



# Providing Connection and Compassionate Care

**2021 Annual Report**





*We help people get care, stay well and build healthy communities. We have a special concern for those who are poor.*

Our Mission Statement

# Table of contents

A message from Blue Cross Blue Shield of Michigan's President and CEO Daniel J. Loepp .....	2
A message from Blue Cross Complete of Michigan's Market President Paul Loffreda.....	3
Providing connection and compassionate care .....	5
Blue Cross Complete by the numbers .....	6
Inspired by our members .....	8
New hope and increased outreach .....	10
Care managers take on public health concerns.....	12
Addressing health care disparities.....	14
Zooming with providers .....	16
Investing in our communities .....	19
About Blue Cross Complete .....	20
About Blue Cross Blue Shield of Michigan .....	20
About AmeriHealth Caritas.....	20
Board of Managers.....	21
Member Advisory Council.....	21

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

# Daniel J. Loepp



At Blue Cross Blue Shield of Michigan, it's our mission to increase access to affordable health care and improve the health of our members and communities. Our commitment is unwavering. While the pandemic continued to change our world and create uncertainty throughout 2021, we stood strong for our members, customers, partners and communities. This was underscored by delivering unprecedented support to keep the health care ecosystem stable and functioning – including our commitment of \$860 million in 2021 for COVID-19 cost-sharing, testing, treatment and vaccine administration.

Blue Cross Complete of Michigan shares our commitment to ensuring our families and communities are healthier, and their work to serve and support Medicaid and Healthy Michigan Plan members is essential to our company. Combining comprehensive health care coverage with community resources and support, Blue Cross Complete helps Michiganders get the care they need. During the pandemic this included ensuring members could access vaccines and no-cost treatment. Blue Cross Complete has also helped members with scheduling appointments – removing a key barrier to care – and provided access to community health navigators who coordinate transportation, education, housing and other critical needs. I am proud that Blue Cross Complete continues to successfully connect members to the services they need even during times of crisis.

Guided by the Inclusion and Diversity office at Blue Cross Blue Shield of Michigan, Blue Cross Complete is also supporting our increased commitment to building awareness and resolving health care disparities and other inequities that disproportionately impact communities of color. In Michigan, we know that maternal health and low birth weight infants in minority populations is an urgent issue. The Blue Cross Blue Shield Association and its affiliate companies across the country – including Blue Cross Blue Shield of Michigan – are working to reduce racial disparities in maternal health by 50% in five years.

The 2021 Annual Report reflects the hard work and dedication of an important organization. Blue Cross Blue Shield of Michigan is proud to stand beside Blue Cross Complete as we work to support the state's most vulnerable people — improving their lives, making communities stronger and fulfilling our historic social mission.

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

# Paul Loffreda



A look back at 2021 brings to mind the words challenging, resourceful and inspirational. In year two of a global pandemic, we continued to put the health and welfare of our members first. Together, our providers, employees and community organizations explored innovative ways to safely and effectively deliver a quality health care experience.

We supported our members with telephonic and digital outreach to schedule COVID-19 vaccines and transportation to appointments. By collaborating with community organizations, we were able to connect our members with vaccines being offered right in their neighborhoods.

We assisted with scheduling health visits and immunizations, making sure members returned for doctor appointments put on hold during the pandemic. Our members' social determinants of health continued to be a primary focus as we assisted them with referrals to community agencies for food, housing, utilities, transportation and other basic needs.

Health equity in the delivery of health care remained another critical focus. For example, according to the Michigan Department of Health and Human Services, Black women in Michigan are 2.8 times more likely than white women to die of a pregnancy-related problem. This is true despite employment, neighborhood or educational background. Through our maternal care programs, our nurses and care connectors coached pregnant mothers on ways to reduce risk and self-advocate, as well as introduced them to our Bright Start® program for support during and after pregnancy.

The dedication of our providers continued to inspire us as we witnessed their selfless commitment to our members, often putting their own health at risk. Their willingness to provide care through virtual appointments brought peace of mind to our members, many of whom used virtual visits to address the stress experienced during the pandemic.

I'm proud of our employees, who continued to prioritize our members and communities by volunteering, both virtually and in person for individual causes.

Enjoy our 2021 annual report as we turn the page on a challenging yet rewarding year, and continue our efforts to provide connection and compassionate care for our members and communities.



