



**Improving
health care,
communities
and quality
of life**



2023 Annual Report



Table of contents

- A message from Blue Cross Blue Shield of Michigan
President and CEO Daniel J. Loepp 2
- A message from Blue Cross Complete of Michigan
Market President Todd Anderson 3
- Improving health care, communities and quality of life 4
- Blue Cross Complete by the numbers 6
- Blue Cross Complete membership mix 7
- Providing trusted, whole-person care 8
- Teaming up for kids, supporting families 10
- Dedicated to health equity and opportunity 12
- Driving better outcomes through innovation 14
- Commitment to community and collaboration 16
- Board of Managers 19
- About Blue Cross Complete 20
- About Blue Cross Blue Shield of Michigan 21

A message from Blue Cross Blue Shield of Michigan President and CEO, Daniel J. Loepf



In 2023, Blue Cross Blue Shield of Michigan and Blue Cross Complete of Michigan worked together to make significant progress toward achieving our important shared goals, which include improving maternal outcomes, connecting members to resources and helping Michiganders get the health coverage they need.

As the Michigan Medicaid program restarted its eligibility verification process following the end of the federal COVID-19 public health emergency, Blue Cross Complete jumped into action. A robust outreach campaign helped ensure members knew how and when to renew their coverage. Our teams helped those ineligible for Medicaid avoid a lapse in coverage, assisting them with enrollment into a BCBSM health plan on the health insurance marketplace.

Maternal and infant care continued to be a significant focus for our enterprise. Making sure pregnant people have equitable access to prenatal and postpartum care, education and care management support is critical to lowering the incidence of low birth rate and ensuring healthier beginnings for children. Another priority was getting kids up to date on childhood vaccinations, preventing avoidable diseases and giving them a healthy start.

Knowing the profound impact that social determinants of health have on whole-person care, Blue Cross Complete addresses individual needs as part of a holistic approach to population health management. In the pages that follow, I encourage you to read more about how Blue Cross Complete engages and supports members along the health care continuum.

With a time-honored commitment to our social mission, Blue Cross Blue Shield of Michigan and Blue Cross Complete are firmly rooted as trusted partners in the communities we serve. I'm proud of our historic work to address health care disparities and to connect our members to the resources they need. Together, we are improving health care, communities and the quality of life for all Michiganders.

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



As the new market president of Blue Cross Complete of Michigan, I am fortunate to part of a team that is extraordinarily dedicated to delivering innovative, equitable and sometimes life-changing services for our members.

A glance back at the incredibly busy year of 2023 shows that Blue Cross Complete's commitment to the Medicaid and Healthy Michigan Plan population is unwavering.

Our teams looked for innovative ways to serve our members more efficiently and equitably, even as we balanced the Medicaid redetermination process with ongoing activities to support members, providers and communities. We supported the state's expansion of the adult dental benefit, bringing dental access to approximately 70,000 of our members. At the same time, we brought on a new dental benefits administrator with a larger network, bringing wider access to dentists where our members live and work.

We expanded our telemedicine capabilities, providing access to providers through video connection 24 hours a day. This type of access has proven to be critical for adults and children living in rural areas that are often far from urgent care or health care provider, as well as for those who work or attend school during the day and need an evening appointment.

We've added dozens of doulas to our provider network as an added resource for pregnant people before and after pregnancy, and during labor. Studies show that the support of a doula contributes to a healthy pregnancy and a safe delivery, especially for women of color.

The rate of poverty in Michigan is alarming with 4.3 million working households struggling to afford necessities such as housing, childcare, food, technology, health care and transportation. Daily, our teams provide access and referrals to health care services, as well as life resources that are desperately needed. Through challenging situations, we're focused on creating connections, lowering health care disparities, and providing compassionate care for our members.



**Improving
health care,
communities and
quality of life**

In 2023, Blue Cross Complete broadened its focus on efficient operations, and invested time and effort in new ways to improve health care and quality of life for our members.

We added doula services to our provider network and touted the benefits of doulas as educators and supporters for pregnant members. Our population health teams sought new ways to raise awareness for screening and managing chronic conditions. And dental benefits through Blue Cross Complete expanded to thousands

of members, creating a large-scale opportunity to raise awareness about the importance of oral health.

We onboarded several new vendors to streamline operations and expand services. Propeller Health, Vheda Health and Override Health helped members manage conditions such as asthma, high blood pressure and chronic pain, oftentimes virtually, using new technologies. DentaQuest became our new dental benefits administrator, bringing a robust program of oral health care.



