

A shared mission of care and engagement



Confidence comes with every card.[®]

2017 annual report

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A message from the Blue Cross Blue Shield of Michigan President and CEO



Daniel J. Loepp

President and CEO,
Blue Cross Blue Shield of Michigan

As part of Blue Cross Blue Shield of Michigan's long-standing mission, we believe that quality, affordable health care should be available to everyone. And Blue Cross Complete — our Medicaid subsidiary — is a key part of that mission.

In Michigan — where an estimated 15 percent of residents live in poverty — Blue Cross has championed statewide efforts to increase access to primary care, lower costs and improve overall health. Now, Blue Cross Complete is one of our company's fastest-growing lines of business.

That growth is driven by key factors that set us apart.

First, people trust the Blue brand. We have a robust network of 30,000 providers who partner with us to deliver better health outcomes. And we have strong community partnerships with agencies that touch our members' lives.

Blue Cross Complete is also known for its personal outreach to members to improve their health, including thousands of door-to-door member visits and hundreds of events to improve health in our communities and meet members where they are.

These are more than numbers. They are moments that change lives.

We should all be proud of Blue Cross Complete's compassionate work to assist the state's most vulnerable people — improving their lives, making communities stronger and carrying out Blue Cross' historic social mission.

A message from the Market President



Heidi Chan

Market President,
Blue Cross Complete of Michigan

As I reflect on 2017 and all that the year has meant to our members, partners and colleagues, I'm struck by a constant theme: collaboration, dedication and a shared mission that puts dignity at the center of our work.

Our providers are at the core of delivering accessible, quality and affordable health care for our Medicaid beneficiaries. We value our partnership with our providers and hospital systems and work diligently to provide resources that assist them in serving our members.

The strong partnerships we hold with community agencies and organizations allowed us to participate in a record 572 community events across our coverage area. At these events we engage with our members face-to-face, and provide access to important health screenings, health education and other community resources.

The 47,000 door-to-door visits we made in neighborhoods last year was a testament to our commitment to act on behalf of our members to schedule annual office visits and increase awareness about health care benefits and important health screenings.

We find that once obstacles such as transportation, food security, stable housing and utilities are removed, our members can focus on their health and the health of their family. We're committed to connecting and advocating for our members who need assistance to remove social determinant barriers.

This year we achieved our 200,000 member milestone and became the fourth largest Medicaid plan in Michigan. We're grateful to our associates, parent companies and colleagues within the Michigan Department of Health and Human Services. Together, we're maintaining quality while exploring innovative ways to deliver health care to the members who put their trust within our care. It's a responsibility we take seriously.

Together we're making a difference

Great endeavors require a great deal of support.

That's why Blue Cross Complete of Michigan's commitment to improving our members' health has always been a team effort.

In 2017, our continued success was a reflection of our deep connection to our members. It was also the result of the invaluable relationships we've developed with our parent companies, governing agencies, contracted health care providers and community organizations that align with our mission.



