



# COVID-19

R E S P O N S E

BLUE CROSS BLUE SHIELD OF MICHIGAN

*We dedicate this report to those who've lost their lives, those whose lives have been permanently changed and those who, through tireless effort and commitment, have saved thousands of lives.*

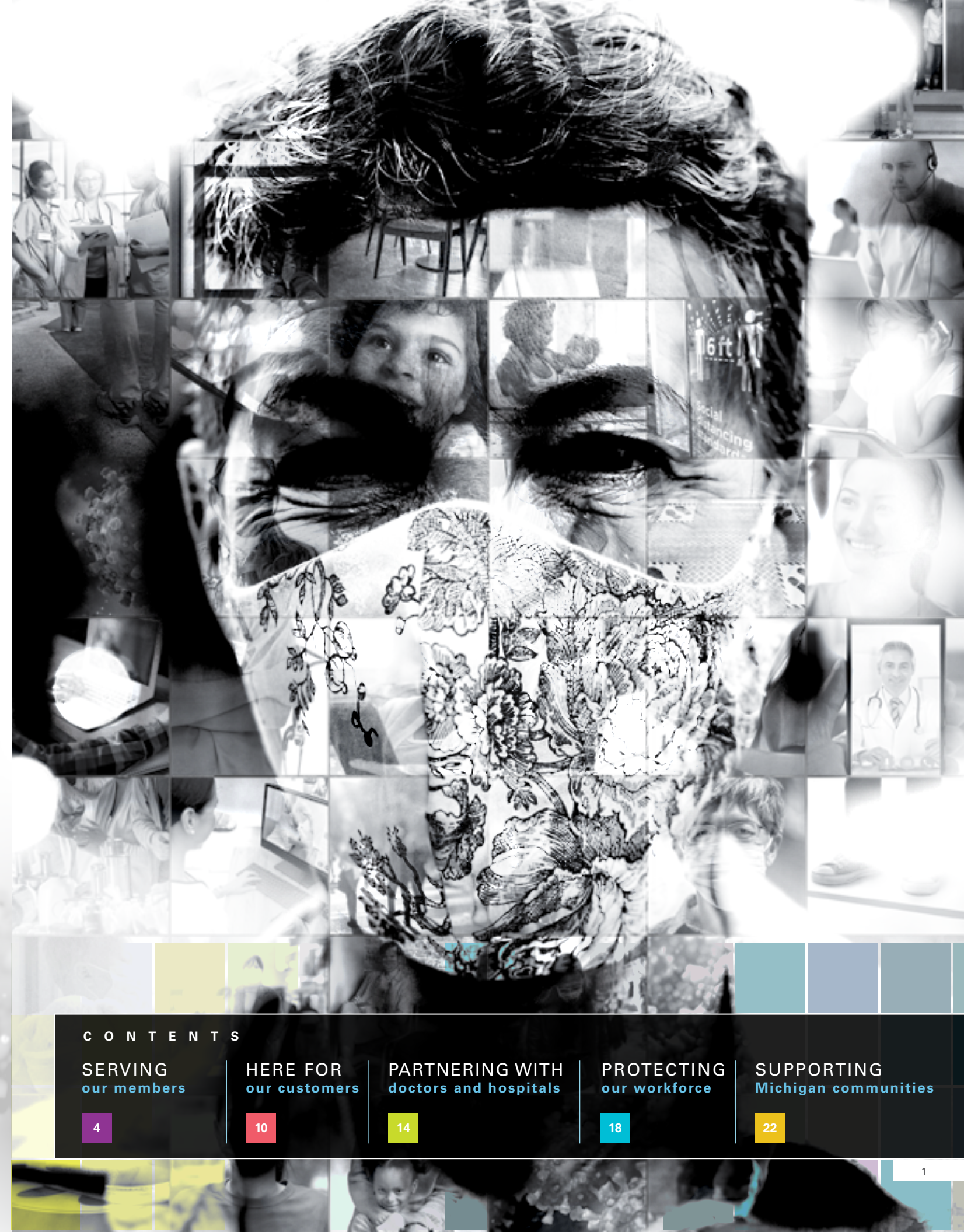
### Blue Cross addresses COVID-19

As this report goes to press in October 2020, the COVID-19 pandemic continues to rage across the United States and around the world. It hit Michigan in March and April of 2020. With it came the rapid organization of resources to test and treat those at risk or afflicted.