The end of the federal public health emergency, enacted during the COVID-19 pandemic, meant that the Medicaid redetermination process in Michigan would resume in June for the first time in several years. Without taking the proper steps to renew, members were at risk of losing Medicaid coverage. Blue Cross Complete rolled out a robust campaign to raise awareness and help eligible members keep their coverage. This included monthly texts, direct mail, email and outreach from member-facing teams. We also helped raise awareness to those losing Medicaid coverage about other health plans available through the Health Insurance Marketplace and Blue Cross Blue Shield of Michigan.



Providing equitable, culturally sensitive care was top of mind. We took steps to make sure members' cultural norms and language preferences were treated with respect, and that members could receive information and communicate in their preferred language.

In 2023, we expanded the depth and breadth of our definition of whole-person care as we continued to address social determinants of health and connect members to community resources. Our 2023 Annual Report reflects on our efforts to improve health care delivery, invest in our communities and improve quality of life for all.

By the numbers

By the numbers look at 2023 found Blue Cross Complete receiving National Committee for Quality Assurance reaccreditation and maintaining our Multicultural Health Care Distinction. With the onset of Medicaid redetermination and the end of continuous enrollment (put in place during the public health emergency), Blue Cross Complete began to see a decline in enrollment in August. Even with an 8.7% decrease in membership compared to the prior year, we maintained our standing as the third largest Medicaid health plan in Michigan with a year-end market share of 14.8%.

330,174
members served

30,000
contracted providers

1,446
new members
enrolled in CSHCS

14,903
in-person
member visits

14,424
referrals to the
Maternal Infant
Health Program

97%
rating on the
annual MDHHS
compliance review

1,427
health care
and dental
appointments
scheduled for
members

144,922
phone calls to
members for
disease prevention
and assistance

2,598
employee
volunteer hours

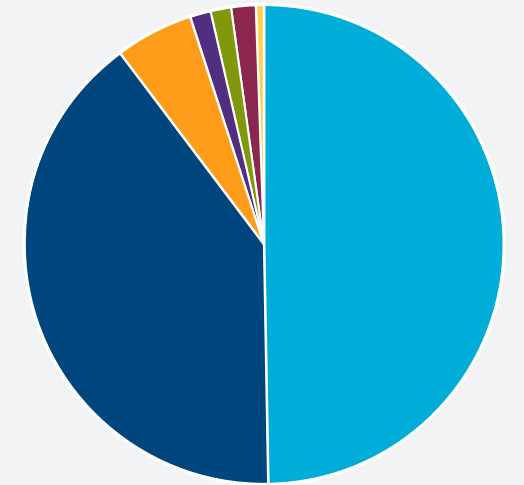
4,000
primary care providers

987
community
events supported

80%
employee pledge
participation rate
to the United Way

32
counties served
in Michigan

Membership mix



49.8% Expectant mothers, infants and children

40.2% Healthy Michigan Plan

5.1% Aged, blind and disabled

1.5% Children's Special Health Care Services

1.3% Individuals eligible for both Medicare and Medicaid

1.8% MI Child

0.4% Elderly assistance




**Providing
 trusted,
 whole-person
 care**

For many members, 2023 meant broadening the level of whole-person care available through Blue Cross Complete. More than 70,000 adults enrolled in traditional Medicaid became eligible to receive dental benefits through a state dental benefit expansion. Helping members understand their new benefits and how to use them was a significant focus this year. Together with our new dental benefits administrator, DentaQuest, we approached the awareness gap from multiple angles.



Every member household received our new dental guide, designed as a one-stop resource with practical benefits information and educational content, such as how to make an appointment.



The dental guide, as well as text messaging, social media and member newsletters, encouraged members to establish a relationship with their dental home — the dentist they visit every six months for a checkup.

Through the Smiling Stork program, we gave pregnant members information about the importance of dental care during pregnancy. And we leveraged texting campaigns to incentivize dental visits for pregnant members and Healthy Michigan Plan members with diabetes.

Blue Cross Complete engaged with members whose children are enrolled in the Healthy Kids Dental program through Blue Cross Blue Shield of Michigan, using telephonic, texting and in-person outreach. Community health navigators made more than 78,200 phone calls and 3,800 home visits to help put kids on the path to lifelong dental health.



We also increased outreach to help members manage chronic conditions or diseases such as sickle cell, diabetes and asthma. In addition, we connected members to the benefits and services available to them, including behavioral health and social determinants of health assistance.

Our chronic condition outreach referred about 40 members to the Diabetes Prevention Program, an intervention from the Michigan Department of Health and Human Services and the National Kidney Foundation of Michigan. Free to Medicaid members, this program supports members in establishing healthy habits to help reduce their risk of developing diabetes.

