



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

BLUE CROSS BLUE SHIELD OF MICHIGAN HEALTHCARE MANAGEMENT BOARD REPORT

2021 ANNUAL REPORT FOR THE
MICHIGAN PUBLIC SCHOOL EMPLOYEES' RETIREMENT SYSTEM

July 14, 2022

Regina Jamerson
Director II, National and Key Accounts

AGENDA

01

MEMBERSHIP

02

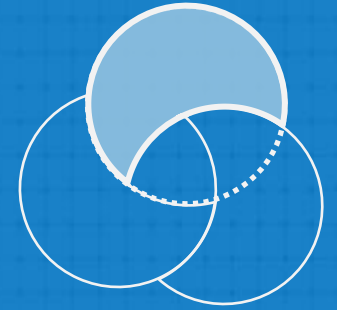
COST AND UTILIZATION

03

MEMBER SUPPORT AND SATISFACTION

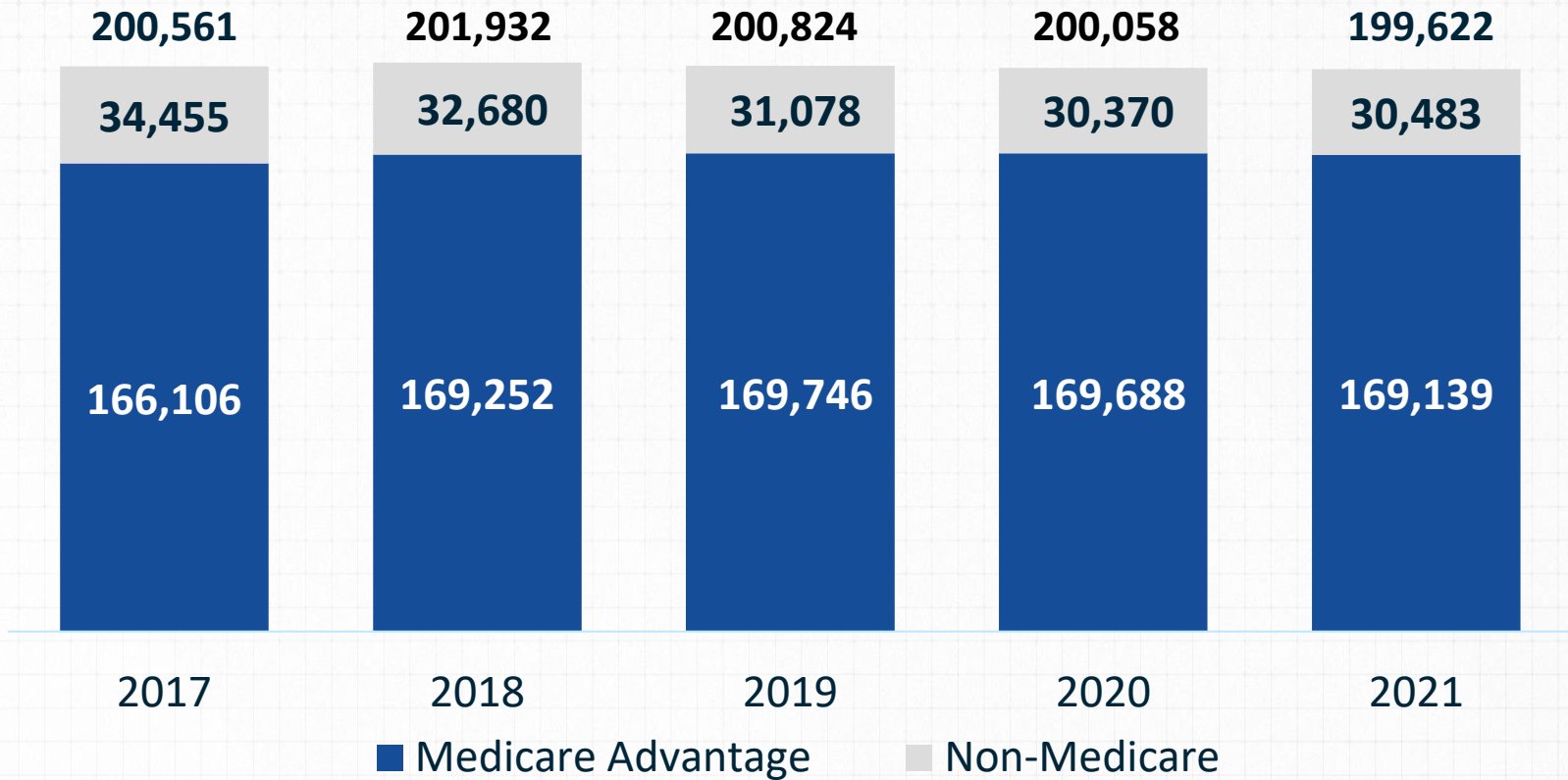
04

FUTURE OPPORTUNITIES



MEMBERSHIP

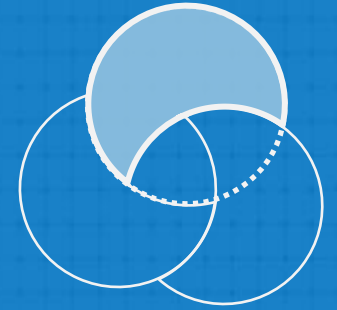
MEMBERSHIP 2017 - 2021



Note: 2017 and 2018 data was not updated. Medicare Advantage data includes all retroactive membership.

