



Empowering members through collaboration and innovation

2024 Annual Report



Table of contents

- A message from Blue Cross Blue Shield of Michigan
President and CEO Tricia Keith.....2
- A message from Blue Cross Complete of Michigan
Market President Todd Anderson3
- Empowering members through collaboration and innovation4
- Blue Cross Complete by the numbers6
- Alongside our members.....8
- Focusing on quality 10
- Working together 12
- In the community 14
- Member Advisory Council and Board of Managers..... 17
- About Blue Cross Complete 18
- About Blue Cross Blue Shield of Michigan 19

A message from Blue Cross Blue Shield of Michigan President and CEO Tricia Keith

In 2024, Blue Cross Blue Shield of Michigan and Blue Cross Complete of Michigan continued to work together toward our shared goal of making health care accessible and affordable for Michiganders. In times of strain or stress, making time for health care can fall down the priority list for everyone, but especially for Medicaid members, who are often contending with other socioeconomic concerns. Blue Cross Complete is committed to lowering barriers to care so that members can access the care they need, when they need it.

Our enterprise continued to focus on pregnancy and infant care, supporting expectant parents through the prenatal, postpartum and early childhood journey. Doula's are an increasingly valuable support system in that journey. Blue Cross Complete's efforts to connect parents with a doula is a positive step in improving low-birth-weight outcomes.

Investing in our communities is one of the best things we can do to improve residents' health. We've been able to offer safety net grants to clinics and federally qualified health centers across Michigan, bringing quality, community-based care closer to our members. These clinics serve Michigan's most vulnerable populations — those with



limited access to care, or who face social or cultural hurdles — and allow them to receive medical, dental and behavioral health care.

Blue Cross Complete allows us to connect even more Michiganders to the health care that affects their lives. In the pages ahead, I hope you'll enjoy reading about the vital support that Blue Cross Complete provides to Michigan's underserved populations.

A message from Blue Cross Complete of Michigan Market President Todd Anderson

Blue Cross Complete is grateful for the opportunity to serve even more communities across Michigan, expanding the model of care we believe in — empowering members in their health care journeys through personal touchpoints, new technologies and quality care. We seek to connect members with the right tools to make healthy choices for themselves and their families.

In 2024, we planted new roots and strengthened existing ones. We were awarded a five-year contract renewal from the Michigan Department of Health and Human Services, adding a net gain of 26 counties and welcoming nearly 23,000 members from our new regions. Before the start of the new contract, we worked hard to lay the groundwork to help ensure our members would have access to high quality care. That meant expanding our provider network, building relationships with new community business organizations and reaching out to incoming members to ease their transition.

We prioritized healthy pregnancies by growing our doula network, conducting member-focused outreach, and continuing our process of surveying members on their pregnancy care experience. Black mothers,



who face disproportionately high negative pregnancy outcomes, remain a focus of our outreach efforts.

