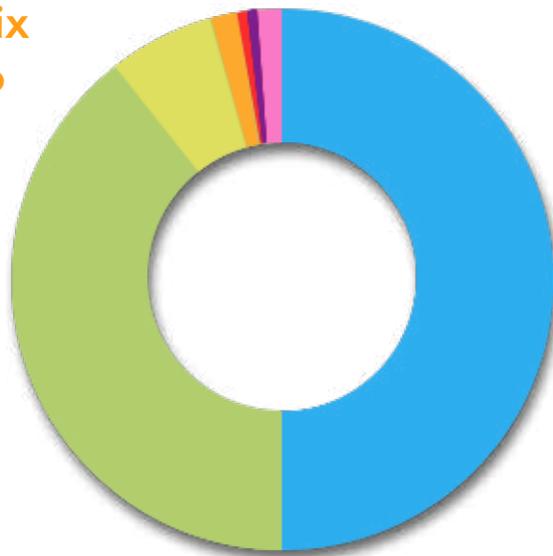
When the state of Michigan declared that it wanted to expand its Medicaid coverage area, we responded ambitiously. As a result, Blue Cross Complete became the fastest-growing Medicaid health care plan in Michigan. In 2016,

- ▶ We added 29 counties in southeastern and western Michigan. We won in every region where we bid, expanding our service area to 32 Michigan counties.
- ▶ We increased our enrollment by 90 percent with 167,668 members in December 2016, up from 88,250 members in December 2015.
- ▶ We garnered 9.6 percent of Michigan's Medicaid market. We're now the state's fifth-largest Medicaid plan.
- ▶ Approximately 40 percent of our members are enrolled in the Healthy Michigan Plan offered by the state of Michigan. This program extends health care coverage to low income adults, making affordable health insurance available to adults with incomes up to 133 percent of the federal poverty level.



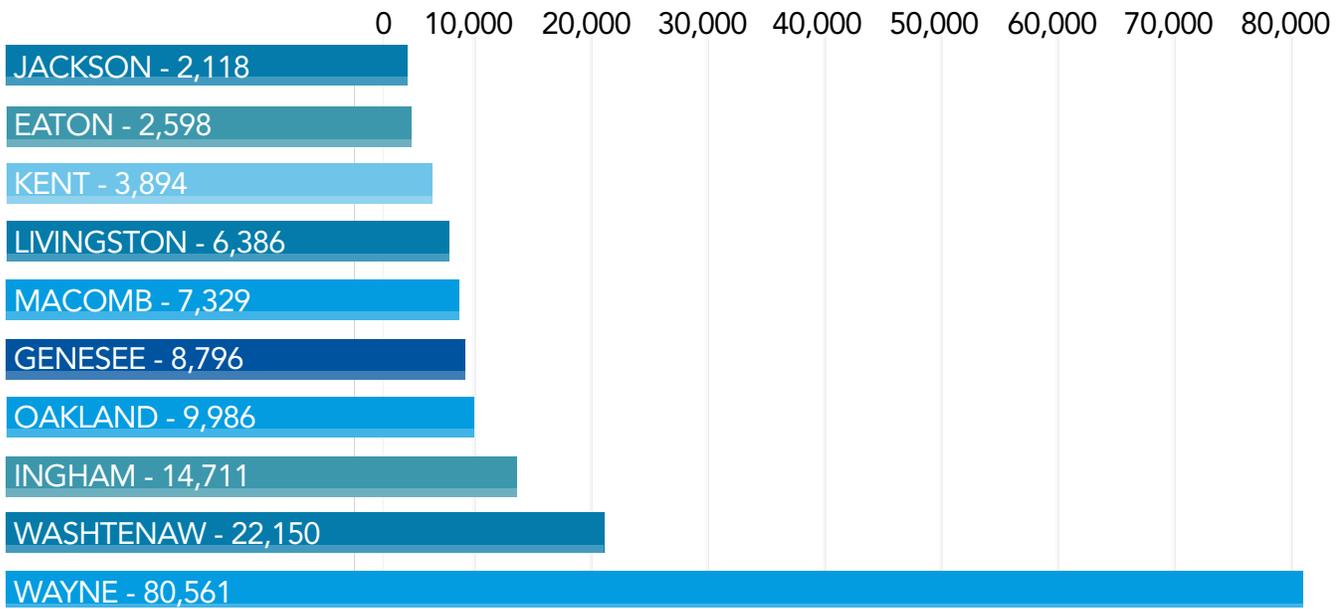
We're grateful to the Michiganders who enrolled in our plan. It's our honor to serve and assist our state's Medicaid population. We're also grateful for the invaluable support we've received from health care professionals and community organizations throughout the state. None of our success this year would've been possible without your help.

