



Adding
value,
improving
health
outcomes

Mission

We help people get care, stay well
and build healthy communities.

We have a special concern for
those who are poor.



Table of contents

A message from Blue Cross Blue Shield of Michigan President and CEO Daniel J. Loepp	2
A message from Market President Heidi Chan	3
Gaining insight into member needs	5
Blue Cross Complete by the numbers	6
A dedicated provider community	8
Improving the conditions of daily life	10
Making connections	14
Whole-person care coordination	18
Help during pregnancy	20
Giving back to our communities	24
Member Advisory Council	26
About Blue Cross Complete	28
About Blue Cross Blue Shield of Michigan	28
About AmeriHealth Caritas.....	28
Board of Managers	29



Message from Blue Cross Blue Shield of Michigan President and CEO Daniel J. Loepf

At Blue Cross Blue Shield of Michigan, we're celebrating our 80th year in 2019. Led by our social mission, we continue to lead the way for Michiganders to have better access to high quality, safe and affordable health care. As we reach this milestone, we are recognizing the meaningful ways we deliver care solutions such as through Blue Cross Complete, our Medicaid subsidiary.

Using a model of personal outreach, Blue Cross Complete excels in delivering quality care to more than 200,000 members. Improving health outcomes for members is possible because of our robust network of 30,000 providers.

With a strong community presence in neighborhoods, Blue Cross Complete and partner agencies work together to achieve results and change the lives of our state's most vulnerable citizens.

Blue Cross is proud to be a force for positive change through innovative efforts that improve the quality of care and reduce costs. Our 80 years have shown us time and again that success is best accomplished when we work with others to invest in stronger communities with better health initiatives today and for decades to come.



Message from Market President Heidi Chan

I'm touched by the shared commitment I witness at Blue Cross Complete day in and out to serve and support our members. As the inspirational stories shared in this report can attest, there are multiple obstacles faced by individuals and families who face the daily stresses of poverty as well as health literacy challenges.

In 2018, our associates took time out to learn more about these obstacles and to experience first-hand the frustrations of having to choose between providing basic necessities like housing, utilities, food and transportation and the time and energy it takes to get by day to day. With sensitivity and care for those we serve, Blue Cross Complete associates support our members in connecting to community resources to help alleviate these barriers. These non-medical factors can and do impact an individuals' health.

A holistic look at a person's health allows us to deliver the appropriate level of care and through preventive efforts and education, to enhance a person's quality of life and living standards. From disease management and complex care management for our most vulnerable members to specialized maternity care, childhood well visits and vaccinations to dental reminders, Blue Cross Complete supports our members along the health care continuum.

We also invest in the communities we serve and personally volunteer at myriad community events that provide important resources for our members. These actions and community partnerships bring relief and hope to those who need a helping hand.

As stewards of taxpayer dollars, we're mindful of the trust placed within our care and seek to add value and improve health outcomes, working with providers to deliver care that is as much social as it is clinical.

“It calls on us never to be indifferent to despair. It commands us never to turn away from helplessness. It directs us never to ignore or to spurn those who suffer untended in a land that is bursting with abundance.”

— Lyndon B. Johnson upon signing Medicaid into law, July 30, 1965



Gaining insight into member needs

Blue Cross Complete made great strides in 2018. We continued to focus on connecting our members with health programs and services, which led to improved health outcomes. Our accessibility to members in their neighborhoods helped nurture trust, create relationships and remove obstacles to receiving care.

In May 2018, we walked in the shoes of our members by taking part in a poverty simulation exercise. We experienced what it's like to face barriers to services and learned how to assist our members as they navigate through roadblocks.

In addition, we continued our social determinants of health assessment survey. The data gathered from these assessments shows us which resources our members need the most. This helps us assist them to meet their needs and improve their well-being.



Blue Cross Complete by the numbers

Working together, we can multiply our efforts and surround the population we serve with coordinated, actionable care that's based on trust and positive intervention.