Blue Cross Blue Shield of Michigan and Blue Care Network stepped up to help our Michigan families and communities just as we've done for the past 81 years. This included providing uninterrupted payments to providers to serve our members' health needs, advising our customers and advocating for community-based interventions to help people overcome disruption to their lives and livelihoods.

To respond to the national public health crisis, in March, Blue Cross quickly assembled an enterprise task force comprised of 15 workstreams under the leadership of our Corporate Governance function. We got to work, directing COVID-19 response and actions to ensure the protection of our members, customers, provider partners and employees. That work continues, as of the publication of this report, across these areas of our business operations:

<ul style="list-style-type: none"> <li>Actuary/Underwriting</li> <li>Corporate Communications</li> <li>Cost Share Waiver Settlement Workgroup</li> <li>Emerging Markets</li> <li>Facilities &amp; Support Services</li> </ul>	<ul style="list-style-type: none"> <li>Finance &amp; Enterprise Risk Management</li> <li>Health Care Value</li> <li>Health Plan Business Accounts</li> <li>Health Plan Business Care Management</li> <li>Health Plan Business/Senior Health Services Benefits</li> </ul>	<ul style="list-style-type: none"> <li>Human Resources</li> <li>Information Technology</li> <li>Operations</li> <li>Public Policy</li> <li>Vendor &amp; Supplier Management</li> </ul>
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The COVID-19 pandemic has altered the world in many ways. It has forever changed families, affected our friends, neighbors and communities and put our first responders at risk. While the pandemic continues to circle the globe, Blue Cross Blue Shield of Michigan remains committed to providing access to affordable, quality health care for everyone. As a trusted advisor and advocate for the health of people and communities, our top priority is to actively support our members, communities and partners during this incredibly challenging time.

Since the beginning, Blue Cross has kept the health care ecosystem strong and functioning with a variety of programs, including more than \$1.3 billion to ensure access and support for members, customers, physicians, provider systems and the public throughout the pandemic. Through the dedication of our employees, Blue Cross reached across our enterprise and the health ecosystem to develop collaborations and initiatives of wide-ranging, transformative scope.

- To protect **our members and customers**, Blue Cross is investigating and eliminating inequities related to COVID-19 outcomes through Michigan's Coronavirus Task Force on Racial Disparities. In 2020, we also invested nearly \$600 million in additional benefits for members; returned \$100 million to many fully insured customers; and waived all member copayments, deductibles and coinsurance for COVID-19 testing and treatment.
- To bolster **our communities**, Blue Cross is partnering on efforts to accelerate telehealth availability in safety-net organizations. We are spending \$500,000 to address food insecurity for children and families and support free COVID-19 mobile testing clinics. We've also joined several Michigan organizations to develop solutions to growing mental health needs.
- We've also been diligently collaborating with **providers and hospital partners** to reduce their burdens by accelerating payments, supporting data collaboration and relaxing administrative requirements — measures designed to allow providers more time to treat patients. Additionally, we have supported PPE distribution through various channels to promote safer environments.

These are a few of many points of pride for our organization, all of which require dedication, innovation and focus from our team. On behalf of all of us at Blue Cross, I encourage you to read our **2020 COVID-19 Report**, which further underscores and illuminates our extensive work to keep health care accessible and affordable throughout these unprecedented times. These efforts exemplify the commitment of Blue Cross Blue Shield of Michigan— now more than ever.

As we continue to battle the COVID-19 pandemic, Blue Cross will remain vigilant to support the health of our members, customers, providers and communities. I urge you also to help us all stay healthy and remain dedicated to preventing the spread of COVID-19 with physical distancing, proper hand hygiene and wearing masks.

In closing, I want to express my sincerest condolences to those who have lost loved ones to this unforgiving pandemic. We are incredibly grateful to the frontline workers who continue to work tirelessly for our safety, health and well-being. Lastly, I am deeply grateful to everyone who has contributed to the tremendous efforts detailed within this report. I wish all of you continued strength and good health.



DANIEL J. LOOPP

President and CEO  
Blue Cross Blue Shield of Michigan

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## Serving our members

When 2020 began, Blue Cross Blue Shield of Michigan was processing nearly 44,000 claims per business hour on behalf of our members, and paying an average of nearly \$72 million per day for their care and benefits. Continuing these essential operations was critical during the public health emergency created by the COVID-19 pandemic.

Throughout 2020, Blue Cross has been working tirelessly to provide protection and peace of mind to our members. We've made sure they could access the care they need, when they need it, to stay healthy.

