

# ***BCBSM Support for Individuals Impacted by Medicaid Redeterminations***

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# Medicaid Redetermination Collaboration



- Individual plan market leader in Michigan
- Offers plans in all 83 Michigan counties
- Largest provider network in Michigan
- Plans available to fit wide array of health care needs and budgets

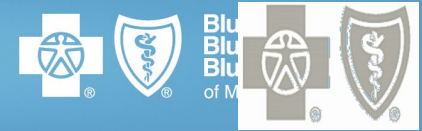


- Offers plans in 32 Michigan counties
- Performed comprehensive outreach to inform beneficiaries of Medicaid redetermination process
- Approximately 350K BCC members are projected to have coverage evaluated for eligibility



- In Michigan, over **500,000** Medicaid enrollees are projected to lose coverage during the redetermination period
  - *About 15% of these enrollees are estimated to already be dual-enrolled in commercial individual or group coverage*

# Medicaid Redetermination Process and Guidance



The BCBSM communication plan aligns with guidance provided by the Michigan Department of Health and Human Services which outlines the Medicaid redetermination process and timeline

## MDHHS Actions:



- Passive renewals began in April 2023 for Medicaid enrollees who are eligible to remain on Medicaid



- Redeterminations will begin with the cohort of enrollees who are eligible to renew in June 2023
  - MDHHS will send out benefit renewal packets in early May 2023 and enrollees will have 30 days to respond
  - If an enrollee is no longer eligible for Medicaid coverage, they will be notified that they will lose coverage at the end of their renewal month



- Redeterminations will continue monthly for 12 months through May 2024 based on enrollees' Medicaid renewal dates

## BCBSM Actions:

- BCBSM and BCC receive communication guidance from MDHHS
- BCBSM continues development of marketing tactical plan

- BCC begins communication with members to complete renewal packets
  - Member redetermination communications will continue to a new cohort monthly through May 2024

- BCC provides list of former members who lost coverage in the prior month
- BCBSM deploys omni-channel marketing journey to new cohort of former BCC members monthly until July 2024

Marketing communications plan utilizes a three-pronged approach to support Medicaid members impacted by the redetermination process

## ***Engage***

### **Target Audiences**

- Former BCC Members
- Individuals losing coverage from a competitor plan

## ***Connect***

### **Omni-Channel Journey**

- Personalized messaging
- Targeted communications


## **Educate**

### **Goals and Objectives**

- Health insurance plan education
- Demonstrate BCBSM plan value
- Keep Michiganders covered

# Medicaid Redetermination Marketing Communications

Impacted beneficiaries will receive a series of informative communication for up to 45 days from the last date of coverage



Suite 1300  
4000 Town Center  
Southfield, MI 48075  
enblucrosscomplete.com

<date>

<Member first name> <Member last name>  
<Member address 1>  
<Member address 2>  
<City>, <State> <ZIP>

Dear <<member first name>> <<member last name>>:

As your health care partner, we want to make sure you have the health coverage you need. Our records show that you may no longer be eligible for Medicaid or Healthy Michigan Plan health insurance. This is based on information you may have provided during the Michigan Department of Health and Human Services' Medicaid benefit renewal process.

If you lose Medicaid coverage, Blue Cross Complete of Michigan will no longer provide your health insurance. However, you and your family may be eligible for another Marketplace health plan offered through Blue Cross Blue Shield of Michigan. BCBSM has many health plan options that you can choose from and you may be eligible for a tax credit or subsidy.

If you're interested in a Blue Cross Blue Shield of Michigan plan, here's what you can do:

- Call 1-855-890-2412 from 8:00 a.m. until 6:00 p.m. Monday thru Friday to speak to an advisor about plan options that fit your health care and budget needs. We'll also see if you qualify for plans with low or no monthly premiums and other special cost savings.
- Scan the QR code with your mobile device to learn more about Blue Cross health plan options and how to sign up now.


There are other Marketplace health plan options that you can choose from. To shop and compare available plans on the Health Insurance Marketplace, visit [HealthCare.gov](https://healthcare.gov) or call 1-800-318-2598 (TTY: 1-855-889-4325). Thanks to savings recently put in place by the federal government, many Michiganers are eligible to buy a Marketplace plan for less than \$10 per month.

