



2021 Annual Report: Leading Through Challenge and Change

Challenge and change – two of the few things that have been constant since the onset of the COVID-19 pandemic in 2020. Through it all, from the early days of the pandemic when little was known about COVID-19, to the distribution of the first vaccines in 2021, Blue Cross Blue Shield of Michigan’s commitment to our members, customers and communities has remained steady and resolved. We stepped up to provide necessary support to our stakeholders in responding to the pandemic, while continuing to embrace innovation and collaboration, seeking growth opportunities and partnerships, and fulfilling our commitment to stand behind those we serve.

A MESSAGE FROM OUR PRESIDENT AND CEO

The 2021 Blue Cross Blue Shield of Michigan Annual Report shows our dedication to those we serve. Our employees work hard to continue earning our position as Michigan’s leading health insurer and advance health care by driving innovation and transformation.

[Read more from Daniel J. Loepp](#)

A MESSAGE FROM OUR CHAIRMAN OF THE BOARD

Our deep-rooted strength allowed us to take extraordinary steps to keep the health care ecosystem strong in 2021 amid the pandemic and ensure our members and customers could always be confident about their access to quality, affordable health care.

[Read more from Gregory A. Sudderth](#)

Leading the COVID-19 Response

Throughout 2021, Blue Cross Blue Shield of Michigan led the way in adapting to new developments in the response to COVID-19 and mobilizing our resources to serve our members and customers, support Michigan communities and partner with doctors and hospitals to ensure critical access to health care services and vaccines.

[Read more about our COVID-19 response.](#)

Continuously Improving

The best businesses constantly look inward to challenge the way things are done, innovate to improve and become more efficient. We are committed to sustaining this culture of continuous improvement throughout our enterprise. Early in his tenure as President and CEO, Daniel J. Loepp understood the need for the company to evolve to keep pace with dynamic market demands. Blue Cross Blue Shield of Michigan's Continuous Improvement Unit works across our enterprise – offering a full range of diagnostic tools and staff training to reduce administrative costs, optimize technologies, improve processes and experiences, and build transformative capabilities.

[Read more about our continuous improvement efforts.](#)

Caring for Seniors

Ensuring our senior members have access to high-quality health care and services is a critical priority. Maintaining a high-quality network of providers and elevated customer service ensures our senior members' needs are met. In 2021, we took measures to add an individualized touch to our seniors' experience, in a time when the pandemic posed a serious threat to their physical and mental health.

[Read more about how we're caring for seniors.](#)

Delivering Quality and Value

Our members view Blue Cross Blue Shield of Michigan as a trusted partner, enabling them to find high-quality, affordable health care wherever and whenever they need it. Throughout 2021, we worked proactively to ensure members continued to have the best experience possible, despite the challenges and changes within our communities brought forward by the pandemic.

Delivering on this promise of value and quality to members takes a multi-pronged approach across our enterprise.

[Read more about our approach to quality and value.](#)

Innovating in Our Solutions

Innovation – identifying what works and making it work even better – is key to leading through challenge and change. We are continually evaluating technologies and improving our digital solutions to provide members with better insights, information and service.

[Read more about how we are innovating.](#)

Committed to Equality and Equity

Our longstanding efforts around Inclusion and Diversity are sustained at Blue Cross Blue Cross Blue Shield of Michigan through leadership commitment, and active engagement by employees at every level. From our board of directors' commitment to diversity, equity and inclusion, to the efforts of President and CEO Daniel J. Loepf to develop not only an inclusive and diverse workplace culture but also to extend our support to organizations within our communities working to address the health disparities faced by minority populations, rural Michiganders and others, we lead with our actions in fostering equity for all Michiganders.

[Read more about our commitment to equality and equity.](#)

Improving Health and Wellness for All

Blue Cross Blue Shield of Michigan is committed to promoting health and wellness for all Michiganders. We engage communities across the state to address social determinants of health, aid in removing barriers and inequities and help increase access to services and care.

[Read more about the steps we are taking.](#)

2021 FINANCIAL RESULTS

Careful management of our investment portfolio and strong performance by our non-health insurance subsidiaries in 2021, helped Blue Cross Blue Shield of Michigan

remain in a position to stand behind our stakeholders and communities while keeping our operating margin in the low positive range.