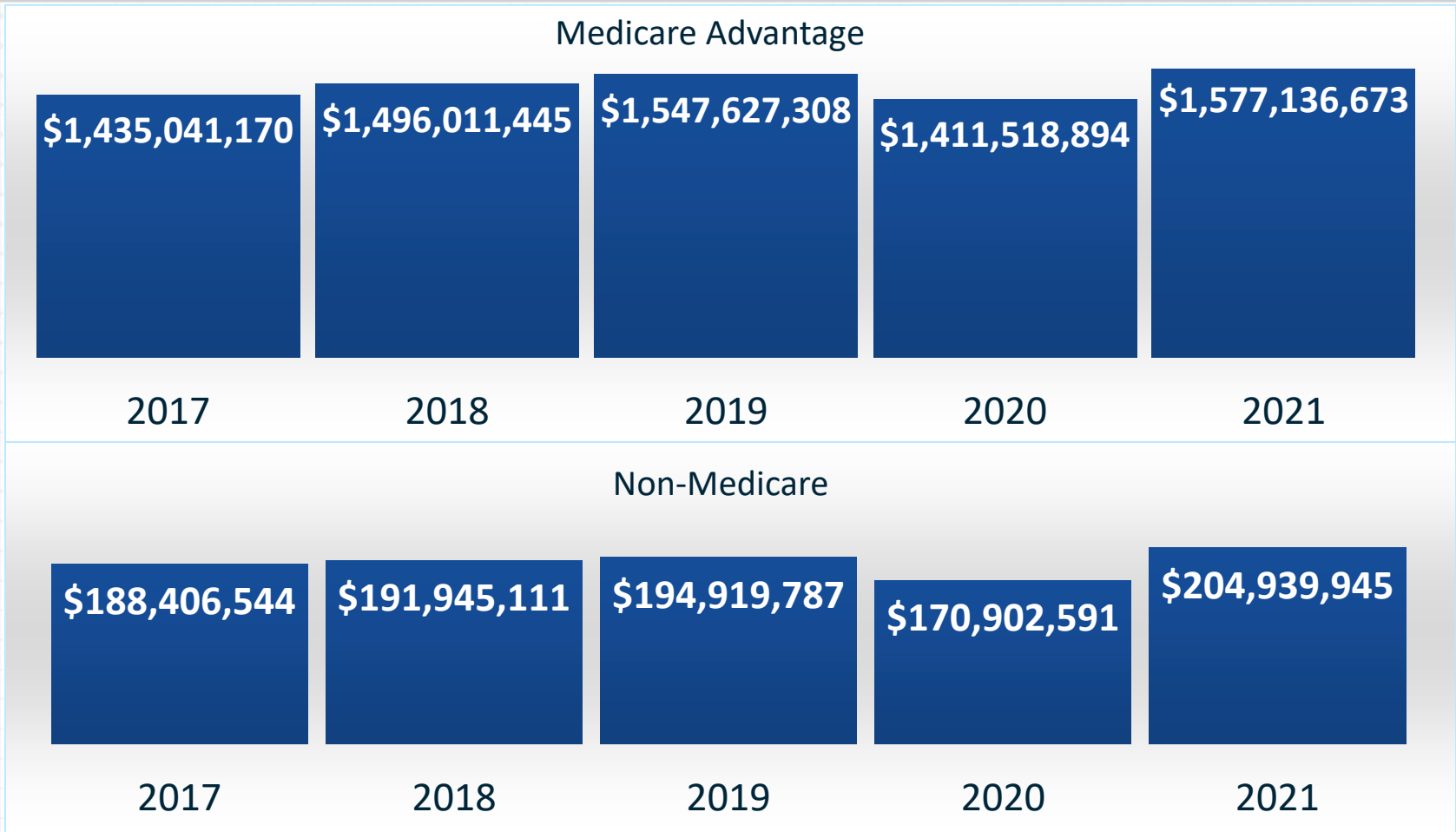
STATES WITH HIGHEST PERCENTAGE OF MEMBERSHIP

	Medicare Advantage	Non-Medicare
Michigan	87%	91%
Florida	5%	3%
Arizona	1%	1%
All Other States & Countries	7%	5%
Total Membership	100%	100%