Membership Mix December 2016



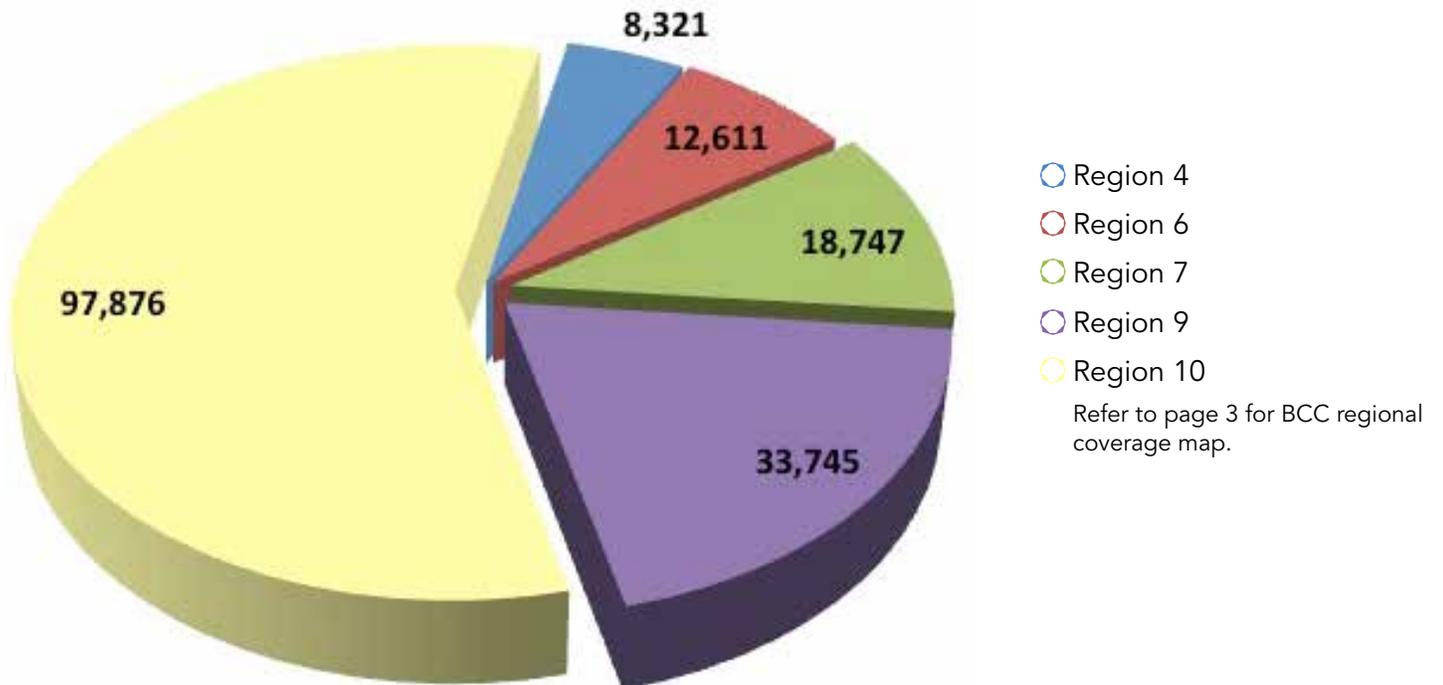
- 49.82% Temporary Assistance for Needy Families
- 39.34% Healthy Michigan Plan
- 6.54% Age, Blind and Disabled
- 1.60% Duals
- 0.65% Children Special Health Care Services
- 0.23% Old Age Assistance
- 1.82% MiChild

Top 10 County Enrollment



Source: Michigan Medicaid Managed Care Report, January 2017

Enrollment by Region



Source: Michigan Medicaid Managed Care Report, January 2017

State and national recognition for providing quality coverage



The Michigan Department of Health and Human Services ranked Blue Cross Complete in its top tier of Medicaid health care plans in its 2016-17 *Consumer Guide*. Blue Cross Complete's plan score is significantly higher than the MDHHS Medicaid Managed Care Program average.