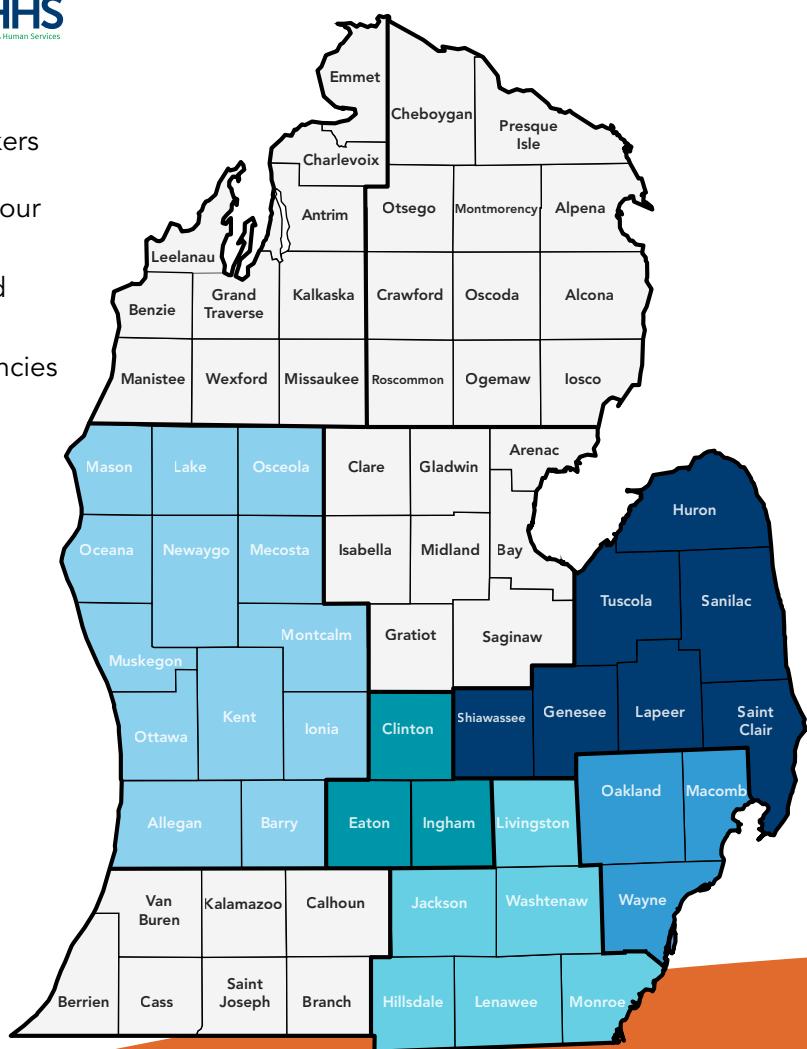
Solid relationships, steady progress

Supported by the brand reputation of Blue Cross Blue Shield of Michigan and the medical care model of AmeriHealth Caritas, we provide health care coverage that our members can count on. At the same time, we count on these partners to help us fulfill our mission:

- The Michigan Department of Health and Human Services 
- Our workforce of dedicated Blue Cross Complete associates, care managers, community health navigators, social workers and other community advocates who donate their time and money to support our communities
- Our robust network of **30,000** contracted health care providers
- Strong community partnerships with agencies that promote health awareness, health education and health activities

These important relationships have helped us build on our momentous 2016 year, when we experienced historic membership growth.

Coverage area by county



Serving 200,000 Medicaid members in Michigan

In 2017, we continued to expand:

- We became the fourth-largest Medicaid plan in the state, serving **32** counties across southeast, central and west Michigan.
- We experienced a **17.7 percent** increase in membership compared with 2016.
- We were Blue Cross Blue Shield of Michigan's fastest-growing segment, contributing to its and AmeriHealth Caritas' membership and revenue goals.
- Our membership growth outpaced the 10 other Medicaid health care plans in Michigan.

We achieved the 200,000-member milestone.

As of December 2017, we were serving **203,163** members.

Region	Jan 2016	Dec 2016	Dec 2017	Dec 2017
4	897	8,043	12,397	6.1%
6	1,586	12,097	17,821	8.8%
7	18,160	18,557	19,725	9.7%
9	26,265	33,320	37,051	18.2%
10	66,423	101,799	116,169	57.2%
Totals	113,331	173,816	203,163	100.0%

Blue Cross Complete of Michigan snapshot

2017 by the numbers

 180 Associates	 32 Counties served	 203,163 Members served
 572 Community events	 47,000 Door-to-door member visits	 4th Largest Medicaid plan in the state
 120 Associate Care Crew registrations	 800 Associate volunteer hours	 96% Associates pledged to the United Way campaign

Saluting our partners in health care



Approximately 30,000 contracted providers are in our provider network. This includes about 2,000 primary care physicians, 45 hospitals and thousands of specialist and ancillary providers.

We emphasize quality and innovative payment models with a focus on population health. Among the hospitals in our network are:

- Ascension
- Beaumont Health
- Detroit Medical Center
- Genesys
- Michigan Medicine
- Sparrow
- Trinity Health

We held four provider office manager meetings across our service area in Flint, Grand Rapids, Jackson and Livonia. These meetings are an invaluable way to share information about our policies and procedures with our provider offices.