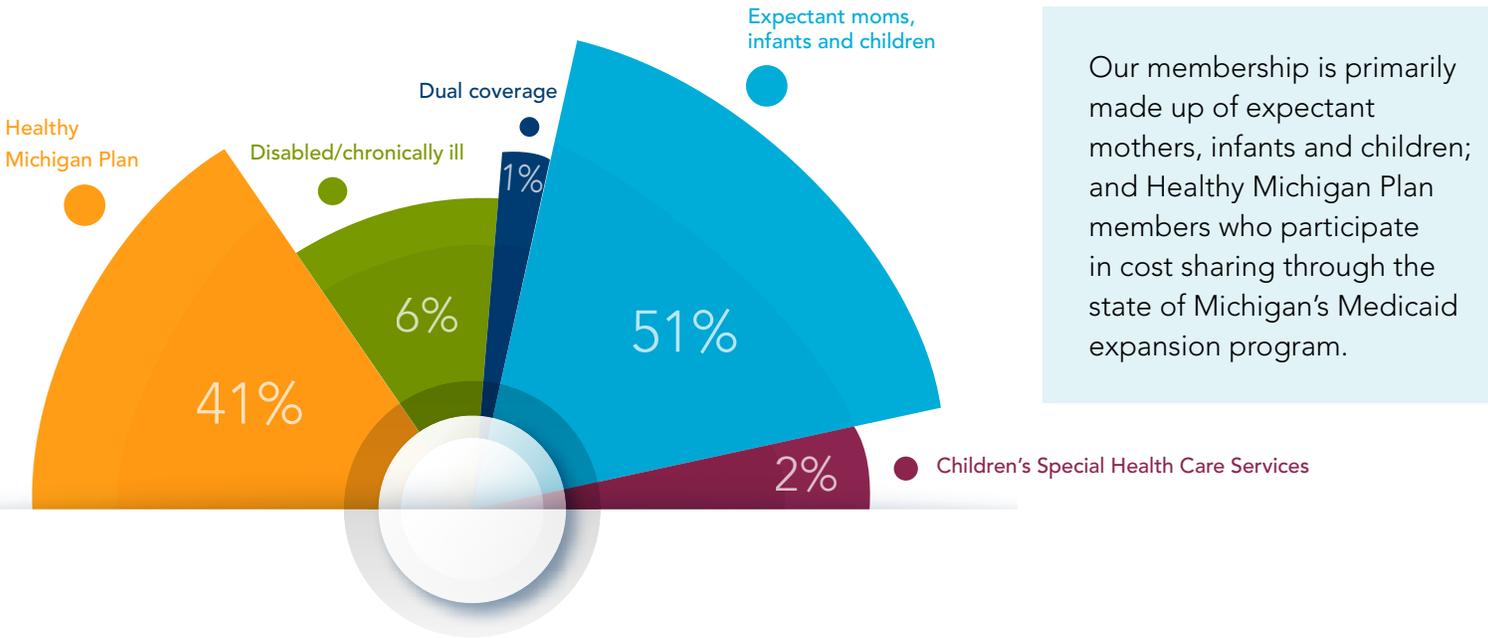
2018
in review



Our membership

At the beginning of 2018, our membership stood at 198,824. By year-end, membership increased by 11,059 members (6%) for a total of 209,883. Blue Cross Complete holds 12% of the market share among the 11 Medicaid health plans in Michigan.

The Healthy Michigan Plan accounted for more than 40% of our total membership at the end of 2018. Most of our members (56%) live in Region 10 (Wayne, Oakland and Macomb counties.)



Our membership is primarily made up of expectant mothers, infants and children; and Healthy Michigan Plan members who participate in cost sharing through the state of Michigan's Medicaid expansion program.

57,052

Phone calls to members



662

Blue Cross Complete sponsored community events



1,986

Associate volunteer hours



32

Counties served in Michigan



8,042

Member appointments scheduled



207

Associates on staff



97%

Compliance oversight rate achieved in regulatory reviews from the Michigan Department of Health and Human Services



A dedicated provider community

Ninety percent of our providers are involved in the Patient-Centered Medical Home program. Since 2009, PCMH has transformed primary care with a team-focused approach using follow-up care and helping to ensure doctors, caregivers and patients are all communicating. Providers who use the PCMH model see reduced emergency room visits and improved wellness through more preventive care.

We monitor our provider networks to help ensure there are sufficient providers to cover the numbers of members seeking access to care. We work to help ensure that our providers are board-certified with an adequate number of specialists available.

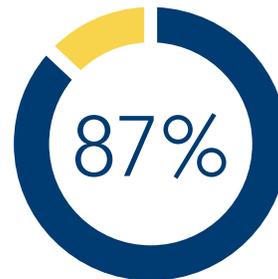


In addition, we work with our providers to help them meet appointment access standards. Together with our providers, we achieved our goal of having an 85% compliance rate for each standard appointment type listed below:

Compliance rates for five standards assessed for primary care doctors in 2018



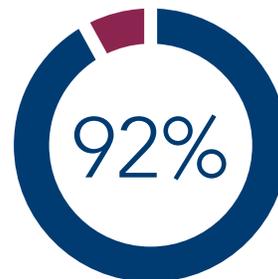
Preventative care
Appointment access
30 days



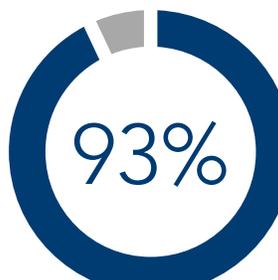
Urgent care
Appointment access
48 hours



Routine primary care
Appointment access
10 days



Emergency care
Appointment access
Immediately



Waiting room time
Appointment access
30 minutes



Achieving an accreditation status of Commendable from NCQA is a sign that a health plan is serious about quality. It is awarded to plans whose service and clinical quality meet or exceed NCQA's rigorous requirements for consumer protection and quality improvement.

— Margaret E. O'Kane, NCQA President

Engaging with our behavioral health providers

Blue Cross Complete held two Healthcare Integration Advisory Council meetings with behavioral health specialists on May 16 and Oct. 25, 2018. Blue Cross Complete Market President Heidi Chan was joined by Dave Schneider of the Michigan Department of Health and Human Services and Dr. Duane DiFranco, Blue Cross Blue Shield of Michigan Vice President, Medicare STARs and Clinical Performance. Both guest speakers discussed integration of services for patients where coordination and collaboration lead to high-quality, patient-centered health care.