*The commitment to a healthier Michigan is a common goal, and we look forward to our continued work.*

## Providing connection and compassionate care

The COVID-19 pandemic remained the undeniable focal point of our year in 2021. Our employees continued to work remotely to support our members, providers and community organizations. We sought to connect in new ways despite the figurative and literal distance felt by many as a result of COVID-19.

As vaccines became available, our focus on mitigating COVID-19 risks for our members broadened to include prevention as a central priority. We launched efforts geared toward compassionate vaccine education and accessibility, helping members schedule appointments and transportation, providing science-based guidance from trusted sources, and continuing to educate members about preventive measures — such as social distancing and masking — that would help keep them safe.

While many Americans let annual checkups lapse in 2020 (often necessarily), provider offices began to reopen for routine services in 2021. We assisted members in scheduling appointments, finding transportation, and preparing for how visits might look different due to safety precautions.

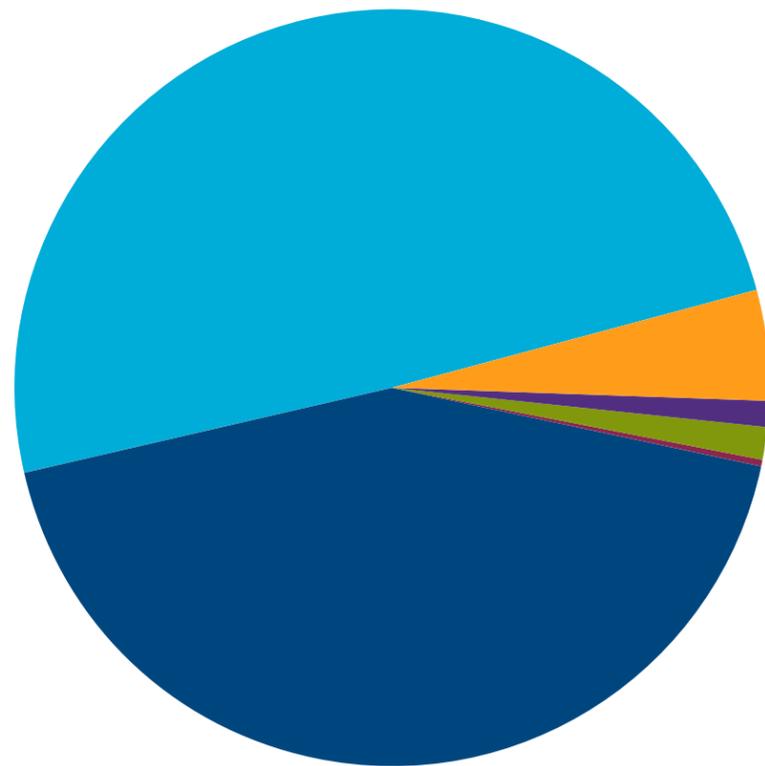
We continued to focus on supporting our members with daily needs, connecting and referring them to community agencies that could support them with food, housing, utilities, childcare and other supports. We also assisted these agencies, whose support for our members we're continually grateful for, by providing them with financial and volunteer support.

Through another challenging year, we were reminded of the resilience of our members, employees, providers and community partners.

# By the numbers

These 2021 statistics — from contracted providers and sponsored programs to telephonic outreach — represent our commitment to providing a robust network of services. We strive to be a complete, community-focused support system for our members as they overcome difficult circumstances to achieve health and wellness.

## Blue Cross Complete 2021 membership mix



**49.42%** Expectant mothers, infants and children

**4.75%** Aged, blind and disabled

**1.3%** Children's Special Health Care Services

**1.39%** Individuals eligible for both Medicare and Medicaid

**0.3%** Elderly assistance

**42.83%** Healthy Michigan Plan

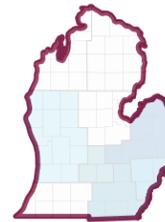


**324,160**  
members served

~30,000  
contracted  
providers



~4,000  
primary care  
providers



**32** counties served  
in Michigan

**14.8%**  
market share



**820** Blue Cross  
Complete-sponsored  
community programs  
and initiatives



**200,981** phone calls to members  
**42,663** of which informed them of a  
COVID-19 vaccine clinic in their area

**81.7%** of employees  
volunteered four or more  
hours in the community



**73.5%** employee  
pledge participation  
rate to the United Way



**100%** pass rate  
— MDHHS Office  
of Inspector  
General Program  
Integrity Audit



**95%** rating in compliance  
oversight from the Michigan  
Department of Health and  
Human Services



**Fourth** consecutive year of earning the  
Multicultural Health Care Distinction by the  
National Committee for Quality Assurance

# Inspired by our members

Our Care Management, Community Outreach and Pharmacy teams worked remotely through the pandemic to provide support and connect members to crucial resources. Blue Cross Complete care teams helped members schedule appointments, arrange transportation and find a provider to be their partner in health. They also helped members with social determinants of life — the pieces of the wellness puzzle that happen outside the doctor's office, such as assistance with food, housing or supplies. The following stories represent the cases our member-facing teams are proud to help with each day.