COST AND UTILIZATION

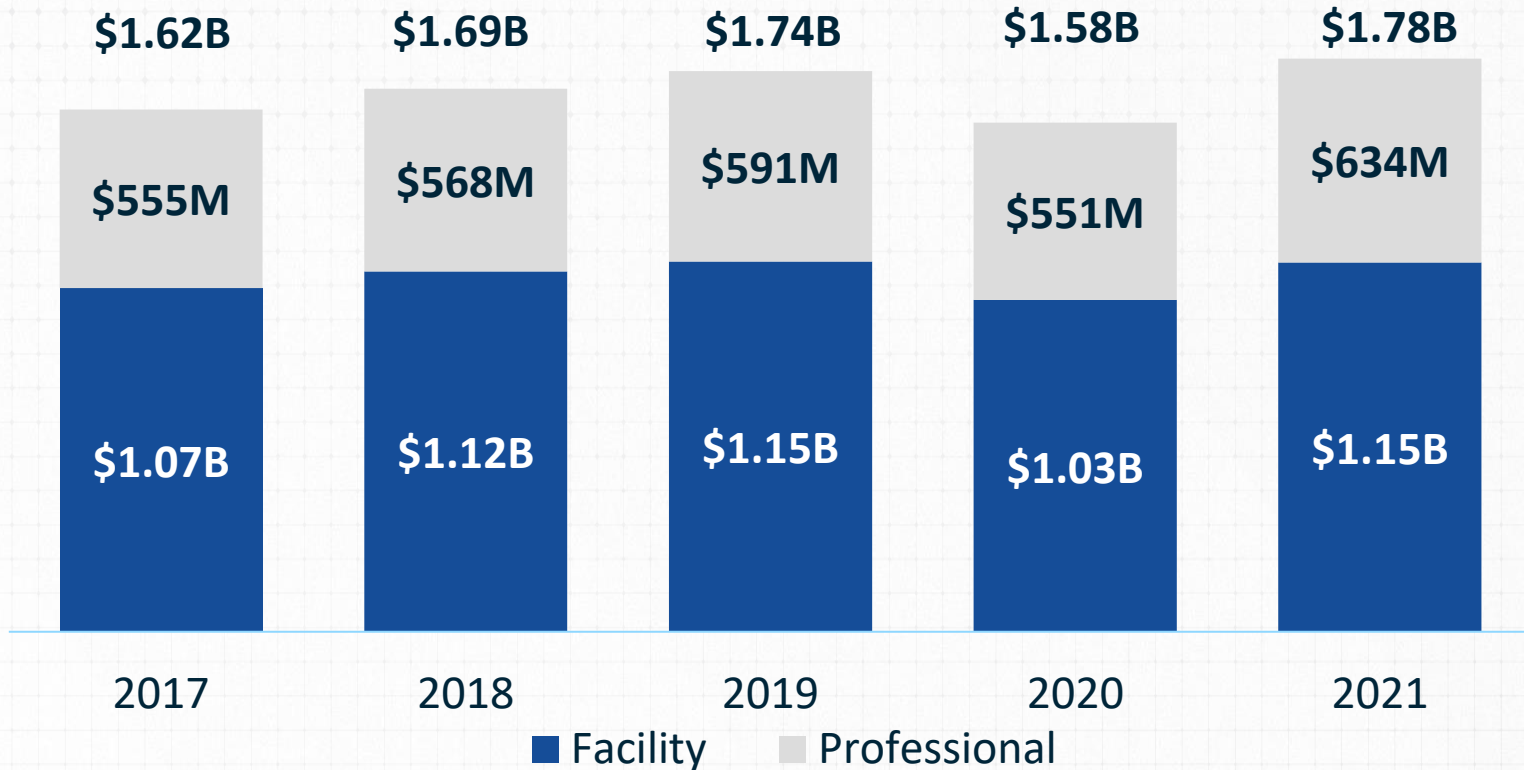
CLAIMS SPEND BY PLAN TYPE



Note: Claims have a paid through date of Mar. 31 of the following year. Non-claim benefit expense costs and CMS revenue offset is not included.

Note: Due to system limitations only 2019 through 2021 data has been refreshed.