Topics focused on:

- Improving coordination of behavioral health care and general medical care
- Sharing best practices
- Fostering collaboration
- Improving communication channels with behavioral health providers and community agency partners

Focusing on quality

Blue Cross Complete is committed to providing high-quality health care in Michigan. We report on our quality improvement program and annual accomplishments as part of our accreditation with the National Committee for Quality Assurance.

The NCQA rates health care plans on the results of the care people receive and what patients say about their care. We hold a Commendable Health Plan Accreditation, meaning we have well-established programs for service and clinical quality that meet or exceed requirements for consumer protection and quality improvement.

We also hold the Distinction in Multicultural Health Care from NCQA. This is given to organizations that engage in efforts to improve health care for all. This is done by making culturally and linguistically sensitive services available to members and reducing health care gaps.



Improving the conditions of daily life

Looking beyond illness

According to the World Health Organization, 80% to 90% of a person's health is tied to non-medical factors. It's important to identify and address underlying reasons that affect our health. We accomplish this by using a social determinants of health assessment with our members.

The assessment approaches the model of whole-person, integrated care and aligns with outreach, education and health management to address a range of social determinants. Specifically, the assessment looks at a member's access to care, quality of services, socio-economic influences, physical environment and health behaviors.

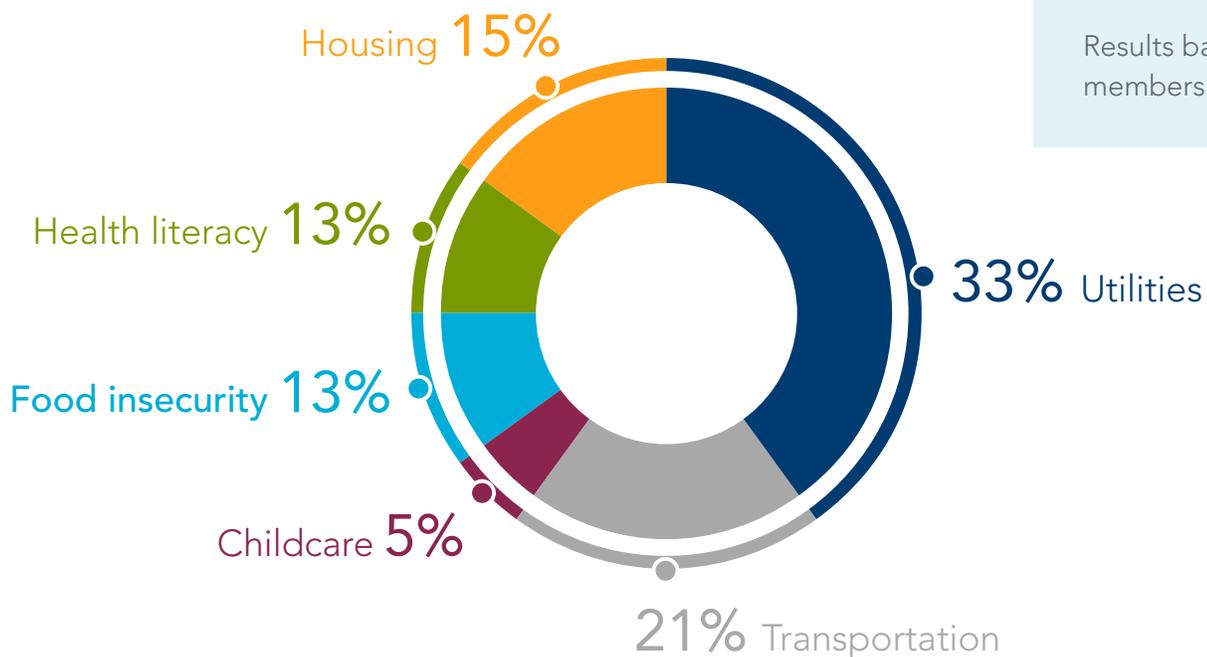
The results of the assessment are used with members to determine the resources and assistance needed to best help them reach optimal health.

We compiled the results of our assessments and found the determinants of health that were most prevalent within our members. The diagram on the right highlights these areas.



“The social determinants of health are the conditions in which people are born, grow, work, live, and age, and the wider set of forces and systems shaping the conditions of daily life. These forces and systems include economic policies and systems, development agendas, social norms, social policies, and political systems.”

— World Health Organization



Results based on 15,120 members surveyed.

The assessment process gives us the opportunity to develop a rapport with members, strengthen relationships with community partners and widen our network of resources to support members within their communities.



In the shoes of members

More than 100 Blue Cross Complete of Michigan and Blue Cross Blue Shield of Michigan employees participated in a Community Action Poverty Simulation in May 2018.

The hands-on exercise is designed to sensitize participants to the realities faced by low-income families and alleviate stereotypes.

The scenarios simulated typical experiences of members with limited resources. For example, acting out a scenario of seeking financial assistance, dealing with an unexpected challenge such as loss of a job, receiving an eviction notice or being robbed.