- A community health navigator reached out to a homeless member on our priority health equity list. She talked with the member about the Re-Connections program, which helps people rejoin their communities after being incarcerated. In the program, the member would learn life skills and skills training, and gain employment opportunities after graduation. The community health navigator also connected the member to local resources, including a community organization that could help with housing needs.
- A community health navigator assisted a large family whose first language wasn't English. By speaking with one of the older children, who did speak English, the community health navigator was able to schedule all of the children's appointments to cover several medical and dental appointments. In addition, the family was having a hard time paying for food and utilities because they lost their SNAP benefits. The community health navigator gave them information about a food pantry and helped them log on to the state's website to see why their food benefits had stopped. She also explained that they could apply for state emergency relief to help with utility bills.
- In support of the statewide Low Birth Weight Performance Improvement Program, a care manager referred 14 women to a Gleaner's food bank program. These women altogether received 43 food box deliveries. The care manager helped troubleshoot with members and delivery drivers to ensure members were receiving their boxes. This meant gathering updated contact information, explaining that someone had to be home to sign for the box, keeping track of the times the women would be available, and more.



*A one-on-one interaction can be the missing link between a member and quality health.*



# New hope and increased outreach

As the COVID-19 pandemic stretched into another year, bringing new hope through vaccines, and new challenges in the form of fast-spreading variants, our Community Outreach team approached from all angles.

Once vaccines became more widely available, outreach and education were vitally important. Blue Cross Complete implemented incentives for both members and providers to help protect more members with COVID-19 vaccines. Member-facing teams worked diligently to provide members with vaccine education information from trusted sources, and to make the vaccination process as simple as possible once the member had made their decision. Our Pharmacy team was a critical link, facilitating lines of communication between Blue Cross Complete, local pharmacies and members as vaccine availability frequently changed.

## Neighborhood vaccine clinics

We understood that transportation and scheduling could make it difficult for members to get the COVID-19 vaccine. In addition to offering appointment scheduling help and transportation to and from vaccine sites, Blue Cross Complete also partnered with Blue Cross Blue Shield of Michigan and other community organizations on a series of neighborhood vaccine clinics. These clinics helped ensure that Michigan's most vulnerable populations were never far from a no-cost COVID-19 vaccine.

In collaboration with Blue Cross, Wayne Health and local McDonald's franchises, we explored creative ways to make getting vaccinated a simple part of members' lives. Hosting clinics at McDonald's drive-thru locations in Detroit and Ann Arbor allowed members to safely and conveniently receive their COVID-19 and flu vaccines, as easily as they might pick up lunch or dinner. Blue Cross Complete was also proud to support multiple mobile vaccination events, which were often in conjunction with a health fair or other health education event.

## Resources and education

Blue Cross Complete sought to address the mental health toll COVID-19 was taking on many of our members, including those in their teens who had missed out on many early-life milestones. We provided resources in our member newsletter, on social media and on the COVID-19 resource page of our website.

Our April 2021 texting campaign provided vaccine information from MDHHS and the Centers for Disease Control and Prevention right to members' phones. We launched additional text and social media campaigns about vaccine scheduling, transportation options and vaccines for younger children, once available.

## Healthy living

We stocked more than 10 hygiene closets, rooms or pantries at schools and community centers across our service area. These pantries provide no-cost personal items, such as toothbrushes and toothpaste, soap, baby supplies and feminine hygiene products, that members aren't able to purchase using food assistance benefits.

We also introduced *Cooking with Blue Cross Complete* in collaboration with local chef Paul Penney. The cookbook encourages readers to explore the possibilities of healthy, budget-friendly recipes from breakfast to dessert. We distributed the cookbook to members at food distribution sites, and the cookbook is free for anyone to download on our website.