Read our [2021 financial performance](#) and view our [2021 Consolidated Financial Statements](#).



2021 Annual Report: A Message from Our President & CEO

Blue Cross Blue Shield of Michigan is guided by a mission: to increase access to affordable health care and improve the health of our members and communities. Our commitment is unwavering – even in times of crisis.

While the COVID-19 pandemic continued to change our world and create uncertainty throughout 2021, our company stood strong for our members, customers, partners and communities – just as we have for 83 years.

The 2021 Blue Cross Blue Shield of Michigan Annual Report shows our dedication to those we serve. Our employees work hard to continue earning our position as Michigan’s leading health insurer and advance health care by driving innovation and transformation.

SUSTAINING THE HEALTH CARE ECOSYSTEM

Blue Cross Blue Shield of Michigan has delivered unprecedented support to keep the health care ecosystem stable and functioning during the pandemic.

In 2021 we committed \$860 million to COVID cost-sharing, testing, treatment and vaccine administration; importantly, this financial commitment was not factored into health insurance premiums in either 2021 or 2022.

We took several measures to increase access to vaccines by partnering on statewide initiatives, hosting dozens of community events and reaching out directly to hundreds of thousands of our vulnerable members.

We increased our commitment to building awareness and resolving health care disparities and other inequities that disproportionately impact communities of color.

We paid more than \$80 million per day in claims and benefits to serve our members in 2021.

INCLUSION AND DIVERSITY

Our employees are passionate about being leaders in advancing Inclusion and Diversity. In 2021, we continued expanding our programs in the community and practices at work to ensure that we are making a difference.

We are identifying and resolving issues that impact care – including bias, health equity and cultural competency – through our Office of Health and Health Care Disparities and Physician Diversity Council.

We provided unconscious bias education to more than 5,000 physicians in 2021 and were forerunners to a Michigan law that requires medical professionals to complete similar training for licensing.

HEALTHIER FUTURES

Creating healthier communities with healthy futures is also essential to our commitment to our home state. Our outreach comes in many forms.

In 2021, Blue Cross Blue Shield of Michigan partnered with ChenMed opened six primary care centers in Southeast Michigan that have traditionally lacked access to comprehensive primary care.

We awarded Building Healthy Communities grants to more than 200 schools, reaching more than 90,000 students with sustainable programs that promote healthy diet and exercise habits.

We paid another \$100 million to the Michigan Health Endowment Fund to protect the vulnerable – another step to fulfill our 18-year, \$1.56 billion commitment.

We remained the single largest private funder of free clinics in Michigan, providing more than \$16 million since 2005.

DRIVEN BY OUR MEMBERS

In my view, this year's annual report shows the strength and reliability of our company. Blue Cross Blue Shield of Michigan members have confidence in their access to quality, affordable health care – anytime, anywhere. Because our members are also our neighbors, friends and family, we will always work hard to ensure people find comfort and security for having a Blue Cross Blue Shield of Michigan card.

Daniel J. Loepp is president and CEO of Blue Cross Blue Shield of Michigan.

[Major Corporate Milestones Under Daniel J. Loepp's Leadership](#)

[Go to the full 2021 Annual Report.](#)



2021 Annual Report: A Message from Our Chairman of the Board

Blue Cross Blue Shield of Michigan has an 83-year track record of increasing access to affordable health care, enhancing patient care and improving the health of Michigan's citizens and communities.

Our deep-rooted strength allowed us to take extraordinary steps to keep the health care ecosystem strong in 2021 amid the pandemic and ensure our members and customers could always be confident about their access to quality, affordable health care.

Having a strong business allows us to best serve our members and our customers. That was reinforced in 2021 as the health care industry and economy experienced ongoing disruption and change.

As described in the 2021 Blue Cross Blue Shield of Michigan Annual Report, we concluded the year from a position of strength. We serve more than 5 million members across all 50 states. We are the third largest Blue plan and sixth largest Medicare Advantage plan in the nation. We rank above the industry average for member experience. A.M. Best confirmed our financial rating of "A Stable," a key benchmark that allows us to continue investing in our company for our members. With a focus on innovation, we are enhancing partnerships and building new ones to ensure our business remains strong and sustainable for the benefits of our members.