Each participant played a role either as a person in need or a community resource employee who, because of mandates and policies, end up creating barriers for those seeking assistance.

Valuable insights

We came away with several insights, including the difficulty of navigating systems and resources. We learned what it means to go without transportation and the added costs for lost opportunities when transportation isn't available to reach resources or medical appointments.

Catrina Dixon, care connector, Integrated Health Care Management, shared her reaction to the poverty simulation activity:

“The struggle was real. The daily obstacles we faced were depressing, and it was hard to stay positive with all the challenges.

However, I also learned that people actually care and were willing to share their limited resources with others.”

A community of care in action

It was a routine referral to Community Outreach from the Bright Start® team. A member in Flint needed a postpartum check, including the baby’s lead screening. Our community health navigator arranged to also complete a survey assessment. During the assessment, the member opened up and told the CHN she needed an electric stove and a reliable refrigerator for her three children.

The CHN began her search for the items but exhausted the list of nonprofit agencies who usually help. Remembering her positive experience with the Maytag Store in Saginaw where she purchased her own appliances, our CHN reached out to ask.

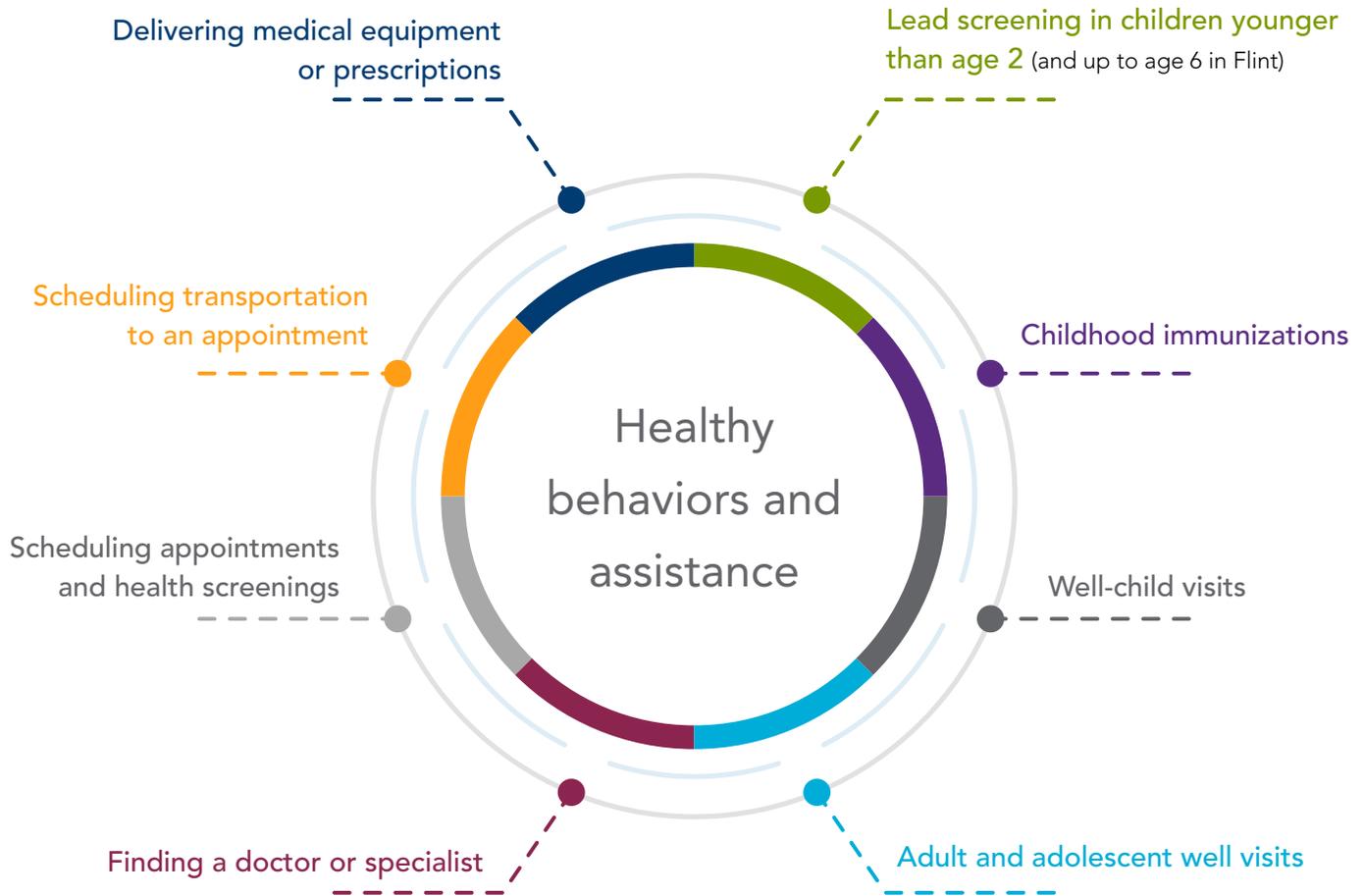
Soon a delivery truck from the Maytag Store arrived with a stove and refrigerator. As a surprise, our CHN arranged for a week’s worth of food from Crossover Downtown Outreach Ministries to arrive in the same delivery. A routine referral turned into a truck full of joy for this mom and her young family.