# Care managers take on public health concerns

Our Care Management teams continued to tackle public health concerns using broad, community-wide education campaigns and focused, individualized care.

## Improving maternity outcomes

The Blue Cross Complete maternity workgroup maintained a dedicated focus on improving maternity outcomes for Michigan women. In 2021, their efforts included partnering with a local food bank to deliver healthy food to pregnant women, launching a social media campaign focused on supporting smoking cessation, and referring women to a mom-to-mom support group to reduce stress. They also prioritized health equity approaches in interventions, including surveying pregnant women to better understand their lived experiences and identify barriers to care.

Our Bright Start® program continues to empower soon-to-be and new mothers by connecting them to the education and resources needed to have a healthy pregnancy. Blue Cross Complete has built collaborative relationships with agencies, such as the Maternal Infant Health Program and Black Mothers' Breast Feeding Association. These connections allow mothers to access needed services and resources from trusted local sources.

The Mom's Meals program is also a valuable resource for our members. We connected members with 6,844 meal deliveries through the program in 2021, with a 98% satisfaction rate. Since inception, our members have received more than 10,600 meals through this program.



## We Treat Hep C campaign

Hepatitis C became a priority for Care Management teams in 2021, in conjunction with the Michigan Department of Health and Human Services' campaign, "We Treat Hep C." We encouraged members 18 and older to be screened for hepatitis C through several communication channels, including mail and Care Management outreach.

## Leveraging technology to improve health outcomes

In 2021, we worked with Vheda Health to provide a high-touch approach to assisting members with their chronic conditions. Through the program, members received an iPhone preloaded with Blue Cross Complete resources and the Vheda app, which members use to keep track of their health data. Members also received equipment to take their measurements, such as a scale or blood pressure monitor, that connects to the phone. Members also received live outreach and health coaching.



# Addressing health care disparities

**T**he COVID-19 pandemic brought to the forefront the stark health care disparities that exist among underrepresented populations.

There isn't a one-size-fits-all solution to the health equity issues faced by vulnerable populations. By continually listening to members, expanding our network of resources and community partners, and making deliberate efforts to connect members with those resources, Blue Cross Complete hopes to move the needle toward a more equitable, healthy Michigan.

Throughout the pandemic, we have adapted to support members and providers — connecting with thousands of our most at-risk members through telephone and texting outreach to address social determinant of health issues, such as food, housing, utilities, transportation and other daily needs, in addition to health care concerns.

## Smoking risks and low birth weight

Our Quality Management team launched a social media campaign to educate women about the risks of smoking during pregnancy. Smoking can cause babies to have a low birth weight, which can cause a lifetime of health complications for baby and challenges for mom. The campaign returned 15.2 million impressions and achieved 380,000 user engagements.

These health equity efforts come full circle in the story of Blue Cross Complete member and Member Advisory Council participant Robena Hill. Hill had attended our community baby shower in Detroit and connected with the Black Mothers' Breastfeeding Association.

The connection that Hill made with BMBFA was so impactful that she became a doula, or birthing coach, and now works with BMBFA as a passionate advocate for Black women and babies in southeast Michigan.

"Robena has been an invaluable member of the Black maternal community of Southeast Michigan," said Blue Cross Complete Population Health Director Dena Austin. "She is an advocate and a champion for Black women, children and families. It has been a pleasure working with and alongside Robena the last few years."

# Zooming with providers

Our provider network of physicians, nurses and clinicians cared for our members through another unprecedented year. For all the ways life moved on — people resumed their routine checkups and sought treatments that had been put on hold in 2020 — the specter of COVID-19 remained.

Providers worked hard to treat patients through new spikes of COVID-19 cases, symptoms that lingered, and the mental health challenges that came with months of uncertainty. They continued to persevere in the face of a pandemic that had no clear end, caring for our members despite overcrowded hospitals, changing safety policies, and backlogs of patients seeking care.

## Virtual provider conference

In December 2021, our Provider Network Management team hosted our first-ever virtual provider conference. This allowed providers to exchange valuable information while upholding the health standards that allowed them to continue safely caring for our communities. Attendees met on Zoom to learn about topics, such as “Reconnecting to the Community,” including COVID-19 updates, health equity, and doing business with Blue Cross Complete.

Market President Paul Loffreda also met virtually with Debra Brinson, CEO of Honor Community Health, a federally qualified health center in Pontiac, Michigan, focused on improving access to health care services throughout Oakland County. Honor Community Health is one of many Blue Cross Complete providers that worked hard to continue serving members during the COVID-19 pandemic, providing testing, administering thousands of vaccinations, and connecting with members using telehealth to maintain safe social distancing.