We also held two Healthcare Integration Advisory Council meetings to enhance communication between behavioral health care practitioners and Blue Cross Complete.



Raising awareness about opioids

At our Provider Office Manager and Healthcare Integration Advisory Council meetings, we addressed the opioid epidemic, which emerged in 2017 as a national crisis. Dr. Donald Beam, chief medical officer for Blue Cross Complete (pictured on page 6), talked about the national statistics for adults and adolescents, including the death rate from drug overdoses in the United States and the specific drugs involved.

Beam also discussed the rise in births to women who abuse opioids (according to the Substance Abuse and Mental Health Services Administration) with the rate highest among young women. Babies born to mothers who are addicted to prescription painkillers or heroin experience withdrawal symptoms and are likely to have low birth weight and breathing problems.

Blue Cross Complete also helped raise awareness among our members about the opioid crisis and how to find help for an opioid habit.

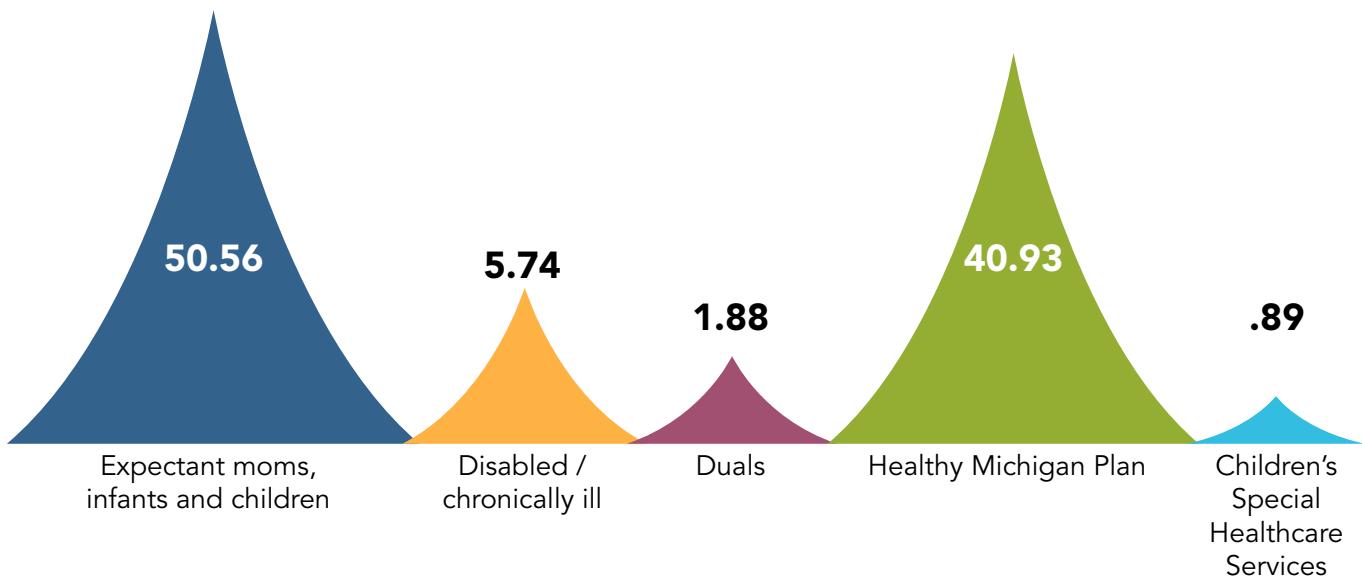
Approximately 30,000 contracted providers are in our provider network.



Our members: The heart of our mission

- More than 50 percent of Blue Cross Complete's membership consists of expectant moms, infants and children.
- About 40 percent of our membership is 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 also serve the disabled and chronically ill, those eligible to receive both Medicaid and Medicare, and Children's Special Health Care Services beneficiaries. Our market share for this last segment of our population increased from 6.3 to 9.3 percent, a membership increase of 47 percent.