Making connections

Associates on the ground. Our teams of dedicated associates are routinely found in Michigan neighborhoods meeting with members, scheduling doctor visits, offering resources and hosting community events.

Our care connectors are familiar with community services, available to assist members with applications, and follow through until services are delivered.

We use the telephone, text and go door to door to reach members. Following are some healthy behaviors we promote and assistance we offer:



Our Rapid Response and Outreach team is made up of registered nurses, social workers, behavioral health clinicians and non-clinical care connectors to support members to identify and overcome barriers that prevent them from meeting their health care goals.



Connecting members. Many of our programs focus on connecting members to community-based organizations for services and information. We engaged our members through the following:

Our website, mibluecrosscomplete.com. The redesigned website has mobile-readiness capability, allowing the site to adjust to the size of a smartphone, tablet or desktop device. All visitors, regardless of disability, can access our website. It's loaded with dedicated content about Medicaid basics, core benefits, maternity care, dental care, event listings, flu prevention, smoking cessation, transportation assistance, pharmacy drug lists and child and adult vaccine guidelines.

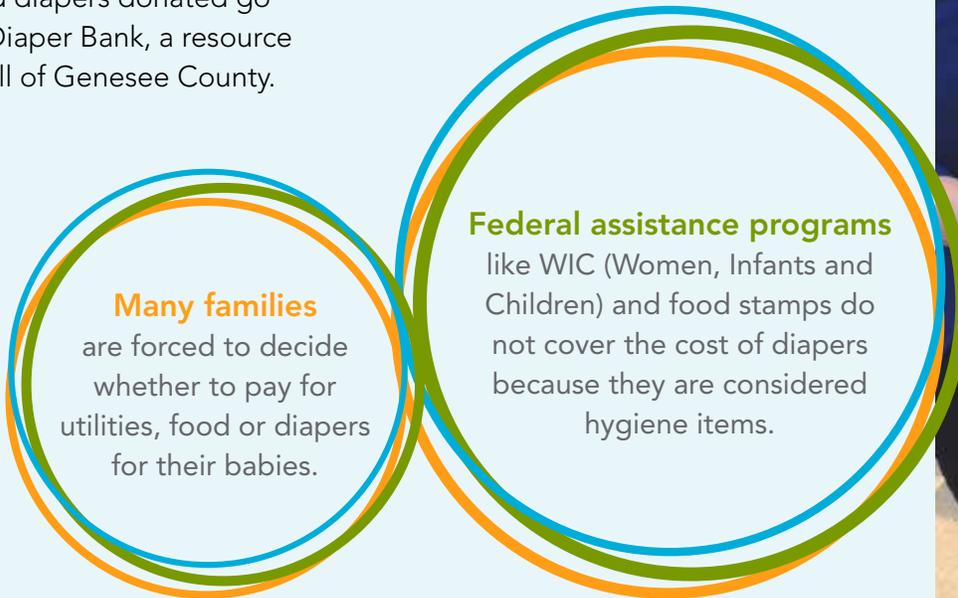
The Community Resource Hub. This hub is a searchable directory on our website with detailed information about community services. Resources for shelter, food, clothing and utilities can be searched by area and other parameters that narrow results by age and gender. The data in the directory, which is updated biannually, includes a map and directions, hours of operation and additional details on accessing the service. Access to the directory for our care management and member service staff includes the ability to track favorites and add reviews.

Community events. We partner with community organizations to facilitate educational events focused on promoting healthy behavior. For example, nutritional classes are offered at local supermarkets, and health screenings and educational events are often held in collaboration with other service organizations. Throughout 2018, we participated in a total of 662 events with agencies and organizations that serve our members. The diaper drive in Flint is one of the most popular.

Diaper Drive

We're a proud sponsor of the ABC12 Diaper Drive. The Diaper Drive supports the Flint Diaper Bank, where more than 1 million diapers are collected and distributed to local families in need. Our associates took calls and collected donations.

All funds and diapers donated go to the Flint Diaper Bank, a resource that serves all of Genesee County.



Youth of the Year breakfast

The Boys & Girls Clubs of Greater Flint is an after-school and summer program for youth ages 7 to 17 in Genesee County. The club, which operates out of a donated Flint school building, serves 300 youth per day during the school year and 500 each day in the summer. In 2017, Blue Cross Complete helped the club open a second summer location and continues to support the club.

At its inaugural Youth of the Year breakfast, a special presentation by Blue Cross Complete honored two accomplished young women and awarded a college scholarship to Marissa Carr, the 2018 Boys & Girls Clubs of Greater Flint Youth of the Year.



“We’re pleased to support programs like the Diaper Drive that touch the lives of our Medicaid beneficiaries and the community. We’re guided by our mission to help our members access care, be well and build healthy communities.”

— Market President Heidi Chan

Community Baby Shower and Health Fair

Our annual Baby Shower and Health Fair is always a special day for new moms and dads, moms-to-be and children. The fourth annual event attracted 250 attendees at the Northwest Activities Center in Detroit.