Doctors communication and service



Getting care



Keeping kids healthy



Living with illness



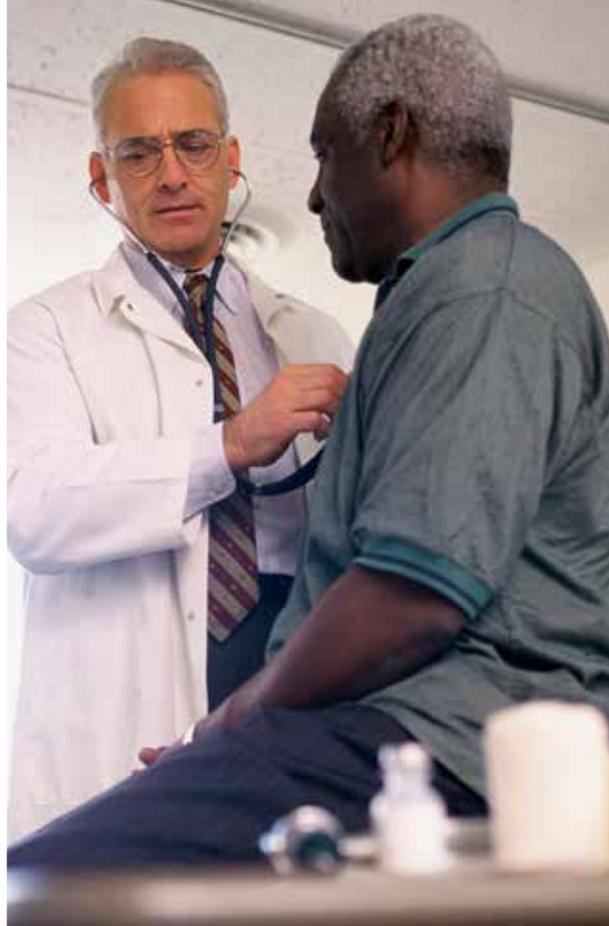
Taking care of women



 Above average

 Average

 Below average



Getting needed care



Getting care quickly



How well doctors communicate



Customer service



★★★★★ Above average performance

★★★ Average performance

★ Below average performance

In addition:

- ▶ The National Committee for Quality Assurance awarded Blue Cross Complete 4 out of 5 stars in its 2016-17 ratings for the second year in a row. We earned our rating based on strong results from the Healthcare Effectiveness Data and Information Set.
- ▶ We were the top-rated plan for Overall Rating of Health Plan with 15 stars in the 2016 Michigan Department of Health and Human Services Adult Medicaid Health Plan CAHPS® Report. The Consumer Assessment of Healthcare Providers and Systems survey measures member satisfaction with their overall health care experience.
- ▶ We received a Distinction in Multicultural Health Care award for the delivery of culturally appropriate and quality improvement interventions serving diverse populations.

A special thank you to our providers

As we expanded our coverage area, we also enlarged our provider network. Many providers and provider organizations were new to our health plan this year and quickly learned about our services and benefits as well as our care management programs. Thank you to all of our providers who didn't miss a beat in acclimating to our programs and providing exceptional care and treatment for our members.

We held two meetings for office managers in 2016 in southeast and mid-Michigan, covering topics that ranged from comprehensive diabetes care to maternal and infant health programs.

These meetings provide a forum to share administrative and clinical information with our provider offices. They include presentations and meet-and-greet sessions with our operational directors and chief medical officer. Because they've been so well-attended, we plan to conduct even more in the future.



"Blue Cross Complete has a comprehensive provider network across the state of Michigan. It's composed of health care systems and practitioners who are passionate about our members' care and overall wellbeing. We're committed to providing excellent customer service and building relationships with our providers. I'm excited to partner with our provider network to ensure our members receive the quality health care they deserve."

**Brenda Lever, Director,
Provider Network Management,
Blue Cross Complete**



We contract with a large network of primary care physicians and specialists across the state of Michigan.

Our provider network includes more than 3,000 primary care physicians, nearly 23,000 specialists, 63 hospitals and 1,600 ancillary facilities. We emphasize quality provider networks and innovative payment models with a focus on population health.

Our dedicated account representatives are spread across Michigan to support our providers by responding to their inquiries and educating them and their staff about our processes, incentive programs and initiatives.