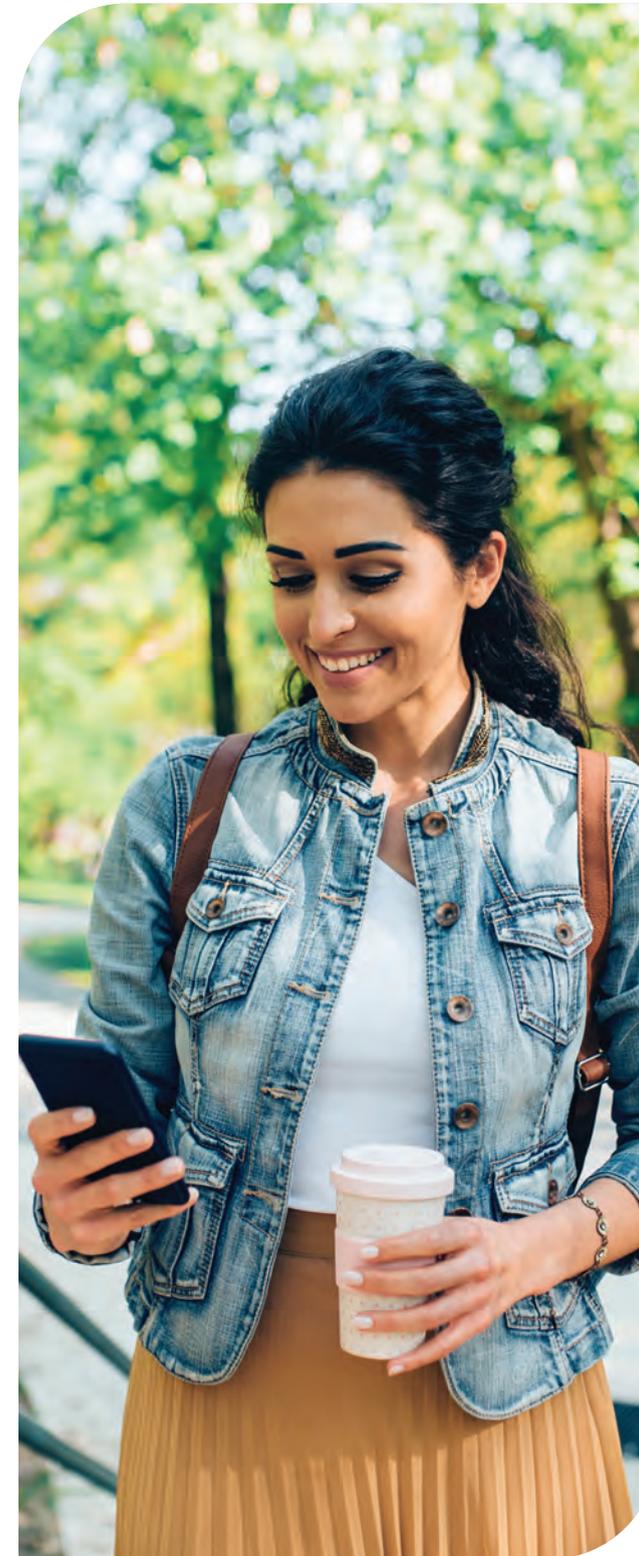
Connecting our members to resources that improve their daily lives remains a priority for Blue Cross Complete. When basic needs, such as safe housing and healthy food, are within reach for our members, they are able to better focus on their health and well-being.

Striving for unbiased care for members of all races, regions and cultures remains a core part of our mission. As you explore this report, I hope you'll join us in celebrating the progress that Blue Cross Complete and its community connections, providers and employees work hard to achieve.



Empowering members through collaboration and innovation

Blue Cross Complete won its contract renewal bid in 2024, allowing us to expand from 32 to 58 counties in Michigan's lower peninsula. We were awarded a five-year contract from the Michigan Department of Health and Human Services.



New in town, our provider and community outreach teams were key connectors, forming relationships with community organizations, local health departments and health care providers.

Beginning October 1, 2024, we welcomed approximately 22,867 new members in Mid- and Northern Michigan. A broad-reaching campaign was launched to help new members access their Blue Cross Complete benefits, including a texting campaign, social media series, and getting-started checklist. Welcome calls encouraged new members to complete their health assessment, which allowed care coordinators to help members fill gaps in care and connect to health-related social needs.

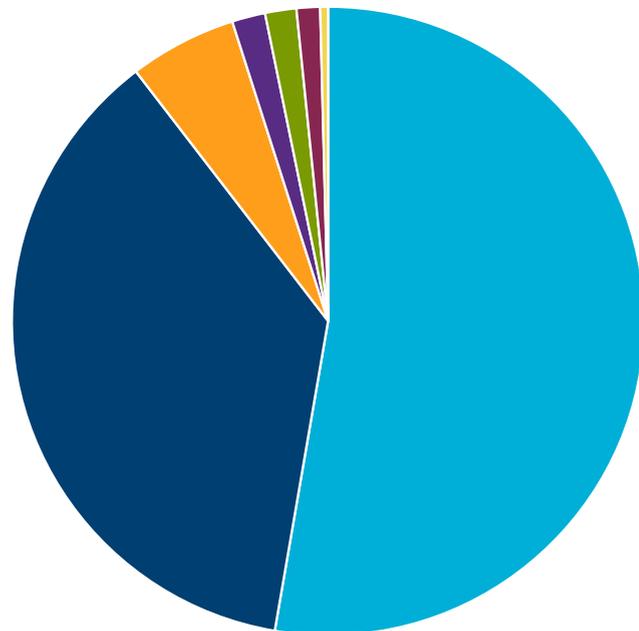
Expanding our footprint in 2024 didn't mean spreading ourselves thin. In 2024, we looked for new ways to improve upon the basics — using real-life gyms and virtual workouts to bring members closer to their fitness goals, implementing two-way texting between members and care managers, and building a digital resource toolkit so our provider network had health training at their fingertips.