Participants received valuable information and took part in presentations, including car seat safety, Chef Paul’s healthy and affordable cooking demonstrations, a kids zone, children’s lead and dental screenings, many prize giveaways and a boxed lunch.

Those presenting included:

- Black Mothers Breastfeeding Association
- Maternal Infant Health Program providers
- Matrix Human Services Head Start
- C.S. Mott Children’s Hospital
- Kohl’s Safe 4 Kids

Whole-person care coordination

The Integrated Health Care Management team focuses on the member's level of need. Each component is designed around a holistic approach to address physical, behavioral health and social determinants of health. Our approach to service delivery within each program is always that of dignity and compassion.



The Complex Care Management program

offers members with serious health conditions or multiple medical issues care management services with a registered nurse.

Care coordination

with members means encouraging them to attend their primary care physician appointments. We promote collaboration among providers and assist with referrals and follow-through.

Drug therapy management programs

help members understand their medications and the importance of medication compliance.

Valued partners and dedicated providers offer education and tools for effective member services. Emphasis is placed on the value of providers' services.

Phone calls, texting and in-person touchpoints

are used with members for scheduling appointments, arranging transportation and connecting to community resources.

Our community health navigators,

part of our Outreach Team, are in the communities meeting members in their homes, offering health education, supporting health needs and providing information on programming to meet individual needs.

Disease management

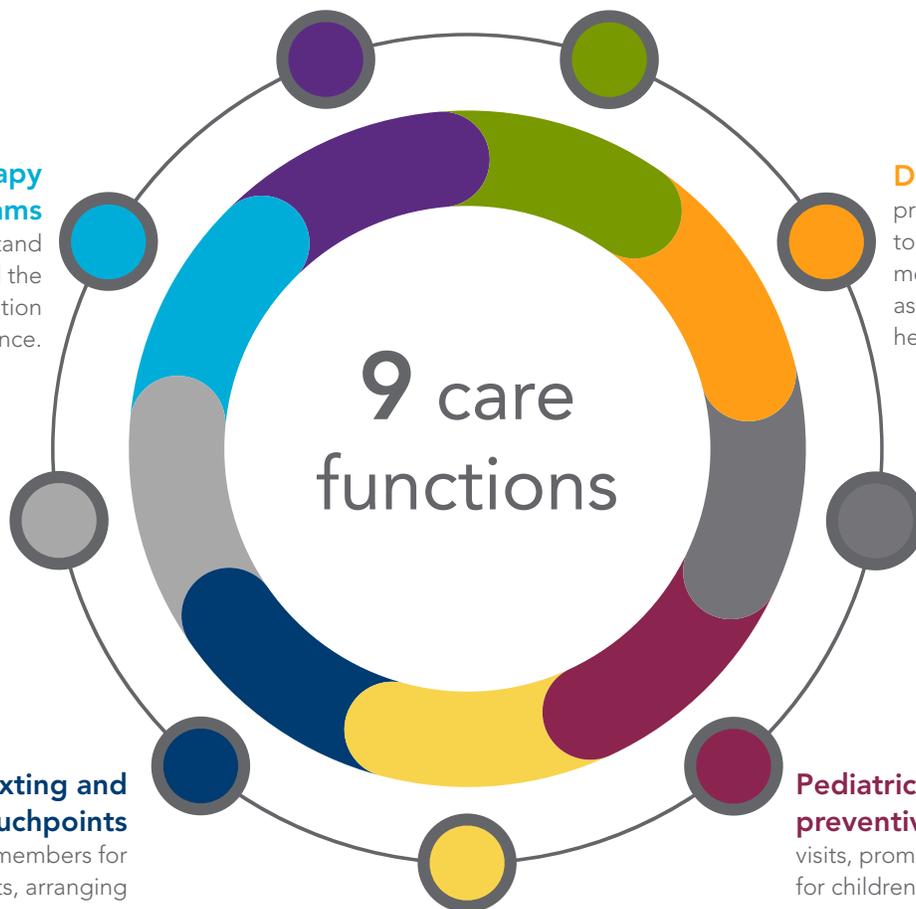
provides valuable information to members with chronic medical conditions such as asthma, COPD, diabetes and heart disease.

Health and wellness activities

offer support and resources for the good health of our members.

Pediatric/adolescent preventive health care,

or well visits, promotes good health habits for children and teens.





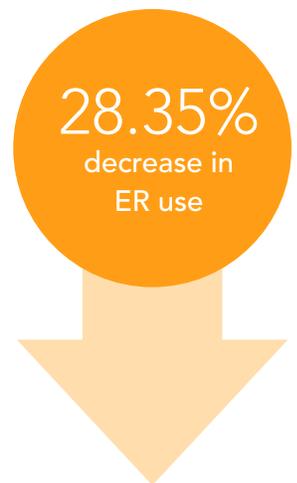
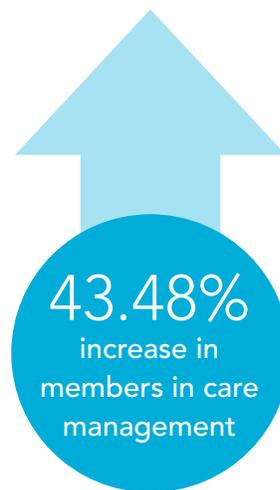
Emergency Room Diversion program

Our Emergency Room Diversion program data from 2018 showed significant improvement over our 2017 results. Using a similar process as the previous year, we chose 200 members with the highest emergency room utilization rates.