Membership mix by percentage



No matter what — we've got their back

We take pride in being able to serve a diverse population that includes many languages, cultures and degrees of health literacy. As a result, we've been recognized by the National Committee for Quality Assurance two years in a row with a Multicultural Health Care Distinction award.

To tailor our communications and programs to meet our members' needs, we collect member-reported race, ethnicity and language data using a systematic approach. More than 49 percent of our members have reported this requested information to us.

Supporting refugee resettlement programs

We have a strong partnership with Bethany Christian Services and Samaritas, primarily for African and Middle Eastern refugees:

- Blue Cross Complete sponsors orientations to United States-style health care that include teaching concepts of wellness, preventive health and adapting to the abundant nature of the U.S. lifestyle.
- We conduct an orientation for women on feminine hygiene and undergarments, including supplies and bra-fitting sessions.
- Our members get a gift card to buy undergarments.
- Our member information has been translated to Swahili.

How we engage our members



Addressing barriers to accessing care



Often, our members are hard to reach, and many have health literacy and language barriers. As a result, our community health navigators assist members who are struggling with at least one social determinant of health.

From September through December 2017, Blue Cross Complete gathered social determinants of health data from 3,100 of our members. We used this information to help our members receive food, utilities, housing, transportation and other needs.

We enhanced the phone call experience for Spanish- and Arabic-speaking members by connecting them directly to our Customer Service language service line. We also provide Spanish skilled representatives to assist members over the phone.

Our Consumer Assessment of Healthcare Providers and Systems, or CAHPS, measures increased in three key categories for member service:

- Getting care quickly (82 percent in 2016; 84 percent in 2017)
- Getting needed care (82 percent in 2016; 85 percent in 2017)
- Customer service (88 percent in 2016; 90 percent in 2017)

We improved the member transportation experience by adding an up-to-the minute driver location feature, appointment text messaging reminders and the ability to schedule appointments online through our website.



Community health navigators

Among the heroes of our outreach program are our community health navigators who are spread across southeastern, central and western Michigan throughout our 32-county service area.

As our feet on the street, these team members go into neighborhoods, knocking on doors to find members who can't be reached by phone. On the spot they make doctor's appointments, arrange

transportation to medical appointments and conduct social determinants of health surveys.

Last year, we called 25,026 members and conducted 47,380 door-to-door member visits to improve health in the communities we serve.

And, we've seen this outreach pay off most recently for young people. For two years in a row, we've received strong ratings for Keeping Kids Healthy in the state's Consumer Guide.

Holistic Approach to Member Care

Our integrated health care management programs address members' comprehensive needs.



Going the extra mile for our members

"When I look in the mirror, I know I've changed. It makes me feel good to be me."

Gerald Tyler



Through our delivery of care model, we've focused our efforts to partner with organizations that serve our communities. As a result, in 2017, we:

- Increased the number of individuals receiving complex care management
- Implemented a new transition care management team
- Established a referral process for the Maternal Infant Health Program. This program provides home visits and care coordination for pregnant women and infants

Among the member advocate roles at Blue Cross Complete is a special group known as the Community Care Management Team. The CCMT provides specialized care to complex members with high in-patient admissions and emergency department visits. This one-on-one member engagement is vital to establishing trust, rapport and positive health outcomes.

The CCMT features community health navigators who work with a licensed registered nurse and medical social worker to provide numerous resources to help Blue Cross Complete members address their medical and psychosocial conditions.



'You've changed my life. I commend and applaud you. I really, really thank you.'

The Community Care Management Team helped Gerald Tyler travel the road toward better health. Gerald, a high-risk member with behavioral and physical health challenges, said the team changed his life.

Gerald lives in Southeast Michigan. He has a history of congestive heart failure, frequent emergency room visits and several in-patient hospital stays. He wasn't seeing his doctor regularly and didn't understand how his weight and diet were impacting his chronic heart condition. He was also struggling to stay away from drugs and alcohol.