Our partnerships with several provider organizations throughout the state result in positive outcomes for our members.



“We enjoy opportunities to work with Blue Cross Complete on innovative ways to manage the health and wellbeing of our patients in the Detroit community. Blue Cross Complete has been engaged with our clinical teams at Detroit Medical Center on reducing readmissions and ER utilization. Together, we have helped create greater value of care delivery for our patients.”

**Kim Lubbers, Director,
Managed Care, Detroit
Medical Center**

“Blue Cross complete is a welcome partner in our community. Our working relationship demonstrates their alignment with our mission of putting patients first. This is evidenced through our shared process to identify patients for care management with either our health organization or with Blue Cross Complete.

Through our ongoing collaborations we are identifying and developing innovative care delivery systems for under served patients in our community.”

**Ann Donnelly, Vice President,
Medical Management,
Genesys Health System**

Helping our members receive quality care

When we talk about integrated care management, it's increasingly important that behavioral health treatments, therapies, medicines and interventions be part of a holistic approach to health care delivery.

Within Integrated Health Care Management, we have several programs that allow us to meet the specific needs of our member population. Each program's focus is to maintain or improve the targeted population's health status through assessment, coordination of resources and promotion of self-management through education.

We meet our members where they are. For example, through our integrated care management program, we're beginning to embed care managers at the site of service. We have one in a hospital setting and another in a high-traffic provider practice. The goal is to connect our members to the care they need and provide targeted case management.



"As a care manager, I strive to empower members and caregivers. I embrace and motivate them, and inform them of our purpose. I also strive for positive outcomes and recognize wisdom and the great choices they can, do or will make. I educate them, and I completely respect them. Every day, care is the heart of my work."

**Donulae Knuckles, Pediatric/
CSHCS Registered Nurse Care
Manager, Blue Cross
Complete**

"My care manager (Donulae Knuckles) reminds me of what needs to be done to reach my grandson's health goals. She encourages me to take the steps needed so that I can do better for him. She always points me in the right direction and is there to help me if I get stuck and don't know how to move forward."

**Alfreda, Guardian of a Blue
Cross Complete member**

Acting on behalf of our members

Caryn, a Blue Cross Complete care manager recently assisted Melody, wife and caregiver to her husband, Paul, who struggled with Diffuse Scleroderma, a condition that recently ended his life.

“My husband was diagnosed in April 2015 with Scleroderma. He was told he was a good candidate for chemotherapy and went through a six-month regimen of treatments. Unable to work, he became eligible for Medicaid and we chose Blue Cross Complete of Michigan for our Medicaid coverage. I was introduced to Caryn as our nurse care manager. Caryn was my rock and held my hand through everything I went through with my husband,” said Melody.

“Caryn taught me to be a fighter and to never take no for an answer. I was able to get medications approved for my husband. And, with her help, I was able to arrange transportation for Paul in the van he needed to ride safely and comfortably to his appointments. Caryn also helped Paul receive a wheel chair for his declining condition. She always came through and didn’t stop until she found the answers we needed.”



**Caryn Clayton,
Care Manager,
Blue Cross Complete**

Blue Cross Complete offers disease management programs for members who have asthma, diabetes and cardiovascular disease. The purpose of these programs is to improve the quality of life for these members through risk-appropriate care management and education services, with a special emphasis on promoting self-management.

We bring expertise around intensive care management, discharge planning, rehabilitation services and transportation assistance. This helps improve our members’ quality of life.

Many of our members have complex medical conditions. They may have multiple diseases or a single, serious diagnosis like cardiovascular disease or cancer. Our nurses work one-on-one with these patients to assist with:

Coordination of care: Making sure the member is seeing his or her primary care physician, assisting with referrals to specialists and making sure the primary care physician is aware of other care the member is receiving.

Patient education: Making sure the member understands the disease and treatment regimen.

Self-management: Guidance that motivates the member toward compliance and self-management.

Supporting healthy pregnancies and babies



Bright Start® is a special program designed to support our pregnant members. The program helps expectant moms get all they need for a healthy pregnancy and baby. Bright Start educates our members about pregnancy and how to prepare for delivery. Members in the program can also work with a care manager if they have questions.

Our Bright Start program assisted a young woman who was going to the hospital emergency room every other day and sometimes every day for care. She was homeless, and struggled with behavioral health and other health issues.