We also launched a campaign with Override Health to assist members with chronic pain management using physical therapy, psychology and pain specialists, with many treatments available virtually to members.



Healthy, equitable maternity outcomes continue to be a focus for Blue Cross Complete. Through our Bright Start® care management program and education and awareness campaigns, we reinforced supportive, actionable messages to help moms and babies have the healthiest possible start. Members reported increased satisfaction with their Bright Start care management experience, the information they received about the

24-hour Nurse Help Line and reaching their pregnancy goals, and the program overall in 2023 compared to 2022.

Women of color continue to experience adverse maternal health outcomes at a higher rate than white mothers. In 2023, we paid special attention to Black mothers in Detroit by launching a social media campaign focused on timely prenatal and postpartum care, smoking cessation resources and low birth weight education.



Pregnant women and young children make up the majority of Blue Cross Complete's membership. Of our 139,000 members in Wayne County, more than 1,900 welcomed a baby in 2023.



Doulas provide nonclinical support before, during and after birth. They can be especially helpful in reducing the risk of low birth weight and assisting with breastfeeding for Black mothers. When doula services became covered for Medicaid members, we promoted the benefit a doula could add to a member's pregnancy support team and created a registry of in-network doulas to make them accessible for members.

In May, Blue Cross Complete held its Community Baby Shower at the Durfee Innovation Society in Detroit. A hub for community organizations and small businesses, Durfee also houses our Wellness and Opportunity Center. Together with 21 community organizations, we hosted more than 450 attendees, offering mobile dental cleanings and screenings, local resources, education and giveaways. The annual Baby Shower is a special way to connect with our members and local organizations that are also working hard to create positive pregnancy outcomes.

Our commitment to healthy families stretches from the pacifier to the playing field — and beyond. We continued our collaboration with LeagueSide Youth Sports, supporting 12 leagues and more than 7,000 athletes in Lansing, Ypsilanti/Ann Arbor, Flint, Southeast Michigan/Detroit, Muskegon and Grand Rapids. Our sponsorship through LeagueSide allowed teams to provide scholarships, purchase equipment, maintain courts and playing fields, and more. Through flag football, basketball, baseball and soccer, young athletes build confidence, teamwork and the foundation for a healthy, active lifestyle.

Helping children catch up on immunizations was also a priority, with community outreach and population health teams offering guidance and scheduling for vaccines.



Health equity and accessibility have long been the standard at Blue Cross Complete. In 2023, we deepened our efforts to connect with members and address disparities on both large and small scales, from predisposition and disease to doctor-patient relationships.

We used text messaging, community outreach and member newsletter articles to educate members about sickle cell disease, which primarily affects people of African descent and Hispanic people of Caribbean descent.

Special interventions were developed to increase the number of children with sickle cell disease enrolled in care management as part of a regional collaboration with the University of Michigan. Texting campaigns sent to parents or guardians of eligible children included an incentive for opting into the care management program.

Outreach and education for hepatitis C and HIV prevention continued in 2023, with sensitivity to the untrue stigma that these diseases are confined to the LGBTQIA+ community.

Many of our providers also participated in cultural competency training, including LGBTQIA+ and minority health education. These trainings helped them understand unconscious biases and provided them with actionable tools and education to help reduce disparities. Providers were also encouraged to use the Health Equity Dashboard developed by Blue Cross Complete, which stratifies health outcomes by race and ethnicity. Through the dashboard, providers could develop a better understanding of their patient population and identify opportunities to reduce disparities.

An important aspect of our health equity efforts is member satisfaction and respect. After having a provider appointment, members received a post-appointment survey via text message. In responses collected from January to

May 2023, 81% of members said they were satisfied with how carefully their provider listened to them; 81% were satisfied with how much respect the provider showed for what the member had to say.

Blue Cross Complete's Member Advisory Council also serves as an important way for our members to provide feedback and input on initiatives and services. The council brings together a group of members, providers and advocacy groups to review and advise on materials, policies and programs that will affect the Blue Cross Complete membership. In 2023, we held our first in-person council meeting in several years. Council members reconnected at our Wellness and Opportunity Center in Detroit and received a tour of the building's many community resources.



Population health management takes a culturally sensitive approach to care, recognizing that the preferences of our members will be shaped by a variety of personal and cultural wishes and hesitations.