"When we first met with Gerald, he was not in a good place, and didn't know enough about the importance of taking care of himself," said Yvanna Marlin-Guanga, a CCMT community health educator at Blue Cross Complete. "Over time, we persuaded him to put forth a whole-hearted effort into changing his lifestyle."

The Blue Cross Complete team educated, supported and motivated Gerald to identify and achieve his goals. They scheduled and attended doctors' appointments, followed up with reminders, and helped him to overcome barriers that prevented him from managing his heart condition.

Gerald said his two daughters, ages 6 and 7, are his main reason for wanting to look, feel and be better.

"He was motivated to change; he just didn't know how to change," said LaChrisha Carter, a registered nurse, and supervisor for Integrated Care Management at Blue Cross Complete. "His biggest fear was not being around for his daughters. They motivated him to take steps to improve his health."

Under CCMT care, Gerald began to advocate for himself. He participated more in his care plan and called CCMT staff and other providers when he needed assistance. LaChrisha noticed positive changes in his mood, mindset and way of thinking.

"When I look in the mirror, I know I've changed," Gerald said. "It makes me feel good to be me."

Mark Howison, a care manager and CCMT licensed clinical social worker, further assisted Gerald by providing access to housing options, Alcoholics Anonymous meetings, community mental health services and nutritional services. "Our CCMT program is successful because we care and the organization has given us the opportunity to put that caring into action," Mark said.

Gerald worked with the team for eight months and said he became drug-free. Since graduating from the CCMT program, he said he'll always remember the assistance, help and encouragement he received from the Blue Cross Complete team.

"I support this program 150 percent," said Gerald. "You've changed lives — you've changed my life. I commend and applaud you. I really, really thank you."



BRIGHT START®



Bright Start® maternity care program

This program provides new moms with the best chance for having a healthy baby. It focuses on early and continual care throughout pregnancy. Our care managers play a hands-on role to facilitate care with the health care provider and home health care agencies.

Our Bright Start care management team helped a young mother who was going to the hospital emergency room every other day and sometimes every day for care. She was homeless and struggled with behavioral and other health challenges.

Our team helped her get into a shelter and arranged for her appointments with an obstetrician specialist. We also arranged for transportation to and from her doctor appointments. Through home care, she received 16 weeks of progesterone treatments to protect against pre-term birth.

Thanks to the support and dedication of the team, and the commitment of the member to her health and her baby, she had a full-term, uncomplicated delivery at 39 weeks.

She's now in permanent housing with her child, and had only two visits to the emergency room in the first three months of this year, compared with 10 ER visits during the same period last year.

This care and concern shown by our care manager helped empower the member. They remain in close contact today thanks to the trusting relationship forged through our health care plan.

Delivering a team effort

We participated in a record 572 events to promote health awareness, health education and healthy activities in the communities we serve. The events also provided us with the invaluable opportunity to interact with our members face to face.

We work in close alignment with Blue Cross Blue Shield of Michigan to identify community and provider partners, sponsorships, outreach and events.

Here are highlights from our 2017 events:

Baby Shower and Health Fair

Blue Cross Complete hosted a community baby shower, inviting community agencies to help us educate women and their partners about healthy pregnancies and early childhood well care.

At the Blue Cross Complete Baby Shower and Health Fair held March 24 in Detroit, nearly 250 expectant mothers made connections to breastfeeding resources, car seat safety, immunizations, nutrition, well-baby visits and more. The event was staffed by our Care Crew volunteers.

"The baby shower is a great resource for new and expectant parents to learn how to care for themselves and their new babies," said Dena Nagarah, Blue Cross Complete community outreach manager. "It's a great opportunity to have 300 people all talking about important topics — from safety to wellness — while sharing their experiences and expertise."



Living our mission

In 2017, Blue Cross Complete associates volunteered at a variety of events. More than 75 associates registered for the AmeriHealth Caritas Care Crew program with total associate volunteer hours surpassing 800 hours. Here are some of the ways our associates helped build healthy communities:

Life Remodeled

In August, they teamed up with Life Remodeled, a Detroit-based nonprofit that invests in one Detroit neighborhood each year. Nearly 40 volunteers from Blue Cross Complete joined Life Remodeled and its 10,000 volunteers to clean up 300 city blocks in six days.