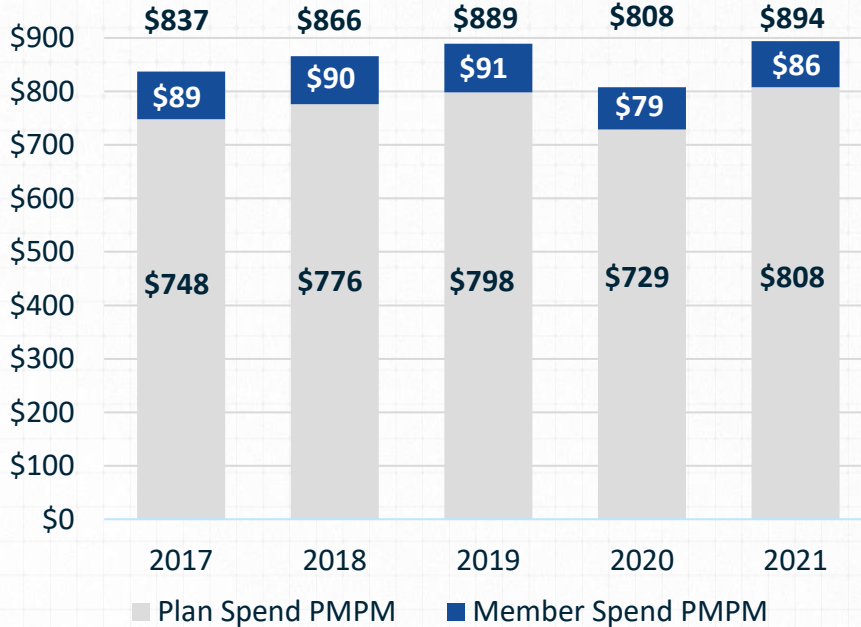
MEDICARE ADVANTAGE AND NON-MEDICARE FACILITY AND PROFESSIONAL CLAIMS SPEND



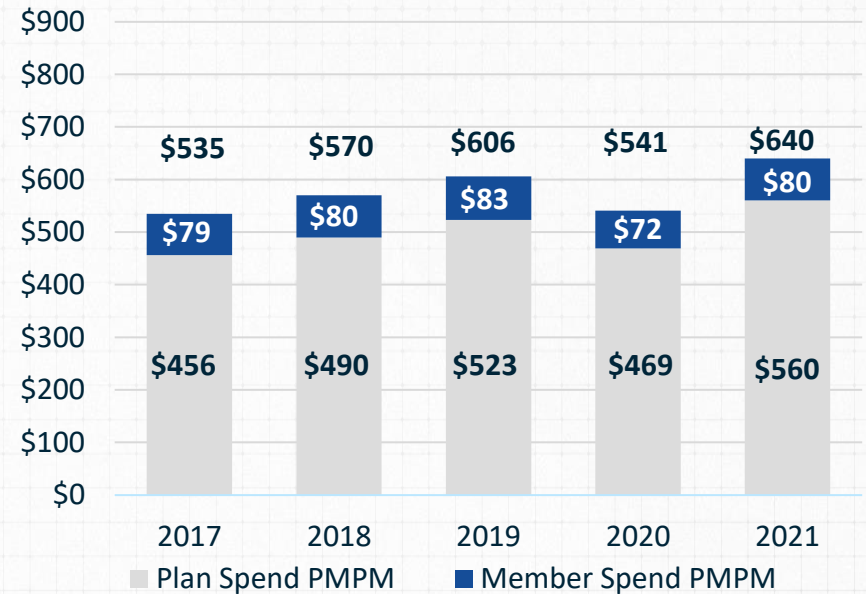
Note: Claims have a paid through date of Mar. 31 of the following year. Non-claim benefit expense costs and CMS revenue offset is not included.
Note: Due to system limitations only 2019 through 2021 data has been refreshed.

PLAN VS. MEMBER TOTAL COST

Retirement System vs. Member Claims Spend PMPM
Medicare Advantage



Retirement System vs. Member Claims Spend PMPM
Non-Medicare

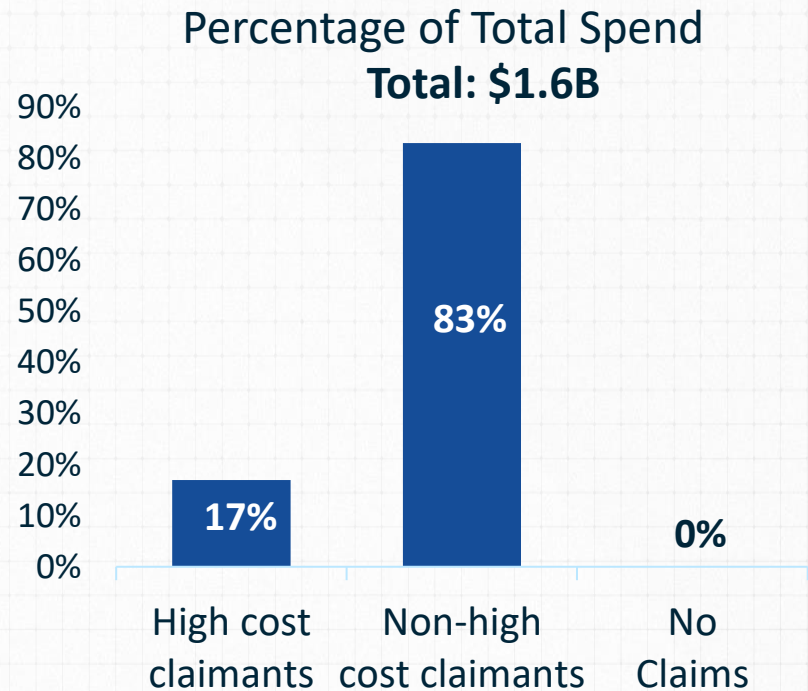
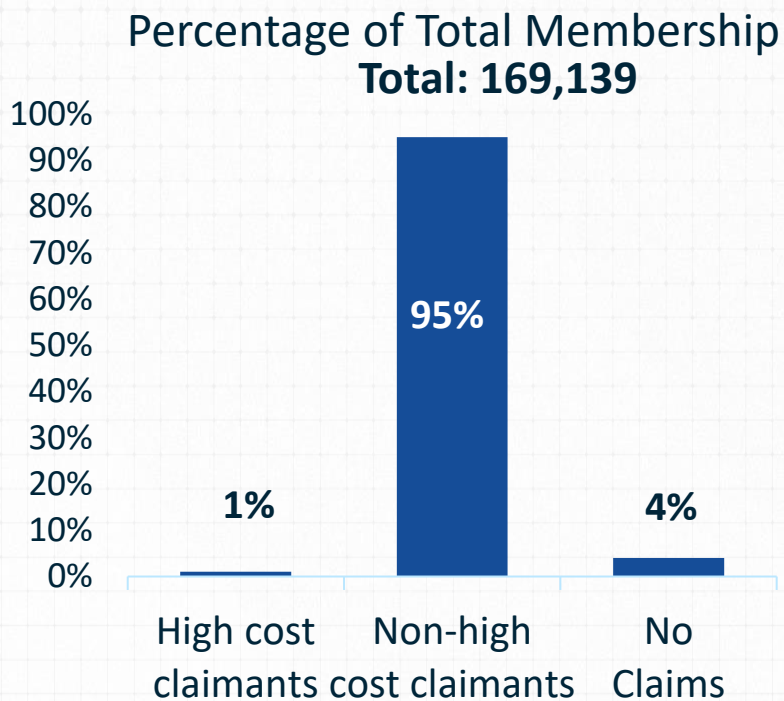


Note: Claims have a paid through date of Mar. 31 of the following year.. Non-claim benefit expense costs are included. CMS revenue offset is not included.