From my perspective, our company thrives because we are fueled by a passion to succeed for those we serve. A sharp focus on customer service, innovation and collaboration creates an environment where we can pursue opportunities to grow our

business. This is always done purposefully – with the overarching goal of keeping health care coverage affordable and accessible.

In this year's Annual Report, you will see how Blue Cross Blue Shield of Michigan keeps fulfilling its commitments to those we serve while delivering outstanding business results that ensure we continue increasing access to quality, affordable health care coverage.

[Go to the full 2021 Annual Report.](#)



2021 Annual Report: Leading the COVID-19 Response

Like many organizations across Michigan and the nation, Blue Cross Blue Shield of Michigan and Blue Care Network continued to pivot to **respond to the COVID-19 pandemic**. We provided \$860 million in support to members for testing, treatment and vaccine administration during 2021 – without factoring those costs into the premiums paid by our fully-insured customers and members in either 2021 or 2022.

We adapted and mobilized in new ways to serve our members and customers, support Michigan communities and partner with doctors and hospitals to ensure critical access to health care and COVID-19 vaccines were available. Here are some highlights of our response to the crisis:

Unparalleled support for members: Since the onset of the COVID-19 pandemic, Blue Cross Blue Shield of Michigan has devoted \$2.1 billion to support members, providers and employers.

To ensure members could access needed care during the onset of COVID-19, Blue Cross Blue Shield of Michigan waived all member copays, deductibles and coinsurance for COVID-19 treatment through Sept. 30, 2021.

Blue Cross Blue Shield of Michigan has paid more than \$600 million for COVID-19 treatment for our members.

Blue Cross Blue Shield of Michigan paid more than \$185 million for COVID-19 testing and more than \$75 million for COVID-19 vaccine administration in 2021.

Trusted answers for our customers

To respond to the health crisis facing their employees and help them through unprecedented challenges facing the economy, Blue Cross Blue Shield of Michigan provided our group customers with needed information, insight and support from their health care partner. We rapidly deployed a group customer command center and small group customer help line to quickly respond to questions, along with other support efforts.

Ongoing support for community needs

In addition to our members and customers, Blue Cross Blue Shield of Michigan's social mission and community responsibility functions are focused on the health of everyone in Michigan. For this reason, we continue to support community-based organizations to help address food insecurity for children and families, as well as organizations that help seniors and other vulnerable populations receive care and services. Throughout 2021, even after the first COVID-19 vaccines were approved and various segments of the population began to get vaccinated, finding a vaccine – or even information about where to get one – remained difficult in communities deemed most socially vulnerable by the Centers for Disease Control and Prevention.

Several Michigan organizations mobilized to help people living in these diverse communities find places to get vaccinated. We supported many of these efforts, promoting clinics at Ford Field and Meijer stores throughout the state. We funded several disability support services organizations across Michigan to prioritize sensitive access for the disabled to get vaccinated in an environment appropriate for their needs, and partnered with several agencies, such as the Samaritan Center, ACCESS, Yad Ezra, McDonald's and the Detroit Pistons organization, who were offering pop-up and convenient drive-thru vaccination opportunities for specific regional communities.

[Go to the full 2021 Annual Report.](#)



2021 Annual Report: Caring for Seniors

Despite the challenges some of our most vulnerable members faced as we entered 2021, Blue Cross Blue Shield of Michigan continued to lead the way forward. Our priority was ensuring our seniors had access to high-quality health care and services during a time when many were isolated and at-risk of the serious health complications of COVID-19. Every day, we at Blue Cross Blue Shield of Michigan maintained the highest quality networks of providers to meet our senior members' needs.

National Recognition – Medicare Stars

Each year, the Centers for Medicare & Medicaid Services (CMS) rates Medicare Advantage plans on how well they can help members manage their health. CMS assigns stars on a scale of one to five, with five being the best, to show how well the plan performs on the following criteria:

- Staying healthy: Access to screenings, tests and vaccines
- Managing chronic conditions
- Timely and accurate responsiveness
- Handling member complaints
- Customer service
- Member experience

In 2021, CMS rated Blue Care Network a 5-Star Plan, and Blue Cross Blue Shield of Michigan a 4.5-Star Plan, for the 2022 enrollment year.