Each of these members were assessed by a care manager to determine their need for follow-up care, help with appointments, coordination of care with providers or access to transportation. The care manager also frequently contacted members by phone and established ongoing care management.

These efforts resulted in a decrease in the use of the ER by 28.35% in 2018 compared to 2017. We experienced a 43.48% increase of members in care management. The graphic illustrates the effect of using the care management process with members with high ER utilization.

The effort to build trust and connect with members empowered them to take important next steps toward improving their health and navigating the health care system. We had overall success with lowering costs for this population, including ER, medical and drug coverage costs.





BRIGHT START®

Bright Start® maternity care program

The Bright Start maternity care program focuses on early and continual care throughout pregnancy. Our care managers work directly with members to facilitate care with the health care provider and home health care agencies.

Expectant moms receive a Bright Start welcome booklet introducing the benefits of the program with information about the Maternal Infant Health Program, prepartum and postpartum care, dental benefits, pregnancy conditions, medicine safety, ride service, postpartum depression, and important numbers and resources.

This program offers pregnant women opportunities for education and resources to help increase the likelihood of a healthy pregnancy and delivery.



Bright start for a new mom

A Bright Start care management team member worked with a young, pregnant woman who made several weekly visits to the emergency room for her medical and behavioral health needs. She was homeless with few resources, but she accepted help from our Bright Start care manager.

With guidance from the care manager and program resources, the young woman moved into a shelter, began seeing an OB specialist and using our transportation services for her appointments. She began home care services and received treatment to prevent a preterm birth.

With the helpful intervention of Bright Start, the baby was born at full term with no complications. Mom and baby moved to permanent housing, and mom's use of the emergency room for medical and behavioral health concerns decreased by 80 percent.



Dental care

In 2018, we began offering new dental benefits for pregnant women, allowing women to receive dental care up to three months after their expected due date.

We promote dental health by sending automated phone calls to remind Healthy Michigan Plan members and pregnant members to schedule their routine dental appointments. Members have access to our transportation ride service for these appointments.

Care managers advocate for our members by contacting dental providers when someone, especially pregnant women, has trouble getting timely appointments within the benefit coverage period.

In 2018, we began offering community outreach services to our members enrolled with Blue Cross Blue Shield of Michigan for Healthy Kids Dental services.



In late 2018 we launched the Keys to Your Care texting program for pregnant women.

Weekly text messages focusing on the stages of pregnancy are sent to members who opt in to the program.

Text message topics include:

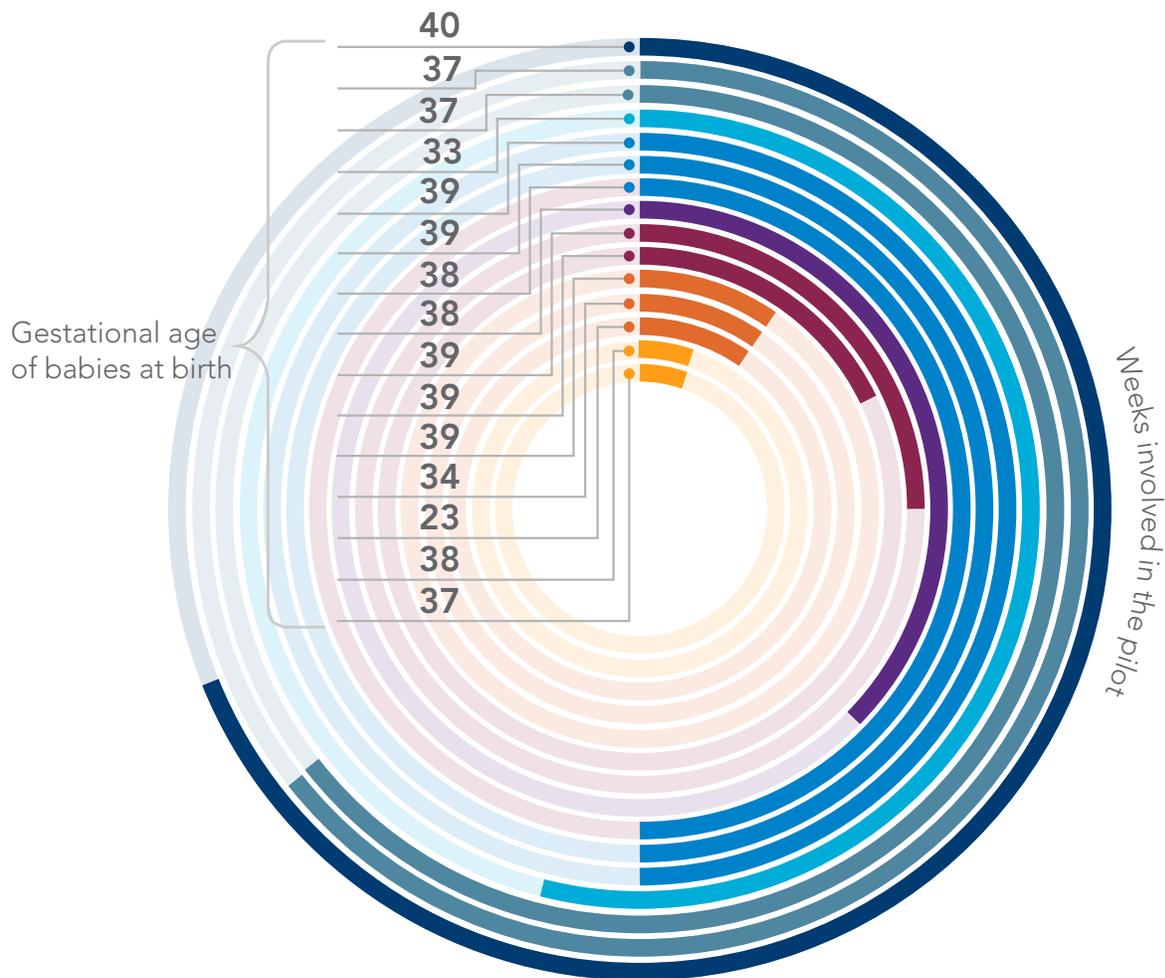
- Joining our in-home Maternal Infant Health Program
- Healthy eating habits by avoiding certain foods
- Understanding the importance of using your dental benefit during pregnancy
- Scheduling rides to your prenatal and postpartum appointments
- Joining a tobacco or smoking quit program
- Preparing for your baby's arrival
- Managing after your baby is born