Note: Due to system limitations only 2019 through 2021 data has been refreshed.

MEDICARE ADVANTAGE CLAIMANTS

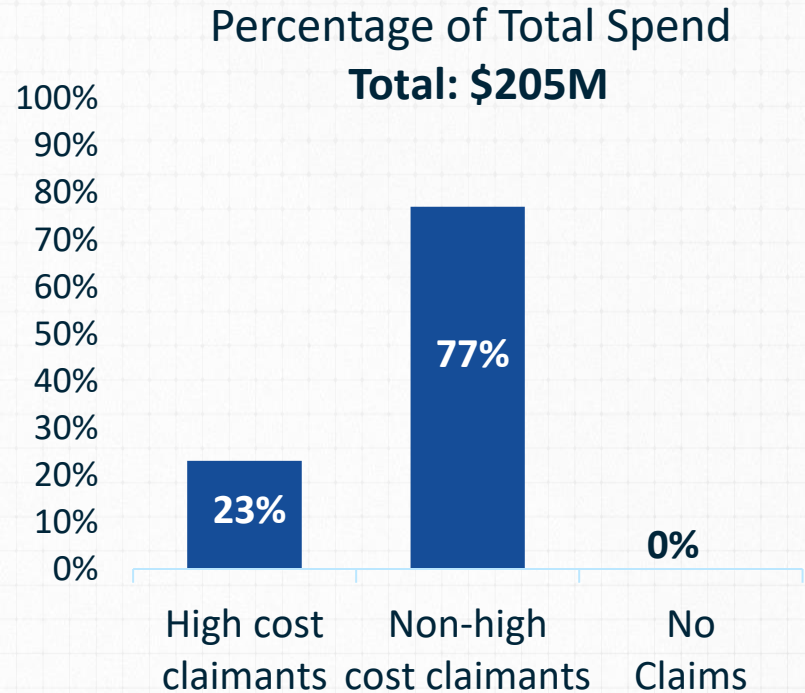
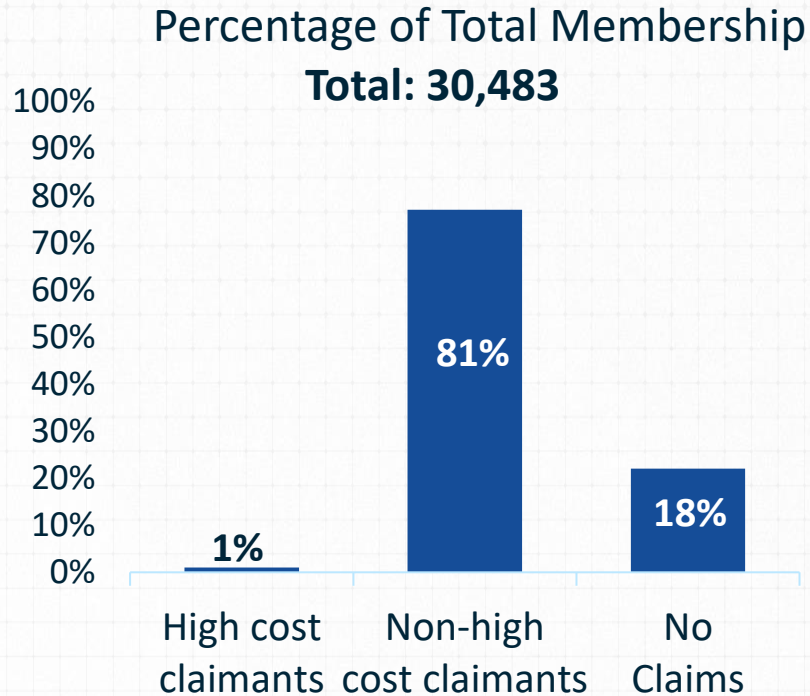
High-cost claimants account for one percent of total membership, but 17 percent of spend in 2021.



Note: High-cost claimant threshold is \$100,000.