– Dena Austin, Director, Population Health





In 2023, Blue Cross Complete leveraged technology to bring health care closer to our members, even into the palm of their hand — by way of a smartphone. Our members have access to programs that merge the convenience of a smartphone with the positive health outcomes of considerate, one-on-one care. Virtual visits help lower barriers to care for members with childcare needs, less flexible work schedules or those who live in rural areas. The innovative digital methods of care that follow were an exciting addition to the robust circles of support that surround our members.

In January 2023, we contracted with MDLive, a platform that allows members to schedule virtual video appointments with physicians 24 hours a day, seven days a week. Members can use MDLive for conditions they might typically take to an urgent care facility, including allergies, colds, fevers and sinus infections. More than 1,000 appointments were scheduled on MDLive from January 1, 2023 to January 1, 2024, with 65% of patients reporting an “excellent” experience.



We also continued to work with Vheda Health in 2023. Vheda is a disease management program that empowers members to address their chronic disease through digital health coaching and a variety of support services. Vheda provides eligible members with a smartphone and health monitoring devices, allowing them to devote more attention to staying healthy. Members may be invited to join Vheda for help managing diabetes, congestive heart failure, hypertension and chronic obstructive pulmonary disease.



Collaborating with community organizations is essential to making sure our members have the support they need, especially for social determinants of health, such as housing, food and clothing. Working with organizations large and small helps us be more sensitive to the unique needs of each community and create benefits that ripple outward.

Our community outreach strategies are aligned with those of Blue Cross Blue Shield of Michigan's Community Responsibility and Social Mission teams, and the Foundation, helping to maximize our collective effect. Our efforts in 2023 were centered around reducing health disparities with focuses on sickle cell disease, improving outcomes for moms and babies and women's heart health.

Along with the Blue Cross Social Mission team, we expanded our efforts to address food insecurity. Together with Blue Cross and the United Dairy Industry, we sponsored mobile food vans in Muskegon and Detroit to deliver healthy, fresh food at little to no cost in areas where access is limited. This collaboration also jointly sponsored the 2023 Food Pantry Grant Program, increasing the capacity of local food pantries to provide foods that require refrigeration, such as milk, yogurt, fruits and vegetables.

We found new ways to serve the Detroit areas that neighbor our Wellness and Opportunity Center, hosting healthy cooking demonstrations, mobile dental cleanings and our annual Community Baby Shower at the Durfee Innovation Society in 2023. Members can also make use of our on-site urgent food pantry. These offerings create awareness and build community between our members, neighbors and other community support organizations in the building, including tutoring programs, mentoring services and a Housing and Urban Development office.

Our community outreach teams participated in 987 community events across our service area in 2023, developing relationships with local organizations and engaging with our members and their communities to support positive health outcomes. In addition to our community outreach presence, we provided financial, volunteer and board member support to organizations including Winning Futures, Common Ground, Affirmations, Black Mothers Breastfeeding

Association, Lighthouse, Eagle Sports and the Arab Community Center for Economic and Social Services.

Collaborating with community organizations is also an essential part of our company culture. In 2023, Blue Cross Complete employees volunteered more than 2,598 hours at community organizations meaningful to them as part of our annual goal for each employee to log at least four volunteer hours. More than 90% of employees participated in at least one volunteer event in 2023.



"The community outreach team was fully implemented back into the community in 2023, working closely and in person with community organizations and members, which allowed us to see the huge impact of the work we do every day."

– Dena Nagarah,
Community Outreach
Manager



Board of Managers

Member Advisory Council

Members

Kevin Barowicz
Gary Beal
Michael Brown
Aiyana Hampton
Robena Hill
Bill Julian
Steffeny Messinger
Alfreda Pope
Kimberly Redd-Phillips
Terrell Williams

Community advocates-leaders

Joan Brophy
Wayne Metro Community Action Agency
Denise Diller
Crossover Downtown Outreach Ministry
Jeffrey Kapuscinski
Common Ground
Tiah McKinney
McKinney Foundation

Board of Managers

Cathy Flowers

Member Representative

Tricia Keith

Executive Vice President and Chief
Operating Officer, BCBSM and
President, Emerging Markets
Blue Cross Blue Shield of Michigan

Lynda M. Rossi

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

Paul Mozak

Executive Vice President and Chief
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Anthony Phillips

Executive Vice President of
Performance Management,
Chief Risk Officer and Chief Actuary
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Steve Fera

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Independence Blue Cross

Juan Lopez

Executive Vice President, Chief
Financial Officer and Treasurer
Independence Blue Cross

The vendors listed in this document are not affiliated with Blue Cross Complete of Michigan, LLC. These companies have a contract with Blue Cross Complete to provide services to certain members.




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 32 counties. 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.



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