Achieving Results – Member Experience

Across all areas of the business, we made a concerted effort in 2021 to take special care of our senior members – many of whom remained vulnerable to the COVID-19 pandemic and isolated from friends and family. Blue Cross Blue Shield of Michigan sent pandemic care packages to the homes of more than 720,000 members in Medicare Advantage and Medigap plans. The kits included a safety checklist for visiting the doctor’s office, illness prevention tips, fun activities, a face mask with Blue Cross Blue Shield of Michigan branding and a personal message.

Members of Blue Cross Blue Shield of Michigan Medicare plans have access to tools that can make navigating their health care a smooth experience, including:

- Refilling a prescription without leaving home via Blue Cross Online Visits
- Access to important benefit information via the Blue Cross Blue Shield of Michigan mobile app
- Access to licensed medical professionals via the 24-Hour Nurse Line

[Go to the full 2021 Annual Report.](#)



2021 Annual Report: Delivering Value and Quality

At Blue Cross Blue Shield of Michigan, we are a partner to our members – helping them find high-quality, affordable health care wherever and whenever they need it and providing expertise and resources to help our members achieve optimal health throughout their lives. Throughout 2021, we worked proactively to ensure members continue to have the best experience possible despite the challenges and changes resulting from the pandemic.

Delivering on our promise to our members of value, service and quality care takes a multi-pronged approach across the enterprise.

Behavioral Health

The need for behavioral health care services such as therapy and substance abuse treatment grew during 2021, as the COVID-19 pandemic continued to impact lives and disrupt family routines and careers. During 2021, we served our members by accelerating our ongoing efforts to provide the clinical and community support needed to successfully intervene and treat conditions such as anxiety, depression, addiction and substance abuse.

- Expanded an evidence-based collaborative care model where a behavioral health care manager and consulting pharmacist are added to the primary care team. This model is twice as effective at treating depression.

- Expanded access to Medication Assisted Treatment (MAT) for individuals with opioid use disorder, more than doubling the number of MAT providers and adding 20 new counties in Michigan.
- Launched a comprehensive behavioral health care website in conjunction with a communications campaign to combat stigma that often acts as a barrier to our members seeking treatment.
- Deployed funding and programs to address mental health and suicide prevention through community-based partnerships throughout Michigan.
- Expanded access to mobile crisis and crisis stabilization services to our commercial PPO members.

Value-Based Care

Building on nearly two decades of strong partnerships and innovations with physicians, hospitals and other care providers to advance value-based care models, Blue Cross Blue Shield of Michigan continued work in 2021 to ensure everyone has access to high-quality comprehensive care and address the total cost of care for both our members and people in the communities we serve. The most impactful way the Blues are addressing the total cost of care is by incentivizing the delivery of high-quality, clinically appropriate care through value-based payment models.

Here at Blue Cross Blue Shield of Michigan, our Blueprint for Affordability program is advancing risk-sharing among physicians and hospitals. Since its launch in 2019, Blueprint now supports more than 50% of our health plan membership and has grown from seven founding partners to 22 leading Michigan health systems and physician organizations. To date, 58% of our members in a commercial PPO plan and 53% of our members in a Medicare Advantage PPO plan are attributed to a physician in a Blueprint contract.

Together with our partners, Blue Cross Blue Shield of Michigan improved care delivery for members in 2021.