Our team helped place her in a shelter, scheduled appointments with an obstetrician and arranged transportation to get her to and from those appointments. She received treatments to protect against pre-term birth. As a result, this member had a full-term, uncomplicated delivery at 39 weeks.

Her frequency of visits to the emergency room significantly decreased, and she obtained permanent housing. She continues to receive telephonic care management support and community behavioral health services.

Investing in our community



Our delivery of care model is unique in that we focus our efforts to partner with organizations that serve our communities. We identify grassroots organizations that align with our mission to promote health awareness, health education and health activities. These partnerships are designed to reduce health disparities and barriers to the benefits and services we provide.

In 2016, Blue Cross Complete extended the reach of our outreach partners by placing nonclinical community health workers in the communities we serve. These individuals are familiar with the needs of our members and community resources that are available. In addition, our Blue Cross Complete Community Outreach team:

- ▶ Throughout our regions, we provided Community Health Navigators for every 20,000 members.
- ▶ Hired and trained Community Health Navigators in core competencies
- ▶ Collaborated with community agencies and resources that provide support services in each major city
- ▶ Participated in 444 community events focused on improving the health of the communities served. Reached out to 57,615 members needing medical services either by telephone or in person to close gaps in care
- ▶ Conducted door-to-door visits within seven business days for members who were unable to be reached by telephone

Outreach Totals

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	YTD
Phone Outreach	31	71	584	1,126	1,093	1,338	1,114	1,013	1,286	2,093	1,641	1,140	12,494
Door-to-door Outreach	12	21	26	7,878	10,080	5,791	2,719	3,005	2,726	4,867	5,999	1,997	45,121
Total Outreach	43	92	574	9,004	11,173	7,129	3,833	4,018	4,012	4,012	7,640	3,137	57,615
Total Appointments	19	30	80	897	1,084	708	624	714	594	594	863	377	6,625

Events by Region

	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	YTD
Region 4	0	0	6	7	13	14	5	11	1	10	6	0	73
Region 6	2	6	8	6	11	8	11	14	14	8	5	6	99
Region 7	0	2	1	7	3	2	5	12	5	5	4	5	51
Region 9	2	2	0	2	2	0	4	6	2	4	0	0	24
Region 10	13	19	13	18	25	15	20	18	20	14	11	11	197
Total	17	29	28	40	54	39	45	61	42	41	26	22	444

Supporting the Flint community

This year in Flint many residents experienced health issues as a result of exposure to the public water system. Those who were in a position to help and provide assistance banded together to make the best of a crisis situation. Working with the Michigan Department of Health and Human Services, Blue Cross Complete joined with other health plans to educate residents about the dangers of lead exposure and to encourage immediate lead screenings for children and adults.

Blue Cross Complete also organized door-to-door neighborhood visits to encourage health screenings, assisted members in scheduling office visits with their doctor, and assisted members in finding a doctor. As a result, we performed 680 lead screenings for our members in less than a year.



"The Blue Cross Complete team is out in the community every day. We help people with appointments, transportation, housing, food and other needs, right from their front porch. Our approach is to celebrate life, family and community through inspiring events like baby showers, Healthy Hoops and other youth and adult development programs."

Julia Griffith, Director, Quality Management and Community Outreach, Blue Cross Complete

Doing whatever it takes

Blue Cross Complete's community outreach goes beyond making phone calls and mailing letters. We place workers in our communities to resolve barriers related to health and wellness.

In the summer of 2016, our Community Care Management Team helped Adam, a 44-year-old member, manage his diabetes better, reverse a trend of hospitalizations to address serious high- and low-blood sugar issues, and take necessary steps to improve his health.

Adam's care management team consisted of LaChrisha Carter, R.N., Ronald Smith and Douglas Curtis. They engaged Adam with a caring, persistent effort, first by phone and later in person. Adam lives with his parents. His mother and father also have diabetes, and his father is on dialysis. Adam feared that one day he, too, would be on dialysis.

Ron and Doug, community health navigators, each made personal visits to Adam's home to request a formal assessment appointment to counsel and guide Adam. After another hospital readmission, Doug spoke with Adam and his mother, and Adam agreed to a formal appointment. "Adam's mother was most involved with his care, and was very grateful we were there," Doug said.