As this year marked the 50th anniversary of the 1967 Detroit uprising, Life Remodeled focused on the neighborhood surrounding Central High School. This was the city's first public high school, located in the community where Detroit's civil unrest began.

Blue Cross Complete associates spent the entire morning on Aug. 3 mowing lawns, cutting hedges, cleaning front porches and picking up trash.

"It's a good feeling to see Life Remodeled breathing life back into the area," said Doug Curtis, community health navigator at Blue Cross Complete who volunteered at the event. "In a time when a lot of Detroit public schools are closing, Life Remodeled found a way to give the kids of Durfee Junior High School somewhere to go."

The students of Durfee Elementary-Middle School will be moving to Central High School to accommodate the full renovation of the Durfee building.



Michigan Coalition Against Homelessness Sleep Out

Blue Cross Complete sponsored this event on Nov. 8 in Lansing. The event aimed to raise awareness and offer a greater sense of understanding and compassion about homelessness and critical housing needs.

Elected officials, members of the media and other stakeholders learned about homelessness in Michigan from local experts on homelessness services and listened to personal stories of those who have experienced homelessness.

"Support from Blue Cross Complete for the Sleep Out is important because we have members who are affected by homelessness," said Market President Heidi Chan, who slept unsheltered all night outside city hall. "Opportunities like this give us insight into what our members are experiencing, and help us determine the best ways to assist them in their greatest time of need."

National Hunger & Homelessness Awareness Week

From Nov. 11 through Nov. 19, Blue Cross Complete distributed 800 Snuggle Sacks in the mid-Michigan and Metro Detroit areas, including Lansing, Flint, Lapeer, Detroit and Taylor, through shelters, churches and community health centers.

Each sack contained a blanket, socks, hand warmers, hat and gloves, toiletries, water bottle and protein snack.

"These simple things that we might take for granted, those struggling with homelessness are so grateful to have," said Dena Nagarah, community outreach manager. "It's so fulfilling to be able to help in such a simple way."



Listening to our members



Healthy Cooking on a Budget

This chef-led cooking program took place at food pantries, community centers and schools. It featured healthy recipes that are easy and inexpensive to prepare, using food available at most food pantries.

In 2017, Chef Paul Penney (pictured on the next page) provided healthy cooking tips at 34 events in Detroit, Ypsilanti, Wayne, Pontiac and Westland.

Lighthouse of Oakland County Adopt-A-Family

During the holiday season, Blue Cross Complete adopted five families from the Lighthouse of Oakland County Adopt-A-Family program. Associates personally purchased gifts to fulfill the families' wish lists. They also donated their time to the organization by delivering and sorting donations.

United Way participation

Blue Cross Complete proudly led the way for AmeriHealth Caritas by achieving a 96 percent pledge participation rate in our United Way *Together We Care* campaign.



Blue Cross Complete online contest

We held a contest to increase member online accounts. Members who signed up from July 18 and Aug. 15 were entered into a contest for four Detroit Tiger tickets and snack packs. The winner, Yasmine, from Ann Arbor, is shown here on the left with her son during a game against the Chicago White Sox.



Member Advisory Council Members

Our Member Advisory Council, launched in 2016, continued 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 representatives from area social service agencies, advocates for issues that affect Blue Cross Complete members. The council also supports cultural and diverse health education and outreach activities.

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 Grounds
Anne Scott – Ingham Community Health Centers
Marlee Sherrod - Wayne Metro Community Action Agency
Barb Truss – Park Medical Centers





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 information, visit mibluecrosscomplete.com.

About Blue Cross Blue Shield of Michigan



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. BCBSM provides and administers health benefits to more than 4.6 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 approximately 5.6 million Medicaid, Medicare and Children's Health Insurance Program (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 35 years of experience serving low-income and chronically ill populations. For more information, visit amerihealthcaritas.com.

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