





STRENGTHENING THE SAFETY NET

2025 REQUEST FOR APPLICATIONS



June 6, 2025

Applications are now being accepted at bcbsm.com/safetynet

STRENGTHENING THE SAFETY NET 2025

Blue Cross Blue Shield of Michigan (Blue Cross) and Blue Cross Complete of Michigan (Blue Cross Complete) are committed to improving the health of everyone in the state. Over the past 20 years, Blue Cross has invested more than \$17 million in the Strengthening the Safety Net program to increase access to affordable health care. Each year, these grants have helped nearly 50 clinics across Michigan provide free or low-cost care for community members who are uninsured and underinsured.

According to the Kaiser Family Foundation, more than 5% of the adult population in Michigan is uninsured and more than 9% avoided care in the past year due to cost (Kaiser Family Foundation, 2025). At the same time, 12% reported being in poor physical condition on at least 14 days in the past month and 17.5% reported being in poor mental health on at least 14 days in the past month. (Catolico, 2025) Many turn to Michigan safety net clinics for medical, dental and behavioral health care.

Blue Cross and Blue Cross Complete are proud to collaborate with safety net clinics who care for those with limited access to care and, often, complex needs. The 2025 Strengthening the Safety Net program is designed to support their work to provide clinical, pharmaceutical assistance, patient enrollment and navigation services. This year's Strengthening the Safety Net program requires grantees to expand access to and improve quality of health care for people with disabilities and to promote 988 the three-digit, nationwide phone number to connect directly to the 988 Suicide & Crisis Lifeline.

Partnering with Strengthening the Safety Net grantees is one way that Blue Cross fulfills our social mission to expand access to health care services, enhance the quality of care that patients receive and address major health issues to create a healthier Michigan. Access to high-quality medical, dental and behavioral health care and health-related services promotes healthier workers, stronger families, engaged communities and overall cost savings for the health care system.



OVERVIEW

At Blue Cross and Blue Cross Complete, we know that access to high-quality health care helps with prevention, early detection, treatment and chronic disease management. However, thousands in our state are uninsured or underinsured or have limited access to care.

In response, Blue Cross and Blue Cross Complete are partnering with community leaders and volunteers at free and charitable clinics in communities throughout Michigan to make health care more accessible and affordable for everyone. Strengthening the Safety Net grantees offer free or low-cost medical, dental and behavioral health care directly and by referral. They help patients prevent, manage and treat illnesses and navigate the health care system and services outside the clinic that support good health. In 2025, grantees will also respond to the needs of people with disabilities and promote the 988 Suicide & Crisis Lifeline.

We know that having a consistent source of health care improves health outcomes and lowers health care costs. Strengthening the Safety Net grantees play a vital role in addressing unmet needs.

GRANT AND REPORTING REQUIREMENTS

Request for applications released
Due date for applications
Awards made
Matching grant commitments letter due
Grant funds disbursed

Report deadlines	
April 30, 2026	Midyear status report due
Dec. 1, 2026	Year-end status report due

Eligible safety net medical, dental, mental health, vision, pharmacy and specialty care providers are encouraged to apply.

REQUEST FOR APPLICATIONS

Strengthening the Safety Net grantees provide free or low-cost medical, dental and behavioral health care, pharmaceutical assistance and referrals to specialty care. They screen patients for health-related social needs and refer them to organizations that can help meet their needs, including local public health, food assistance, housing, employment and transportation services. They focus on delivering high quality, accessible care.

Applicants may apply for a grant to support clinic operations or services as a medical home.

- 1. Clinic operations Safety net clinics that provide episodic care, are open for limited hours and treat more than 100 uninsured or underinsured patients annually, are eligible to apply for up to \$15,000 to support their operations, including clinical and patient navigation services.
- 2. Medical and dental homes Clinics that serve as medical or dental homes and are open for at least 30 hours per week or bill Medicaid, are eligible to apply for up to \$25,000 to support team-based care, including clinical and patient navigation services. Awards at this level require a \$10,000 match.

Final award amounts will be based on the number of applications received, the scope of applications submitted and the amount of funding available.

EXPECTATIONS

As in the past, 2025 grantees are expected to support patients by:

- Providing integrated medical, dental and behavioral health care to the extent possible and assisting with enrollment in affordable health coverage
- Screening patients for health-related social needs and continuing to develop a network of partners to provide food, housing and transportation
- Participating in the National Association of Free and Charitable Clinics or the Free Clinics of Michigan quality standards programs or submitting a board-approved quality assurance plan
- Referring patients to and accepting referrals from nearby emergency rooms, behavioral health providers and others
- Partnering with local public health departments and encouraging patients to access immunizations, WIC (Women, Infants and Children), lead and other health screenings and clinical services

The University of Michigan Center for Disability
Health and Wellness is available during virtual
office hours on May 16th and 20th from noon-1 pm
to help you plan for improving access and quality
for people with disabilities. If you are interested in
attending, email safetynet@bcbsm.com for the link.