With the support of the CCMT team, Adam is now more involved with managing his care. He schedules his own transportation and attends appointments with his care team. He hasn't had any diabetes-related emergency room visits or inpatient hospital admissions since August 2016.

"Adam had a 180-degree turnaround," said LaChrisha. "When members aren't managing their own care properly, we don't give up. Success happens with persistence that reinforces how much we care."

"Care is the heart of our work," Doug said. "I wear it on my sleeve every day."

Doug Curtis and Ron Smith, Community Health Navigators, Blue Cross Complete



Providing resources to refugees

“Through our continued partnership with Blue Cross Complete, we hope to continue to serve our newly arrived refugee clients with these culturally competent health workshops each year.”

Michelle Kachman, Medical Case Manager, Samaritas New American Services

Samaritas, formerly Lutheran Social Services of Michigan, is a refugee education program with offices in Metro Detroit. It focuses on men’s and women’s health, and helping refugees adjust to their new life in America.

Blue Cross Complete sponsored three refugee health workshops in Kent County in 2016. Our focus was on individuals from the Democratic Republic of Congo, the largest population of refugees resettled in 2016.

With our help, Samaritas provided Swahili and Kinyarwanda interpreters for all three workshops, which had about 15 to 25 participants in each session.



Supporting Grand Rapids

In 2016, Blue Cross Complete sponsored two events at Baxter Community Center in Grand Rapids – the Opening Doors Celebration and Strawberry Jamboree. About 300 people attended each of the events. We also provided a community health navigator who volunteered at the childcare center, food pantry and clothing closet.



“What has made this relationship with Blue Care Complete extra special is the hands-on and active approach that you all have taken.

We are extremely grateful for this relationship and look forward to where the future shall lead us, together.”

Sonja L Forte, Director of Community Engagement & Market Place Programs, Baxter Community Center

Giving the Lansing community a lift

In August 2016, Blue Cross Complete teamed up with the Ingham County Health Department for these programs in Lansing:

- ▶ **Rock the Block community health fair:** We hosted a health education table with an opportunity for members to schedule appointments with their doctor. A total of 16 members scheduled appointments.
- ▶ **Back to School weeklong health fair:** We sponsored the event and hosted a health education table with an opportunity for members to schedule appointments with their doctor. A total of 25 members scheduled appointments. Overall, 600 community members attended this weeklong event.

Blue Cross Complete sponsored these events at Lansing's Allen Neighborhood Center:



- ▶ **Five outdoor Farmer's Market Festival Days:** Herbs and Starts, Kids Fest, Tomato Fest, Apple Fest and Harvest Fest. On average, 300 to 400 community members attended each festival day. In July, we provided lead screenings for children 6 and younger at the Allen Farmer's Market Kids Festival Day. Every child who completed a blood lead screening, received \$10 in market coins, which was cost-shared by Blue Cross Complete and the Ingham County Health Department. A total of 21 children were screened at this event.
- ▶ **Four bread basket pantries in 2016:** The pantry was held once a week at the center to give the community access to free food. On average, 150 community members visited the pantry every week.
- ▶ **Four indoor market days:** The indoor markets took place during the winter months. On average, 100 community members attended each indoor market.
- ▶ **Five-mile market walk program:** We sponsored our members who participated in the program. Members who walked five miles received an additional \$5 in farmer's market coins for a total of \$10 in market coins.

Signature events



Baby shower and health fair

In March, Blue Cross Complete held a baby shower and health fair with Matrix Human Services. Nearly 300 Detroit community members – including many new and expectant moms – attended.

Experts were on hand to share information about pregnancy care, car seat safety, nutrition, breast-feeding and other topics. Blue Cross Complete also offered dental cleanings, blood lead tests, hearing and vision screenings, and immunizations to kids.



Healthy Hoops®

In October, we hosted Healthy Hoops®, an award-winning, community-based, chronic disease intervention event that reflects AmeriHealth Caritas' integrated model of care. The event, held at Ypsilanti High School, helps kids and families who live with asthma and other chronic conditions realize that they can remain active as they manage their health. The event paired hands-on asthma education and screenings by a team of medical experts with basketball clinics led by experienced coaches.



Children and families received spirometry lung function tests, asthma control tests, spacer and inhaler demonstrations, and asthma action plan consultations with medical professionals. Other health risks were addressed, including obesity, malnutrition and progression of cardiovascular risk factors. After the screenings, kids participated in a basketball clinic led by coaches, including Detroit native and former Detroit Piston, Jermaine Jackson.