- In 2021, Blue Cross Blue Shield of Michigan transitioned our commercial membership to a new [pharmacy benefit manager](#), a move that will provide members, providers and employers with prescription drug benefit services designed to improve the pharmacy experience, drive better health outcomes and lower costs.
- In 2021, [Dedicated Senior Medical Centers](#), a subsidiary of ChenMed, opened six new locations in the Metro Detroit region to serve Blue Cross Blue Shield of Michigan Medicare Advantage members. Members are engaged through primary health care centers whose practices are focused on meeting the clinical and social needs of moderate to low-income seniors.
- Blue Cross Blue Shield of Michigan acquired a Royal Oak, Mich.-based [management services organization](#) that partners with doctors to enhance their operations and business functions, giving physicians more time to focus on patient care.
- We contributed another [\\$5 million](#) to the Michigan Health & Hospital Association's Keystone Center for Patient Safety and Quality in 2021, which will

directly support new programs and hospital-led innovations related to women and children's health, maternal care parameters and the safety of both patients and health care workers. This investment adds to the \$16 million Blue Cross Blue Shield of Michigan has provided to the MHA Keystone Center since 2009.

- A partnership with [Civica Rx](#) and 17 other Blue plans will develop lower cost generic drugs for distribution starting in 2022, which will include [insulin](#) beginning in 2024.
- Blue Cross Blue Shield of Michigan announced an investment to launch [Evio Pharmacy Solutions](#), a new company that will accelerate our efforts to lower the skyrocketing cost of prescription and specialty drugs affecting our customer groups and members.
- Our medication adherence programs continue to improve member health while lowering medical and drug costs. The Drug Adherence Discount Program saved members \$3.8 million in 2021, while the High-Cost Drug Optimization Program saved members an estimated \$82.3 million in 2021.

Blue Care Network

Blue Care Network also shares our same commitment to delivering quality and value in the products and services they offer to members. In 2021, BCN:

- Generated \$28 million in savings for BCN members on approximately 300 specialty and other expensive drugs through our [high-cost drug discount program](#).
 - Produced savings totaling \$3.8 million for BCN and Blue Cross members with chronic conditions enrolled in our [Drug Adherence Discount Program](#).
 - [Integrated behavioral health services](#) into primary care settings to help primary care providers better manage the overall health of patients.
 - Piloted a crisis stabilization program, in partnership with [Hegira Health's COPE](#) and [Common Ground Resource and Crisis Center](#), to offer immediate mental health care for children, adults and families in crisis.
 - Implemented the Musculoskeletal Surgical Quality & Safety Management Program as part of the [Spine and Joint Care Program](#) to reduce unnecessary surgeries and improve patient outcomes.
 - Created options for members to receive lower cost virtual care.
 - Expanded virtual health and well-being support to more than 33,000 participants, in over 22 countries, through our [Virtual Well-Being webinars](#).
 - Added a new digital behavioral health and resiliency program, [myStrength by Livongo](#)[®], to support members in managing life's daily stressors and improve their mental health.
- [Go to the full 2021 Annual Report.](#)



2021 Annual Report: Continuously Improving

Blue Cross Blue Shield of Michigan is committed to sustaining a culture of continuous improvement throughout our enterprise. To remain our customers' leading choice for health insurance and serve the diverse health care needs of our members in Michigan and across the nation, our business must evolve to meet dynamic market demands. To make this happen, we empower employees to identify opportunities to deliver better results more efficiently, and drive improvements across the company to deliver better solutions and service to our customers and members.

This vision of continuous improvement, launched more than a decade ago by President & CEO Daniel J. Loepp, comes to life every day at Blue Cross Blue Shield of Michigan through a dedicated team – our Continuous Improvement Unit. The CIU works across the enterprise – engaging departments, teams, and employees with a full range of diagnostic tools and training. This approach has reduced administrative costs, optimized technology and process flows, and built transformative capabilities. Since 2011, Blue Cross Blue Shield of Michigan has implemented over 750 improvement initiatives delivering measurable impacts.

Culturally, our enterprise embraces continuous improvement and expects change. Business outcomes range from improving product quality and productivity, eliminating waste and reducing cost and improving customer and member satisfaction. Blue Cross Blue Shield of Michigan has been recognized as best in class for delivering improvement programs. Most recently, Blue Cross Blue Shield of Michigan was

recognized for our efforts in improving customer experience culture and inquiry resolution by industry organizations, Process Excellence Network (PEX) and Business Transformation & Operational Excellence Summit and Industry Awards (BTOES). We will continue to be intentional about embracing a culture of continuous improvement, fostering innovation and harnessing ideas from our workforce to drive better outcomes for customers, members, providers, and employees.