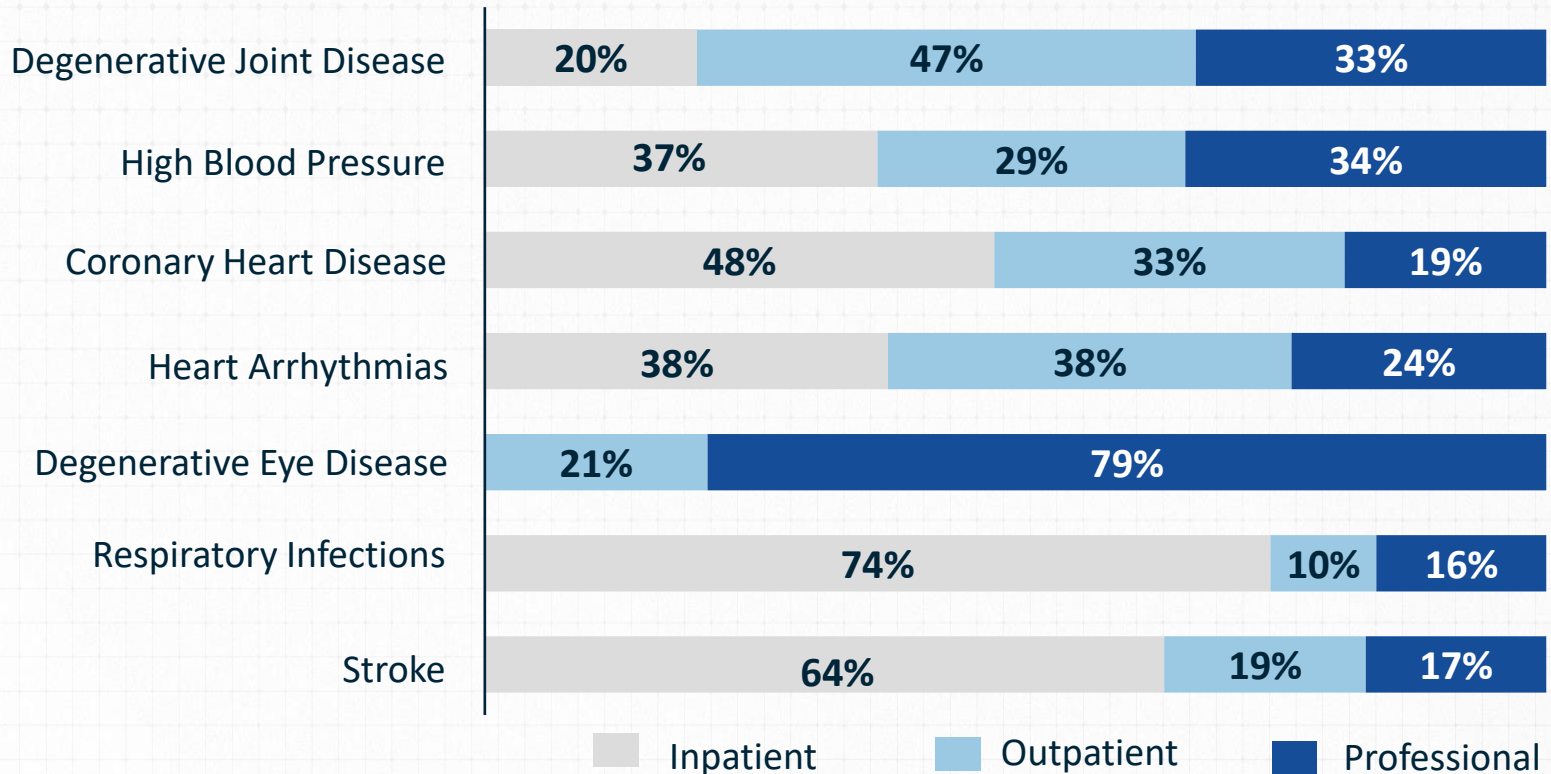
NON-MEDICARE CLAIMANTS

High-cost claimants account for one percent of total membership, but 23 percent of spend in 2021.



Note: High-cost claimant threshold is \$100,000.