Pregnant women can opt in to the program by texting BCCMOM to a short code phone number. Interest in the program has steadily increased since its launch. Dozens of users have connected to our ride service or Customer Service support lines with others connecting to our 24-hour Nurse Help Line or Bright Start program.

Healthy outcomes — preterm birth pilot

We conducted a pilot project with 15 members of Blue Cross Complete who had previously given birth before 37 weeks. The goal was to reduce the number of preterm births of less than the 37-week gestational period. The women in the pilot were considered high risk for having a preterm birth. During their pregnancy, the women were prescribed 17P, a progesterone hormone injection protocol to protect against preterm birth.

Eighty percent of the pilot members were successfully engaged with our Bright Start® maternity care management program and received weekly support and assistance, including weekly phone calls, information packets and help with setting appointments and healthy behaviors.



Twelve of the 15 women in the pilot delivered their babies at full-term. This is a significantly higher number than expected. Data indicates the longer the women were involved in the pilot, the more likely they were to have a full-term birth. This was especially true after the five-week mark.

This positive clinical outcome for mother and child resulted in greater financial savings due to a reduction in neonatal intensive care unit stays.

Giving back to our communities

Added to their daily commitment to Blue Cross Complete, our associates volunteer their time in the community through the AmeriHealth Caritas Care Crew program. All together, our associates contributed 1,986 volunteer hours to the community in 2018.



Hygiene kit build volunteer activity for the United Way campaign

In addition to 86 percent of our associates pledging to the United Way for Southeastern Michigan in 2018, 50 of our associates used their lunch hour to assemble United Way hygiene kits. In just one hour, they packed 500 hygiene kits for those in need. The kits went to the Detroit Rescue Mission homeless shelter and Cardboard Prophets, a street-based outreach in Lansing.



Blue Cross Complete leadership 'Spread the Love' at the Lighthouse of Oakland County

The Spread the Love peanut butter and jelly donation drive brought in hundreds of jars of peanut butter and jelly for the Lighthouse food pantry. The leadership team delivered the PB&J goods in person, earning them a tour and presentation of the Lighthouse services.





Member Advisory Council



Our Member Advisory Council grew in 2018. Having more people at the table gave us additional feedback about services, programs and outreach materials. The Advisory Council is made up of active members and community representatives from local social service agencies. The council is responsible for member advocacy, sharing input and member feedback, supporting cultural and diverse health education and participating in outreach activities.

Members:

- Kevin Barowicz
- Gary Beal
- Michelle Brown
- 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
- Jennifer Hanna
Ingham Community Health Centers
- Markell Miller
Food Gatherers
- Rosa Thomas
Common Grounds

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, MI., and is an independent licensee of the Blue Cross and Blue Shield Association. For more information, visit miblucrosscomplete.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 more than 4.6 million members residing in Michigan and employees of Michigan-headquartered companies who reside outside the state. For more company information, visit bcbsm.com and mibluespectives.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 11 states and the District of Columbia, AmeriHealth Caritas serves approximately 5.1 million Medicaid, Medicare and Children's Health Insurance Program 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 experiences serving low-income and chronically ill populations. For more information, visit amerihealthcaritas.com.



Board of Managers

Kimberly Redd-Phillips

Member representative

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

Lynda M. Rossi

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

Blue Cross  
complete
of Michigan

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

Find us online:
mibluccrosscomplete.com