Each of our members — from Detroit to Traverse City — exists within a network of touchpoints giving them agency and opportunity as they navigate their health journey. Our pursuit of better health outcomes is guided by our care and concern for our members.

By the numbers

Blue Cross Complete welcomed new members from Mid- and Northern Michigan while expanding our reach into the community and among providers. Throughout the year, our employees continued their commitment to volunteering in the community and donating to nonprofit organizations.

Blue Cross Complete 2024 membership mix



- 52.7%** Expectant mothers, infants and children
- 36.9%** Healthy Michigan Plan
- 5.5%** Aged, blind and disabled
- 1.7%** Children's Special Health Care Services
- 1.6%** MI Child
- 1.2%** Individuals eligible for both Medicare and Medicaid
- 0.4%** Elderly assistance

286,645
members

30,000
contracted providers

98%
rating in compliance oversight from MDHHS

4,000
primary care providers

Expansion from **32 to 58** counties served in Michigan

NCQA
Health Equity Accreditation

100% of employees completed volunteer hours

311 community organizations with whom we collaborate

57% employee pledge participation rate to the Giving Together associate giving program

2,834 employee volunteer hours

Alongside our members

Empowering our members means setting them up with the tools they need to make healthy decisions. These programs are not prescriptive — they are opportunities for our members to take the lead in their own health journey, knowing we're alongside for support.



Our maternity care initiatives continued to focus on reducing instances of low birth weight by educating parents on risk factors, warning signs and opportunities for intervention. We have a special focus on interventions for women in need, including performing high-touch outreach, conducting annual phone surveys and offering to connect members with a doula. A maternity-focused social media campaign for users in Wayne County earned more than four million views and reached over 450,000 people.

Doulas offer physical, emotional and educational support to members before, during and after delivery. Their presence throughout the pregnancy journey makes them an important member advocate, especially for members who may face racial bias. Our doula benefit expanded in 2024 as we grew our network, and the number of covered visits doubled.

We also empowered our members to explore treatment outside of the doctor's office. For example, we implemented the Active&Fit program to give qualified members the tools and flexibility to build fitness routines that fit into their lives, including access to a network of fitness centers, workout plans, and an online library of on-demand videos. Members with chronic pain could elect to join the Override pain management program, which paired members with a specialty care team that helped them develop a toolbox of mental and physical pain management exercises.

This year also saw an expansion of the care management services offered to children in foster care. Care managers worked with foster care workers to make sure children saw their primary care provider in a timely manner, as well as helped with transportation and other resource needs. In the first year of the program, Blue Cross Complete achieved a 92% success rate for getting children to their exams within the necessary timeframe.



Focusing on quality

While good care is reflected in the way our members feel day to day — their physical and mental well-being — we are also proud of our improvements in established health care quality metrics. Quantitative feedback helps keep us on the right path as we look for ways to improve our member experience.