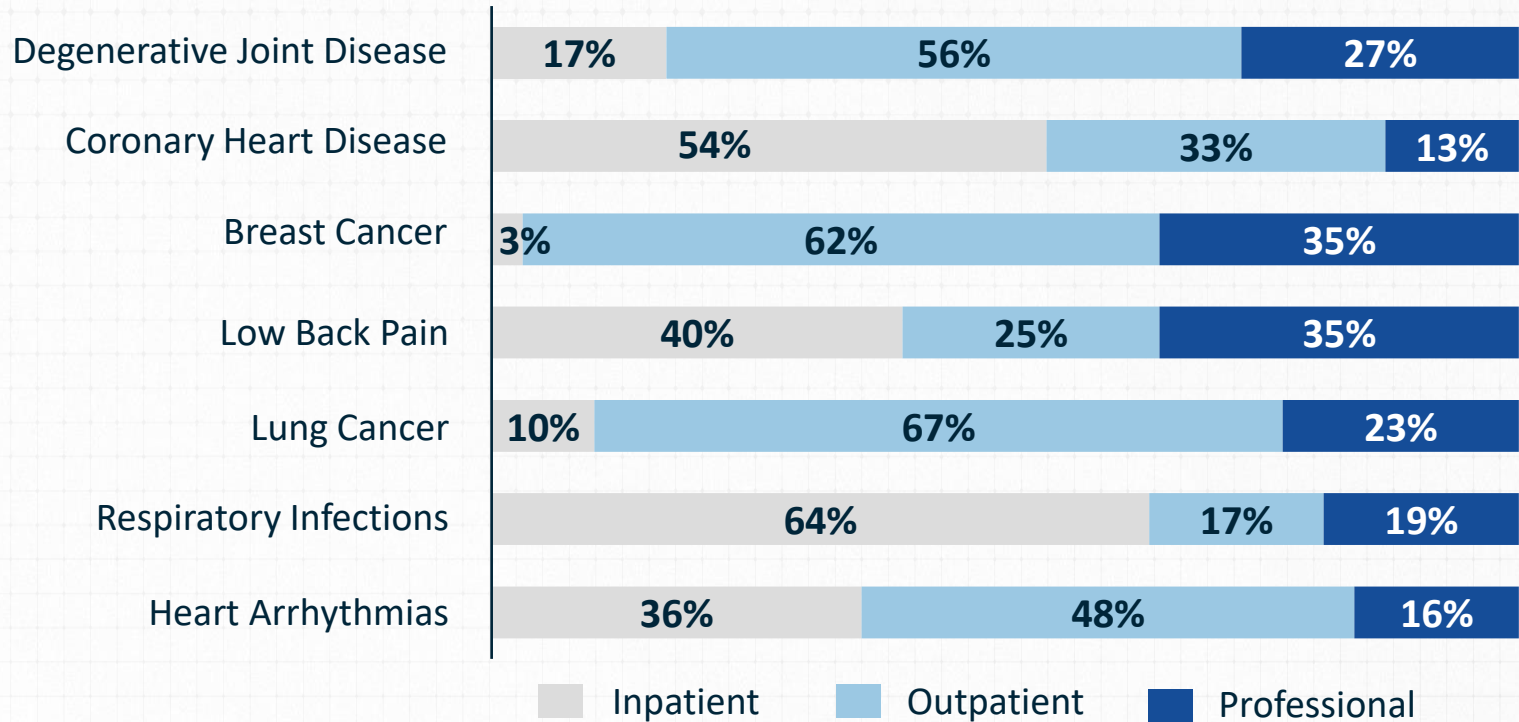
2021 TOP MEDICARE ADVANTAGE CLAIMS SPEND BY DISEASE CATEGORY



Note: Due to rounding, totals may not equal 100%.

Note: Medicare Advantage costs have a paid through date of Mar. 31 of the following year. Non-claim benefit costs and CMS revenue offset is not included.

2021 TOP NON-MEDICARE CLAIMS SPEND BY DISEASE CATEGORY



Note: Due to rounding, totals may not equal 100%.

Note: Non-Medicare costs have a paid through date of Mar. 31 of the following year. Non-claim benefit costs are not included.

MEDICARE ADVANTAGE COVID CLAIMS DATA

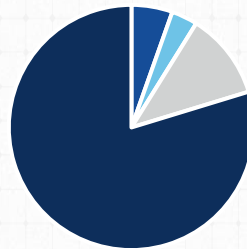
Total Vaccinated Members

133,244

Total Unique Claim Count

71,012

Claim Count



COVID-19 Paid Claims

\$80,384,315

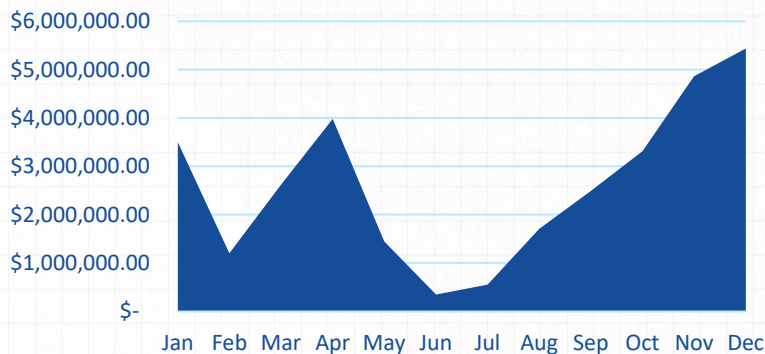
Members with
COVID-19 Diagnosis

18,532

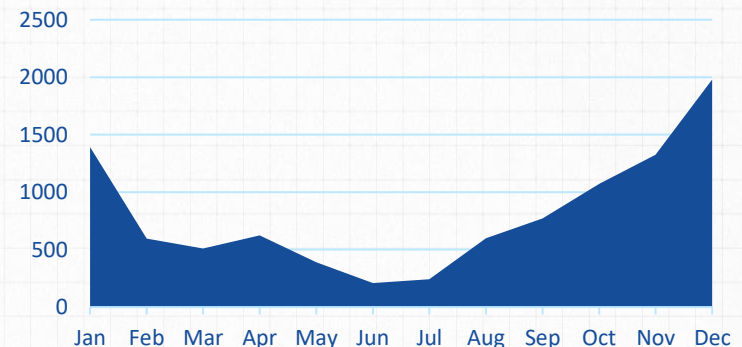
■ ER ■ Inpatient Facility ■ Outpatient Facility ■ Professional

Claim Type	Claim Count	Unique Patients	Group Paid
ER	3,848	3,186	\$31,454,489
Inpatient Facility	2,447	1,843	\$37,323,052
Outpatient Facility	8,111	4,486	\$4,470,676
Professional	56,606	9,017	\$7,136,098

ER Paid Claims



Claims by Month



NON-MEDICARE COVID CLAIMS DATA

Total Vaccinated Members

13,660

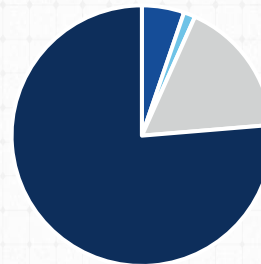
Total Unique Claim Count

8,753

Total Vaccines Administered

24,749

Claim Count



COVID-19 Paid Claims

\$8,985,129

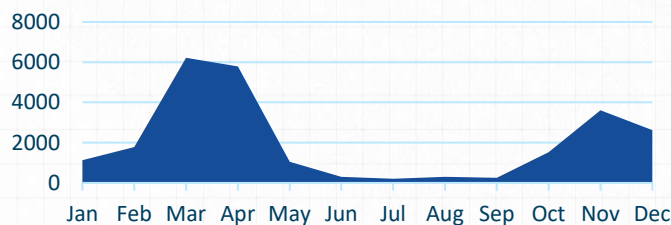
Members with
COVID-19 Diagnosis

3,327

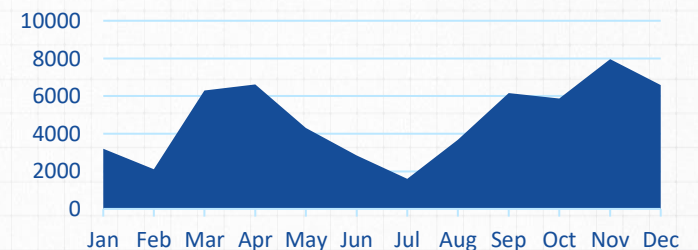
■ ER ■ Inpatient Facility ■ Outpatient Facility ■ Professional