[Go to the full 2021 Annual Report.](#)



2021 Annual Report: Innovating Our Solutions

Blue Cross Blue Shield of Michigan is continually evaluating new services, technology and digital solutions to provide our 5.28 million members with innovations that add value to health care.

Blue Cross Coordinated Care Makes an Impact

In 2021, Blue Cross Blue Shield of Michigan's redesigned portfolio of care management solutions – Blue Cross Coordinated Care – helped personalize and simplify the health care experience for more than 480,000 members through the suite's Navigator solution. Powered by a focus on personal touch, robust technology and a new digital experience, the Blue Cross Coordinated Care portfolio optimizes health outcomes and delivers personalized support to help meet our members' specific needs. The portfolio:

- Simplifies members' health care experiences
- Encourages members to get helpful and cost-effective care
- Offers members personalized support for understanding their benefits
- Allows employer group customers to select among three levels of solution – Core, Navigator and Advocate – that include the Blue Cross Coordinated Care

digital app and convenient connections to clinical support and personalized assistance

One 54-year-old member enrolled in Navigator was identified after an urgent care visit for a urinary tract infection ended in a trip to the emergency room. She was contacted through the Navigator program and connected to a primary care provider for follow-up. The Navigator also reviewed with her how to check and manage her blood pressure. Today, she has a better understanding of her health condition and knows how to better manage it.

Expanding Technology Solutions for Blue Plan Partners

In 2021, Blue Cross Blue Shield of Michigan assumed [sole ownership](#) of NASCO, a provider of innovative healthcare technology for leading Blue Cross and Blue Shield plans across the nation. NASCO, known throughout the healthcare IT industry for its core administrative processing solutions, was previously owned by six Blue Plans, including Blue Cross Blue Shield of Michigan.

Through the years, NASCO has maintained a strong partnership with Blue Cross Blue Shield of Michigan, providing claims processing and other services for approximately four million Blue Cross Blue Shield of Michigan commercial members (nearly three-fourths of Blue Cross Blue Shield of Michigan's total membership) across a wide range of the health plan's business. Additionally, NASCO supports all Blue Cross Blue Shield of Michigan lines of business through various non-claims products, such as customer servicing, customer advocacy, membership, enrollment and billing.

Blue Cross Blue Shield of Michigan sought complete ownership interest in NASCO to further enable the health plan's business strategy and to ensure the stability and longevity of NASCO's core products through a more focused product investment strategy.

[Go to the full 2021 Annual Report.](#)



2021 Annual Report: Committed to Equality & Equity

Our focus on Inclusion and Diversity has been sustained for nearly two decades — led by our board of directors and personally championed by President and CEO Daniel J. Loepp. Our employees demonstrated their strong commitment to a culture of inclusion in 2021 through attending more than 180 Inclusion and Diversity learning sessions, participating as members and volunteer leaders of the company's employee resource networks and volunteering as Inclusion and Diversity champions.

In 2021:

- The Office of Health and Health Disparities was fully implemented and a health equity strategy with five focus areas was developed
- Juneteenth was added as a corporate holiday
- 90% of new employees completed required cultural competency learning sessions
- 92% of leaders completed required unconscious bias education
- Ten employee resource networks were sustained with 2,136 total employee members. This represents 28% total workforce participation.
- 100% of employees participated in achieving divisional goals for inclusion and diversity
- A new cross cultural coaching program was implemented

[Read the 2021 Inclusion and Diversity Report.](#)

Leadership & Accountability

We recognize that leaders have a significant responsibility to promote a culture of inclusion. In our third year of the company's "Be Inclusive" campaign, we focused on this responsibility and challenged leaders to make the pledge to Be Inclusive. More than 700 leaders made the pledge. Unconscious bias education was also implemented as a requirement for all leaders in 2021. The session emphasized the importance of understanding that we all have biases, the need to recognize our biases, and the responsibility to take action and address them as needed. Ninety-two percent of leaders completed the learning session in 2021.