New this year, grantees must also commit to:

- Creating environments that are more accessible to people living with physical, cognitive, sensory and developmental disabilities
- Promoting the 988 Suicide & Crisis Lifeline where those in need may receive crisis counseling, resources and referrals

Applicants may apply for a grant to support clinic operations (up to \$15,000) or services as a medical or dental home (up to \$25,000).

Those interested in applying as a medical home must raise an additional \$10,000 to match the award. Matching funds are expected to be new to the clinic and documented in a letter from the matching donor, due August 29, 2025.

Specifically, grantees must:

- Continue to provide high-quality medical, dental and behavioral health care, pharmaceutical assistance and referrals to necessary specialty care, integrating services within the clinic or providing referrals to external partners
- Offer patient navigation on site or through a reliable partner who can accurately report on navigation encounters. Navigation should include

- helping patients understand their options for obtaining health coverage and applying for Medicaid, the Healthy Michigan Plan or other health coverage when eligible
- Link patients to services that support good health, such as food, housing and transportation
- Develop and implement plans for increasing health care access or improving quality for people with disabilities
- Maintain records of board of directors meetings, including medical directors' reports on clinical quality
- Maintain relationships with nearby emergency rooms and offer care to uninsured patients. This includes establishing contact with the emergency room leader, sharing clinic hours and services and inviting referrals from the emergency room
- Increase patient awareness of mental illness and substance use disorder and build an effective network of treatment partners that includes promoting the 988 Suicide & Crisis Lifeline
- Maintain referral relationships with food pantries, gardens, markets, food assistance programs and other available resources



ELIGIBILITY

Safety net clinics must meet all the following eligibility requirements to participate.

- ✓ Located in Michigan with a mission to serve low-income, uninsured and underinsured patients
- ✓ Recognized by the Internal Revenue Service as a 501(c)(3) organization or be a community-based nonprofit organization paired with a 501(c)(3) organization serving as a fiduciary
- Providing medical, dental, vision, behavioral health, pharmacy or specialty care services to more than 100 patients and all interested adults
- Providing services at little or no cost to patients
- ✓ Working with volunteer clinicians and administrators
- ✓ Have a physician, dentist, psychologist or social worker serving as clinical director
- ✔ Be a community-based organization, not the local affiliate of a state or national organization
- ✓ Have operated for at least two years on October 1, 2025
- ✓ Be in good standing on all previous Blue Cross grants, if applicable

USE OF GRANT FUNDS

Grant funds are anticipated to be distributed by September 30, 2025. These funds may be used for clinic operations and direct patient care as described in your application for the following types of expenses:

- Equipment and medical supplies
- Patient medication
- Patient education related to health and health care
- Information technology hardware or software
- Facilities, including rent, utilities and repairs
- Communications, such as printing, postage and office supplies
- Salaries, wages and benefits
- Volunteer recruitment and retention
- Organizational training or capacity building
- Discounted contractual services, such as lab, X-ray, specialty care, information technology support and grant writing

GRANT AND REPORTING EXPECTATIONS

Strengthening the Safety Net grants are awarded to increase access to affordable health care for the uninsured and underinsured in Michigan. Grant funding may be used to support ongoing operations, expanded hours and services, team-based approaches to care, patient navigation and enrollment, or enabling services.

Grantees will be required to submit a midyear and a year-end report on the services provided with grant funds, including:

- Data on patients, volunteers, clinical services, enrollment support and referrals.
- Data on other resources that your clinic provides or helps patients obtain, including pharmaceutical assistance and specialty care access
- Information about your quality assurance program
- A financial report comparing budgeted to actual expenses

The midyear status report will be due April 30, 2026. The year-end status report will be due Dec. 1, 2026.

APPLICATION PROCESS



Additional Information

Visit bcbsm.com/safetynet for the link to the application and other materials related to this grant opportunity. Email your questions to safetynet@bcbsm.com. Include your name, clinic name and phone number.

All instructions and related documents are available at bcbsm.com/safetynet. Submit your completed application by June 6, 2025. Late or incomplete applications may not be considered for funding.

Your application isn't complete until we receive both the complete online application in Benevity (the web-based grant management platform) and the following materials:

- An IRS 501(c)(3) determination letter for the free clinic or fiduciary organization, if applicable
- For applicants with fiduciaries only: A letter certifying an agreement to serve as fiduciary and comply with all terms and conditions in this request and Blue Cross' conditions of the grant. The letter must be signed by an individual with full authority to bind the fiduciary organization; scanned signatures are acceptable.
- A roster of the free clinic's board of directors, including names, organizational affiliations, phone numbers and email addresses
- The clinic's most recent annual report. If you don't produce an annual report, submit a one- to twopage summary of 2024 accomplishments or include copies of board meeting minutes from 2024.
- The clinic's revenue and expense statement for the most recent one-year period available
- Automated Clearing House (ACH) electronic payment form. Please check this carefully and make sure this form is signed
- Banking verification document as outlined in the ACH form
- IRS Form W-9 Request for Taxpayer Identification Number and Certification

All materials must be attached to the online application form, hosted by Benevity. Please send questions to **safetynet@bcbsm.com**.