Claim Type	Claim Count	Unique Patients	Group Paid
ER	460	390	\$3,820,387
Inpatient Facility	125	116	\$3,583,700
Outpatient Facility	1,488	1,025	\$687,757
Professional	6,680	1,796	\$893,285

Vaccinations by Month

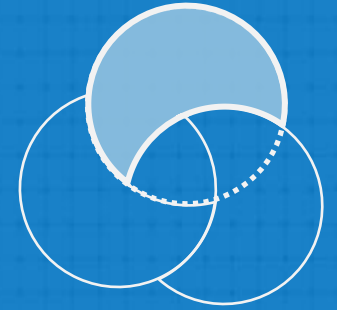


Claims by Month



Note: Data does not include vaccines processed under the prescription drug plan.

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MEMBER SUPPORT AND SATISFACTION

MEMBER COMMUNICATIONS

2021 Digital Communications Initiatives

- COVID-19 website
- COVID-19 vaccine and care options emails
- Blue Cross Behavioral and Mental Health website
- Fall Retiree Education Seminars

Standard Communications

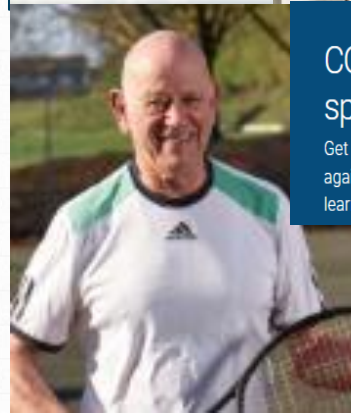
- Annual documents
- Bcbsm.com/mpsers
- Best of Health newsletter
- New member welcome calls and emails
- Targeted email and text message communications

Best of Health



COVID-19. Protect yourself. Prevent the spread.

Get vaccinated and at no cost. The vaccines are effective at protecting you against the Delta variant and others. See our [Vaccine FAQs](#) or [press release](#) to learn more.



MEMBER SEMINARS

Due to the pandemic, in 2021 seminars were conducted virtually.

Number of In Person Seminar Attendees			
	2017	2018	2019
Michigan	5,545	5,382	5,525
Florida	522	447	554
Arizona	185	238	185
Total Attendees	6,252	6,067	6,264

Virtual Seminar data		
	2020	2021
Total Users	3,421	3,678
Total Sessions	4,934	5,552
Page views	7,416	10,106

MONTHLY MEMBER SURVEY RESULTS

The plan's Member Score increased directionally by 2 points compared to 2020. MA Member Score increased by 2 points while Non-MA decreased by 2 points.

2021 Member Score Results

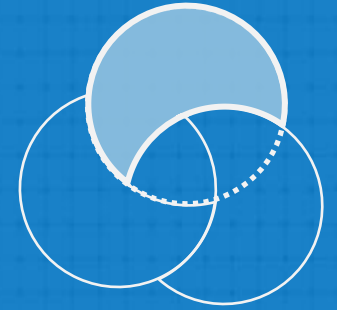
Total (n=855)	Medicare Advantage (n=753)	Non-Medicare (n=102)
67 ↑ 2	70 ↑ 2	49 ↓ 2

Arrows indicate change versus 2019 results.

	Total	MA	Non-MA
Most Important			
Communication	59 ↑ 4	62 ↑ 2	43 ↑ 13
Understanding	55 ↑ 5	59 ↑ 5	38 ↑ 5
Coverage and Benefits	55 ↑ 2	59 ↑ 2	33 flat
Plan Fit	66 ↑ 2	70 ↑ 3	39 ↓ 10
Enrollment and Onboarding	68 ↓ 4	71 ↓ 4	54 ↓ 5
Cost	42 ↑ 1	46 ↑ 1	20 ↓ 2
Customer Service	71 ↑ 5	73 ↑ 4	58 ↑ 3
Digital Tools	59 ↓ 2	61 ↓ 2	50 flat
Network	73 ↑ 2	75 ↑ 1	65 ↑ 7
Less Important			
Quality of Medical Care	79 ↑ 3	81 ↑ 2	67 ↑ 3

- COVID-19 cost share waivers were extended until Sept. 30, 2021.
- Blue Cross continued to support members' behavioral health during the pandemic with COVID-19 mental health webinars.
- In 2021, Blue Cross educated members on their choices for care and rewarded members for obtaining preventive services.

• Green shading indicates improvement is statistically significant at the 95% confidence level.



FUTURE OPPORTUNITIES

FUTURE OPPORTUNITIES



Several market forces are shaping the health care industry. Our strategic priorities are “member-centric” and focused on chronic conditions, care delivery innovations and care navigation for a holistic member experience.

- Programs to address whole person health, including physical, behavioral and emotional health
- Clinical navigation resources for members with a cancer diagnosis
- Future of member engagement includes digital tools to assist members in managing their health and well-being



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THANK YOU