Building an Inclusive and Diverse Workforce

In 2021, we increased our focus on transparency to underscore the importance of the diversity representation of our workforce. We evaluated programs and practices in how and where we recruit, what our workplace looks like, talent development to encourage retention, and how we can continue to build a diverse succession pipeline. Our action items included:

- Expanding the reporting of our workforce representation
- Including aggregate reporting on diverse candidate recruiting funnel
- Identifying, evaluating and addressing diversity representation gaps in divisions
- Expanding participation in coaching programs to strengthen growth, development and the diversity of the pipeline for promotion
- Expanding recruiting efforts for people of color to include five professional organizations, three historically black colleges and universities and three community colleges
- Expanding recruitment efforts for LGBTQ+ and veterans

[Go to the full 2021 Annual Report here.](#)



2021 Annual Report: Improving Health and Wellness for All

Blue Cross Blue Shield of Michigan sustains an 83-year commitment to promoting health and wellness for all Michiganders. We engage communities across Michigan to address social determinants of health, help remove barriers and inequities and increase access to services and care. In 2021, we sustained some of our far-reaching efforts while implementing new programs.

Building strong stakeholder relationships and supporting community needs are inherent goals of the Community Responsibility team.

Read the [2021 Community Responsibility Report](#).

2021 Community Support

Despite looming pandemic challenges, Michigan community organizations moved forward in 2021 with renewed outreach plans seeking sustainability for their programs. Several fundraisers cancelled in 2021 due to the pandemic were reestablished, and programs were updated to meet the many new needs of Michigan residents. Through our Corporate Community Giving, Blue Cross Blue Shield of Michigan made 360 corporate contributions totaling \$2.6 million and in-kind donations of more than \$240,000.

In partnership with the Michigan Health Endowment Fund and the W.K. Kellogg Foundation, Blue Cross Blue Shield of Michigan and the Blue Cross Blue Shield of

Michigan Foundation presented \$650,000 in grants to 14 organizations to improve health equity and address food and nutrition insecurity throughout Michigan's food resources.

We partnered with the United Fresh Start Foundation to provide 20 schools in six Michigan school districts with new salad bars for their cafeterias as part of the national Salad Bars to Schools initiative.

We provided [\\$904,500 in grants to 49 safety net clinics](#), making us Michigan's largest private donor to clinics that provide free or low-cost medical and dental treatment for uninsured and vulnerable Michigan residents. Our commitment to Michigan's safety net is longstanding – since 2005, we've awarded more than \$17 million in grants, which have enabled volunteer doctors and nurses at these clinics to care for thousands of people every year. Take a [look inside one of the clinics we've supported](#).

Together with Dedicated Senior Medical Centers, a subsidiary of ChenMed, Blue Cross Blue Shield of Michigan opened [six new primary care centers](#) across Metro Detroit to provide health care to seniors – including one in the East Warren-Cadieux neighborhood of Detroit where Blue Cross Blue Shield of Michigan is also making a \$5 million commitment to help with sustainable neighborhood improvements over the long-term.

Blue Cross Blue Shield of Michigan partnered with the Western Wayne Family Health Center, ACCESS and the Arab American and Chaldean Council to address economic and racial and ethnic barriers in access to care, serving families of Middle Eastern descent. We established a grant program to address racial and ethnic disparities with mental health care for Black, Indigenous and People of Color.

We provided \$50,000 in support to the Corktown LGBTQ Health Institute to develop a comprehensive program to improve LGBTQ health and health care in Michigan and promote health equity.

Blue Cross Blue Shield of Michigan partnered with the Blue Cross Blue Shield of Michigan Foundation to award nearly \$300,000 in funding toward permanent supportive housing initiatives that advance racial and economic health equity for special populations including veterans, LGBTQ community members, women in recovery, homeless family, women aging out of foster care and medically complex patients.

Blue Cross Blue Shield of Michigan also partnered with the Blue Cross Blue Shield of Michigan Foundation to award \$100,000 funding to Hamilton-McFarlan Senior Health Center for access to integrated care to address seniors' unique health needs and health disparities.

We also paid another \$100 million to the Michigan Health Endowment Fund, bringing our total contribution to \$710 million over the last nine years to enable the Fund to invest in community-led programs to protect and serve vulnerable populations in Michigan.

[Go to the full Annual Report.](#)