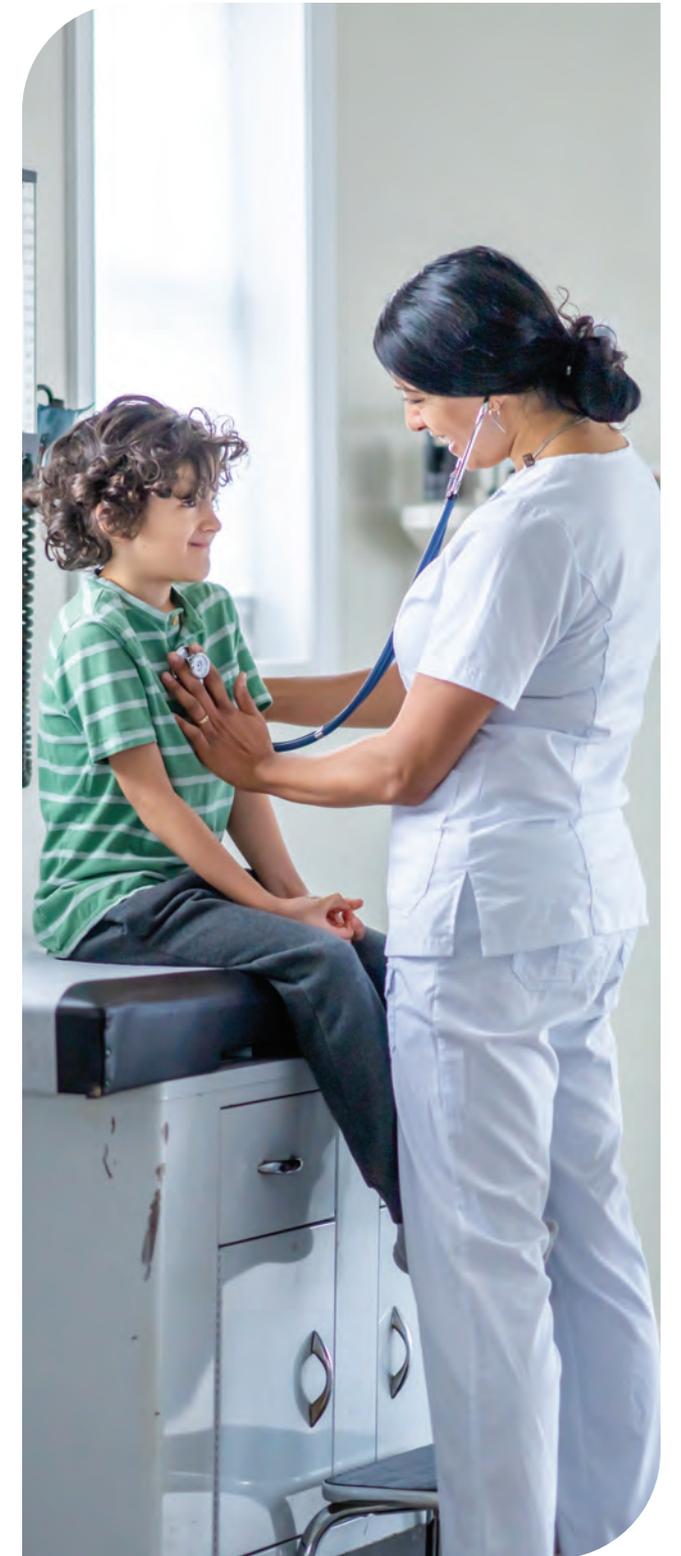
Our Quality Improvement Program focuses on making positive strides in the areas that matter most to members. This includes reviewing annual performance of health outcome indicators, identifying disparities between subpopulations and initiatives to improve results.

Blue Cross Complete received four out of four “apples” for Taking Care of Women and Keeping Kids Healthy in the MDHHS Consumer Guide. The guide rates Medicaid health plans and is available to prospective members when selecting a health plan.

We completed a full year of having our website pulse survey available to members, inviting them to quickly and easily share feedback on their health plan experiences. Available in English and Spanish, the survey is part of our efforts to increase member satisfaction with their health plan and health care experience.

The Above & Beyond recognition program was launched as part of an effort to encourage member-facing employees to lead with cultural sensitivity, respect, understanding, compassion, empathy and follow-through. Employees across departments are honored as “superheroes” for raising the bar on quality member experiences.

Encouraging members to use their health and dental benefits for preventive screenings was also an important outreach focus. Through online content, mailings, and in-person interactions, members were educated on the importance of screenings for catching illnesses early, and how and when to access them.