Applicants are responsible for verifying receipt of their applications. If the person listed as the primary contact on your application doesn't receive confirmation upon submission, email the Social Mission department at **safetynet@bcbsm.com** to follow up.

ACCOUNTABILITY

By applying for Strengthening the Safety Net funding, your clinic agrees to:

- Use awarded funds to cover eligible expenses consistent with your completed application and approved by Blue Cross
- Secure Blue Cross approval in writing before deviating from your approved budget
- Spend all funds by September 30, 2026
- Contact Blue Cross by July 2026 if any unspent funds aren't yet committed so our staff can work with you to plan to use the remaining funds according to the grant program
- Participate in conference calls with Blue Cross staff upon request
- Submit a midyear status report and a final status report, including clinic and patient data and a financial report comparing budgeted to actual expenses. Report requirements and occasional requests for additional information, if any, will be designed to minimize grantee effort while providing the data necessary to assess program effectiveness and promote program efforts
- Adhere to Blue Cross' guidelines for media releases and other communications about this grant. These guidelines focus on the use of the Blue Cross and Blue Cross Complete logos, availability of assistance in writing media releases, and how and when to contact Blue Cross about grant announcements
- Comply with the Blue Cross conditions of grant, available at bcbsm.com/safetynet

HELPFUL RESOURCES

Access to Care

- Blue Cross' Help with Health Care brochures include information about medical, dental, behavioral health and vision services, prescription assistance programs and health coverage. To access them, go to bcbsm.com/helpwithhealthcare.
- The Michigan Department of Health and Human Services lists free or low-cost health care, including medical, dental and behavioral health care, as well as resources for pharmaceutical assistance and help with health coverage at michigan.gov/mdhhs/ assistance-programs/healthcare/help.*
- Locations and descriptions of Michigan's certified behavioral health clinics are available at michigan.gov/mdhhs/keep-mi-healthy/ mentalhealth/ccbhc.*

Chronic Diseases

Michigan Department of Health and Human Services provides a list of resources to address chronic diseases such as heart disease, asthma, diabetes, lung disease, cancer, kidney disease, stroke, arthritis and human immunodeficiency virus at michigan.gov/mdhhs/keepmi-healthy/chronicdiseases.*

Disability Resources

- The University of Michigan, Center for
 DisabilityHealth and Wellness offers training
 and technicalassistance to health care providers
 in Michiganinterested in improving health care
 access andquality for people with disabilities
 at medresearch.umich.edu/labs-departments/
 centers/cdhw/education.*
- The Michigan Development Disabilities Instituteat Wayne State University provides resources forpeople with disabilities related to health and socialdeterminants of health at ddi.wayne.edu.*

Food Insecurity

- The Food Research & Action Center offers Screen & Intervene, tools for screening for food insecurity in a health care setting at frac.org/screen-intervene.*
- Download a list of food pantries and programs located in your community at foodpantries.org/ st/michigan.*

MDHHS Social Determinants of Health Strategy

The Michigan Department of Health and Human Services' social determinants of health strategy for 2022-2024 is available at Michigan.gov/SDOH.*

Quality

The National Association of Free & Charitable Clinics quality standards are available at **nafcclinics.org/our-impact/quality-standards**/.*

Referrals to Community Resources

Blue Cross Complete's Community Resource Hub can help connect individuals and families with the resources they need close to home. Visit **mibluecrosscomplete.com/resources** to search for nearby assistance.

Virtual Well-Being

Blue Cross offers two 30-minute live webinars and a guided meditation each week to inspire people to enhance their well-being. **Bluecrossvirtualwellbeing.com**.

9-8-8 Suicide & Crisis Lifeline

Information and resources about suicide and crisis lifeline, including a partner tool kit, are available at samhsa.gov/mental-health/988.*

References

Kaiser Family Foundation. (2025, January 31). State Health Facts. KFF. https://www.kff.org/statedata/

Michigan Department of Health and Human Services & Michigan Oral Health Coalition. (2021, June 25). Michigan State Oral Health Plan 2025. https://www.michigan.gov/-/media/Project/Websites/mdhhs/Adult-and-Childrens-Services/Children-and-Families/Healthy-Children-and-Healthy-Families/Oral-Health/Resources-Reports-Links/Michigan_State_Oral_Health_Plan_2025.pdf?rev=f0807a5eeb6b42f4ac3ccd1c64447907





^{*}Blue Cross Blue Shield of Michigan and Blue Care Network don't own or control this website.