Sincerely,

Blue Cross Complete Member Engagement


Enclosure: Nondiscrimination Notice and Language Services

Blue Cross Complete of Michigan, LLC is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield of Michigan and Blue Care Network are separate corporations and independent licensees of the Blue Cross and Blue Shield Association.



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BCBSM: Losing Medicaid coverage? Choose an affordable low-cost health plan from Blue Cross. Get started: <https://bit.ly/12345678>. Reply STOP to unsubscribe.



1-855-890-2412  
8 a.m. to 6 p.m. Monday through Friday

Losing Medicaid coverage?  
We're ready to help.

Compare Blue Cross® Plans

Get health coverage from the name  
you know and trust.

Let's make sure you don't miss a day of coverage if you're losing Medicaid.

We know you have options when it comes to choosing a health plan. With Blue Cross Blue Shield of Michigan, you'll have access to the largest network of doctors and hospitals in Michigan. You can be confident we'll have you covered, wherever you are, whenever you need it.

Get a \$0 or low-cost health plan that includes  
FREE benefits and features like:

\$0 Health plans available\*

- FREE annual visits
- FREE wellness visits for kids
- FREE maternity and family planning program
- FREE myStrength by Livongo® app for behavioral and mental health care
- FREE Blue Cross Online Visit™ for virtual urgent care


Low-cost premiums

- FREE vaccinations
- FREE diabetes and hypertension management
- FREE Blue Cross Personalized Medicine program
- FREE BCBSM mobile app
- Discounts to gyms with Blue365® and many more benefits

\*Depending on eligibility, you could qualify for a \$0 health plan. Talk with a health plan advisor for more information.


CALL 1-855-890-2412

Talk with a health plan advisor FREE OF CHARGE to explain your options, answer questions, and get your coverage started. Or, contact a Blue Cross-authorized, independent agent.



You can also view and download our *How to Guide*. Compare and select financial assistance eligible Blue Cross® health plans.

Individuals losing Medicaid coverage may also be eligible for health coverage offered through the Health Insurance Marketplace. To shop and compare available plans on the Health Insurance Marketplace, visit [healthcare.gov](https://healthcare.gov) or call 1-800-318-2598 (TTY: 1-855-889-4325). Thanks to savings recently put in place by the federal government, many Michiganers are eligible to buy a Marketplace plan for less than \$10 per month.



Plans for Individuals and Families

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Enrollment Plans

Need new coverage?

1 Select your enrollment option

☐ Preview Open Enrollment

☒ Special Enrollment

Preview 2023 plan options. Open Enrollment is only available from Nov. 1 2022 to Jan. 15, 2023.

If you've had a qualifying life event, you can choose a plan any time.

2 Enter information

☒ If you or a member of your household received a Medicaid redetermination letter stating that you are no longer eligible for coverage through Medicaid or CHIP (Children's Health Insurance Program), check this box.

☒ By checking this box, I am attesting that I or the household member's applying for coverage have recently lost or will soon lose Medicaid or CHIP (Children's Health Insurance Program) coverage.

What is the date your Medicaid or CHIP coverage is ending?

May 2, 2023

Enter your ZIP code

48001

Saint Clair

Choose the coverage you need

Select all that apply

☒ Medical

FIND A PLAN

Already a member? Login

Need information about buying health insurance? Learn More

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## Three months in – What have we learned

- Price and affordability are top concerns of impacted individuals
  - Emphasize overall value of health plans that may require premium payment
  - Increase navigator and community advocate knowledge to assist with transition from no cost Medicaid plans to individual health insurance plan that in some cases may require payment of premium
- Campaign optimization will be needed to adapt to redetermination process changes
  - Loss of coverage projections to date have been lower than expected requiring a shift in tactical plan

## Communicate with beneficiaries early and often after eligibility status has been determined.

- Outbound phone calls moved to earlier in campaign journey contact flow
  - Team observed that impacted individuals that are eager to keep coverage are more likely to make a purchase decision prior to or soon after eligibility status is determined
- Continue to communicate the value Blue Cross plans provide and the benefits of health coverage in general