Working together

Employees in all areas of Blue Cross Complete work collaboratively to respond to the needs of our members. Our provider-facing teams are important liaisons in this work, engaging with providers to ensure members receive respectful and culturally competent care.



A key part of our quality improvement efforts is the provider post-appointment survey. Members receive a brief survey via text message after each appointment, asking them to rate their provider on qualities like timeliness, respect, and listening. Insights from these surveys are shared with providers, giving them the opportunity to build stronger patient relationships.

The Consumer Assessment of Health Providers and Systems, or CAHPS, survey is another tool we use to help improve the member-provider relationship. This annual survey measures members' satisfaction with their health care and provides insights into improvement opportunities for providers and Blue Cross Complete, as well as identifying health disparities and initiatives to improve member satisfaction. In the 2024 reporting year, members reported improvements in Getting Care Quickly and How Well Doctors Communicate.

Blue Cross Complete was awarded a NCQA Health Equity accreditation for reducing health disparities, improving care, and maintaining an internal culture that supports health equity. This award signifies the progress Blue Cross Complete is making toward supporting healthy communities.

Our provider network management team played a key role in our expansion to Mid- and Northern Michigan, working hard to ensure our new members would have access to a robust network of quality providers.





In the community

In 2024, we continued to focus on meeting our members in ways that were convenient and meaningful to them — whether that was at their home, through two-way texting or at a community event. Our community outreach efforts allow us to connect with members on a personal level and go beyond the doctor's office to take a holistic look at their health and well-being.



We continued to welcome Detroit-area members to our Wellness and Opportunity Center for one-on-one care coordination and support. The Wellness Center's location inside the Durfee Innovation Society puts members in close proximity to a variety of other resources and services.

In May, the Durfee Innovation Society served as the setting for the seventh installment of Blue Cross Complete's Community Baby Shower and Health Fair.

New and soon-to-be parents gathered for health education, baby item giveaways, community resource connections, and health screenings. Community organizations, including the Detroit Health Department and the Metro Detroit Diaper Bank, were available to offer education and resources to families.

Our community outreach teams wasted no time in getting to know our new members in Mid- and Northern Michigan. While digital and virtual outreach has emerged as an important care tool, there's no substitute for the quality of in-person interaction. From August to December 2024, we participated in 20 outreach events in our new regions, from the Alpena Farmer's Market to the Boys and Girls Club of Bay City. In-person events allow us to better understand the needs of our members and meet them in the places they feel the most comfortable.

We supported organizations that do great work for Michiganders through financial contributions and volunteer support. For example, we sponsored the Konnection of metro Detroit to stock their Konnection Kloset with food and hygiene items for students at school. We also worked with Life Remodeled and Durfee Innovation Society to host cooking demonstrations, Medicaid redetermination assistance and our annual community baby shower.

We achieved 100% employee participation in our Care Crew volunteer program for a total of 2,833.5 hours of donated time at 52 events throughout Michigan.



Member Advisory Council

Members

- Kevin Barowicz
- Gary Beal
- Michael Brown
- Aiyana Hampton
- Bill Julian
- Alfreda Pope
- Kimberly Redd-Phillips
- Shaquay Selby
- Terrell Williams

Community advocates-leaders

- Joan Brophy
Wayne Metro Community Action Agency
- Denise Diller
Crossover Downtown Outreach Ministry
- Robina Hill
Black Mothers Breastfeeding Association (BMBFA)
- Jeffrey Kapuscinski
Common Ground
- Dr. Tiah McKinney
McKinney Foundation

Board of Managers

Cathy Flowers
Member Representative

John Roberts
Executive Vice President and President, Emerging Markets
Blue Cross Blue Shield of Michigan

Tony Phillips
Executive Vice President, Emerging Markets Business Performance
Blue Cross Blue Shield of Michigan

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

Stephen Fera
Executive Vice President, Public Affairs & Government Markets
Independence Blue Cross

Juan Alfonso Lopez, Jr.
Executive Vice President, Chief Financial Officer and Treasurer
Independence Blue Cross



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 58 counties in the lower peninsula. 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.

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 and mibluesperspectives.com.



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

Find us online:
mibluecrosscomplete.com