“A top concern of children who are diagnosed with asthma is how it will impact their ability to participate in sports or exercise.

We teach that asthma is a manageable, chronic disease that, with the proper treatment, doesn't have to hold kids back from leading active, fun-filled lives. The keys to a successful asthma management strategy are identification, education about triggers, taking proper controller medication and learning how to manage an emergency.”

**Dr. Donald Beam, Chief Medical Officer,
Blue Cross Complete**



Listening to our members

In 2016, we launched a Member Advisory Council to listen and incorporate feedback from members into our programs and activities to improve quality of care. The council, which includes select members and community advocates from area social service agencies, advocates for issues that impact Blue Cross Complete members. This council also supports cultural and diverse health education and outreach activities.



Member Advisory Council Members:

Kevin Barowicz
Bill Julian
Alfreda Pope
Doretha Russell
Terrell L. Williams

Community Advocates:

Tina Almanza – Detroit Public Schools
Joan Brophy – Wayne Metro Community Action Agency
Reuben Ellis – Woodside Bible
Erin Freeman – Food Gatherers
Kiddada Green – Black Mothers Breastfeeding Association
Aimee Nimeh – Common Ground
Anne Scott – Ingham Community Health Centers
Marlee Sherrod – Wayne Metro Community Action Agency
Barb Truss – Park Medical Centers

“Every member encounter involves listening. As we listen, we begin to truly understand the real needs of our members. It takes the heart of the person to make the job worthwhile, and I believe our staff embodies that.”

Kim Price, Community Education Supervisor, Blue Cross Complete



“Coming to these meetings as a member has been very informational for me. It’s allowed me to bring my ideas to the table.”

Doretha Russell, Member Advisory Council

We're grateful for our associates

From Sept. 26 to Oct. 7, 2016, Blue Cross Complete participated in an employee giving campaign led by one of our parent companies, AmeriHealth Caritas. Reaching nearly 100 percent participation, our associates pledged to a United Way organization of their choice through a payroll deduction option. Blue Cross Complete is a proud supporter of the United Way of Southeastern Michigan and the many programs it offers in the communities where our members live and work.



Many Communities
One Heart



Cleaning up the Denby community in Detroit



More than 50 volunteers from Blue Cross Complete donated their time, money, materials and equipment to help with this special clean-up project. We teamed up with Life Remodeled, a nonprofit program that aims to remodel lives along with neighborhoods, schools and homes in



and around Detroit. The Blue Cross Complete associates spent two days cleaning three neighborhood blocks. Since launching, the program has remodeled 80 homes and cleaned more than 300 blocks on Detroit's east side.



About Blue Cross Complete



Blue Cross Complete is owned and operated as a joint venture between Blue Cross Blue Shield of Michigan and AmeriHealth Caritas. Blue Cross Complete is headquartered in Southfield, Michigan. For more company information, visit 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. Headquartered in Detroit, Blue Cross Blue Shield of Michigan provides and administers health benefits to more than 4.4 million members residing in Michigan in addition to employees of Michigan-headquartered companies who reside outside the state. For more company information, visit bcbsm.com and MiBluesPerspectives.com.

About AmeriHealth Caritas



AmeriHealth Caritas is part of the Independence Health Group in partnership with Blue Cross Blue Shield of Michigan. AmeriHealth Caritas is one of the nation's leaders in health care solutions for those most in need. Operating in 16 states and the District of Columbia, AmeriHealth Caritas serves more than 6.9 million Medicaid, Medicare and CHIP members through its integrated managed care products, pharmaceutical benefit management and specialty pharmacy services, behavioral health services and other administrative services. Headquartered in Philadelphia, AmeriHealth Caritas is a mission-driven organization with more than 30 years of experience serving low-income and chronically ill populations. For more information, visit amerihealthcaritas.com.

Board of Managers:

Mark R. Bartlett

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

Eileen M. Coggins, Esq.

General Counsel and Senior Vice President,
Long Term Services & Supports/Medicare Solutions, AmeriHealth Caritas

J. Michael Jernigan

President, Region 1, AmeriHealth Caritas

Lynda Rossi

Senior Vice President, Public Affairs and Chief of Staff,
Blue Cross Blue Shield of Michigan

Member representative, vacant

Find us online:
mibluccrosscomplete.com



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