“We have been seeing patients in person, as appropriate, but also converted to telehealth services, making sure that our patients — often really vulnerable populations in some cases — had access to health care during the pandemic,” said Brinson.

The organization serves as a great example of what providers have done throughout the pandemic — adapting their services to keep members safe, up to date on routine care and on track to achieve their health goals.



*The dedication of our health care providers continues to inspire through their selfless commitment to our members.*



*"Health begins where we live, learn, work and play."*  
– Robert Wood Johnson Foundation

# Investing in our communities

Whether in the office or working from home, a spirit of giving is inseparable from Blue Cross Complete's company culture. Investing in our service area and giving back to our communities are values that go hand-in-hand.

We know good health goes beyond the doctor's office. Investing in our members means supporting the social programs we refer them to for help with food, housing and other basic needs. In 2021, we made contributions across our service area, including:

- Wayne Metro Community Action Agency in Wayne County
- Cristo Rey Community Center in Ingham County
- Lighthouse in Oakland County
- Boys and Girls Club of Greater Flint in Genesee County

We were proud to join Blue Cross Blue Shield of Michigan in supporting the Eagle Sports Club on Detroit's east side, and the revitalization of their baseball fields. Quality facilities and community collaborations help ensure that children can stay active and healthy while learning important life skills for future success.

"The health of a community is driven not just by its present physical health. The underlying social and economic factors in a community are just as important," said Market President Paul Loffreda.

## United Way giving

We led by example during our annual United Way employee giving campaign with a 73.5% participation rate. United Way reports that 44% of families in Southeast Michigan have an income that falls below the threshold needed to afford basic necessities. Our employees came together in the spirit of friendly competition to make donations to local charity organizations that will support our neighbors through their ups and downs.

Our employees found new ways to commit to their communities in 2021, volunteering safely through a variety of virtual and individual activities. Though we missed the lively spirit of gathering in person for a Care Crew event, 81.7% of our employees logged four or more volunteer hours over the course of 2021.



## 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, Michigan, and is an independent licensee of the Blue Cross and Blue Shield Association. For more information, visit [mibluecrosscomplete.com](http://mibluecrosscomplete.com).

## About Blue Cross Blue Shield of Michigan

Blue Cross Blue Shield of Michigan, a nonprofit mutual insurance company, is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield of Michigan provides and administers health benefits to 4.5 million members residing in Michigan and employees of Michigan-headquartered companies who reside outside the state. For more company information, visit [bcbsm.com](http://bcbsm.com) and [mibluesperspectives.com](http://mibluesperspectives.com).

## About AmeriHealth Caritas

AmeriHealth Caritas is one of the nation's leaders in health care solutions for those most in need. Operating in 12 states and the District of Columbia, AmeriHealth Caritas serves approximately 5 million Medicaid, Medicare, Children's Health Insurance Program (CHIP) and Health Insurance Marketplace members through its integrated managed care products, pharmaceutical benefit management and specialty pharmacy services, and behavioral health services. Headquartered in Philadelphia, AmeriHealth Caritas is a mission-driven organization with nearly 40 years of experience serving low-income and chronically ill populations. For more information, visit [amerihealthcaritas.com](http://amerihealthcaritas.com).

## Board of Managers

### **Cathy Flowers**

*Member Representative*

### **Eileen M. Coggins, Esq.**

*Executive Vice President for Legal Affairs and General Counsel  
AmeriHealth Caritas*

### **Rebecca Engelman**

*Executive Vice President, Medicaid Markets  
AmeriHealth Caritas*

### **Tricia Keith**

*Executive Vice President and President of Emerging Markets  
Blue Cross Blue Shield of Michigan*

### **Lynda M. Rossi**

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

## Member Advisory Council

### **Members**

Nazia Atique

Kevin Barowicz

Gary Beal

Michael Brown

Aiyana Hampton

Robena Hill

Bill Julian

Steffany Messinger

Alfreda Pope

Kimberly Redd-Phillips

Terrell Williams

### **Community Leaders**

Denise Diller

*Crossover Downtown Outreach Ministry*

Jeffrey Kapuscinski

*Common Ground*

Tiah McKinney

*McKinney Foundation*

Nicholas Waller

*Fresh Corner Café*



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

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