- **Putting nearly \$600 million** behind additional benefits for members to address the pandemic
- **Waiving all member copays, deductibles and coinsurance** for COVID-19 testing and treatment during 2020
- **Covering more than 640,000 member tests** for COVID-19 at a cost exceeding \$50 million
- **Waiving the cost of COVID-19 treatment** through 2020
- **Expanding telehealth services** across multiple platforms and **waiving the copay for members** with existing telehealth and behavioral health benefits during the first months of the pandemic — members have participated in **3.1 million visits** since March and provider adoption of telehealth grew eightfold in three months
- **Increasing access to medications** by waiving limits on **more than 55,000** early prescription refills
- **Enabling free drug delivery**, no refill limits on 30-day maintenance prescriptions and no-cost substitutions if drugs were out of stock
- **Returning \$21 million** in **premium credits** to members who purchased **individual coverage** as a result of lower-than-expected health care claims
- **Enabling virtual "discharge visits"** to coordinate post-acute care with family members
- **Expanding access to dental care** with teledentistry
- **Answering** nearly **50,000 COVID-19-related calls** from members and providers

### Providing COVID-19 news on MIBluesPerspectives.com

With so much confusion and misinformation about COVID-19 circulating throughout the world, Blue Cross worked diligently to keep members and customers informed through the **MI Blues Perspectives** blog. It included resources and content that was reviewed and approved by our clinical leaders and medical directors.

COVID-19 content has consistently made up the majority of the MI Blues Perspectives blog traffic for 2020, garnering nearly **1.1 million page views**.

# SERVING our members

#### Member comment:

*"I'm so glad that you are currently allowing teletherapy! Without being able to speak with my regular therapist, I would be in much worse shape."*

*"Blue Cross wants our members in Michigan and across the nation to rest assured that, should they contract the COVID-19 disease, they won't have to worry about the financial cost of fighting it," said President & CEO Daniel J. Loepp about BCBSM's efforts in 2020.*

### Supporting our senior members

With senior citizens at higher risk of severe illness from COVID-19, and with a disruption in their support systems of care, Blue Cross is making a concerted effort to provide extra care and support to our senior members. This includes:



Contacting nearly 330,000 members with outbound phone calls to coordinate care and identify gaps, including medication, food assistance, financial resources and clinical care



Providing no-cost telehealth for primary care and behavioral health visits for Medicare Advantage members throughout 2020



Expanding meal delivery programs, which includes the delivery of more than 220,000 meals to nearly 8,000 members



Providing high-risk members with groceries from businesses offering delivery services



Delivering care packages to more than 700,000 Michigan seniors



Launching home-based primary care pilot programs for seniors

**Member comment:**

*"I was worried I was going to end back up in the ER and the hospital. Thanks for getting the home nurse out to see me. I'm thankful for everyone."*

### Care packages for senior members

Blue Cross sent more than 700,000 care packages to senior members, who are considered at a higher risk for contracting COVID-19. Contents varied and included disposable thermometers, face coverings, a booklet filled with helpful tips, resources and ideas, plus a window cling that could be posted to let others know the homeowner practices COVID-19 prevention.

This effort took a multitude of individuals, going above and beyond, to become a reality. Blue Cross also partnered with customers to fill and assemble the care packages – around 150,000 care packages were assembled at Byrne's Lakeview building in West Michigan, and Great Lakes Tissue in Cheboygan was contracted to fill the care kits.

Our members let us know how much they appreciate our extra support and the positive impact Blue Cross has made during these uncertain times.



More than  
**640,000**  
free COVID-19 tests



More than  
**640,000**  
COVID-19  
claims processed

Nearly  
**\$200**  
MILLION  
put behind  
COVID-19 treatment



More than  
**\$50**  
MILLION  
paid for  
COVID-19 tests

More than  
**3**  
MILLION  
telehealth visits  
completed

More than  
**\$295**  
MILLION  
put behind  
telehealth visits

## Expanding mental health resources

The COVID-19 pandemic set the stage for a behavioral health crisis. Social isolation and sudden unemployment disrupt normal routines and add to stress. This increases the need for mental health support and substance use programs – and the need for them to be delivered in new ways. Blue Cross expanded our behavioral health offerings to help members manage their mental health needs. This includes:

- **Expanding telehealth visits** to cover behavioral health – enabling more than **120,000 behavioral health visits** through this technology
- **Launching telehealth treatment** for substance use disorders
- **Offering myStrength**, a no-cost, **well-being tool** for members dealing with COVID-19-related stress
- **Offering a 24/7 mental health crisis hotline** for anyone to call
- **Providing members access** to the **WebMD: Mental Health Podcast channel**, available through the **Blue Cross Health & Well-Being** website



## Supporting members with care management

Our nurses are uniquely positioned to support members at an increased risk of developing COVID-19. Since the onset of the pandemic, the care management staff has been hard at work, making and answering more than 20,000 member calls. They are coordinating their care, connecting them with important resources and ensuring their social and emotional well-being. As a result, members who were at highest risk for COVID-19 have been able to resolve medication adherence issues, access important resources and avoid visits to the emergency room. We're also:

- **Offering members a no-cost, 24-hour Nurse Line**, allowing individuals to talk to a registered nurse day or night
- **Assisting members in the Care Coordination program** by providing education on COVID-19 and available resources
- **Conducting outreach to members** with a recent emergency room visit to answer questions and increase awareness of available resources
- **Launching an engagement campaign** to provide additional support and education to high-risk members by email, text and direct mail – with **more than 172,000 communications** sent



## Here for our customers

The COVID-19 pandemic not only affected the health of our people, but also the functioning of our economy. Businesses large and small furloughed workers and closed doors to comply with state directives intended to slow the spread of the virus. Others continued essential operations, but with a strong emphasis on cleanliness and worker safety. Businesses needed information, insight and support from their health care partner.

For 81 years, Blue Cross has been committed to serving and offering value to our customers. During the pandemic, we kept them informed of the latest health care trends and fast-developing efforts to combat COVID-19. To support our business customers, Blue Cross' pandemic response includes:

- **Creating a Group Customer Command Center** which responded to more than **1,500 customer questions**
- **Operating a Small Group Customer Help Line** which responded to more than **2,000 questions**
- **Updating a customer FAQ** every day, providing input to more than **85 customer queries**
- **Building a coronavirus page** on [bcbsm.com](http://bcbsm.com) to provide up-to-date information to customers, resulting in more than **68,000 unique views**
- **Delivering a series of white papers** on Blue Cross' response to COVID-19
- **Hosting 10 Customer Advisory Council meetings** to discuss critical topics, such as return to work, testing, mental health and cost trends
- **Tracking and responding** to more than **180 underwriting policy decisions** affecting **1,000 customers**

### Virtual Well-Being live webinars

Blue Cross dedicated its Virtual Well-Being webinars to provide customers with information on supporting employee well-being during COVID-19. Topics included:



Tips to survive social isolation and prevent loneliness



Employee resiliency



Staying productive at home



Importance of self-care

# HERE FOR our customers



Washtenaw County Government (April 2020)  
*"BCBSM has been outstanding before and during COVID 19. We have been well informed with trusted and accurate information about the virus, and we have been well apprised about the availability of alternatives for diagnostic assistance."*



TEMPORARILY CLOSED  
UNTIL FURTHER NOTICE

**More than \$100 million returned to customers and members**

In May, Blue Cross announced that **more than \$100 million in premiums** would be refunded to many fully insured customers and members. Because the response to COVID-19 required Michigan’s health care systems to defer elective care and marshal resources to support frontline care, people were not receiving medical, dental and vision care at the same pace they usually do. As a result, Blue Cross **returned premiums for unused medical services.**

**\$10.5 MILLION**

shared refund to Blue Dental and Blue Vision employer group customers

**\$15 MILLION**

premium refunds to Medigap and individual Medicare Advantage members

**\$37 MILLION**

back to small group customers for medical plans

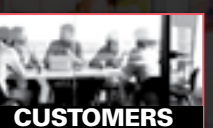
**\$45 MILLION**

paid directly to individual health plan members from 2019

**Group customer webinars and webcasts**

Blue Cross developed webinar and webcast programming to inform group customers on COVID-19, its global impact and workplace/workforce implications. Each webinar averaged nearly 500 participants. Topics include:

- Coverage and underwriting updates
- Behavioral health and depression
- Pharmacy changes
- Cost trends
- COVID-19 testing overview
- Health disparities in the African-American community
- Government relations
- Financial wellness and planning for organizations





## Partnering with doctors and hospitals

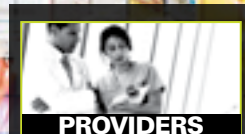
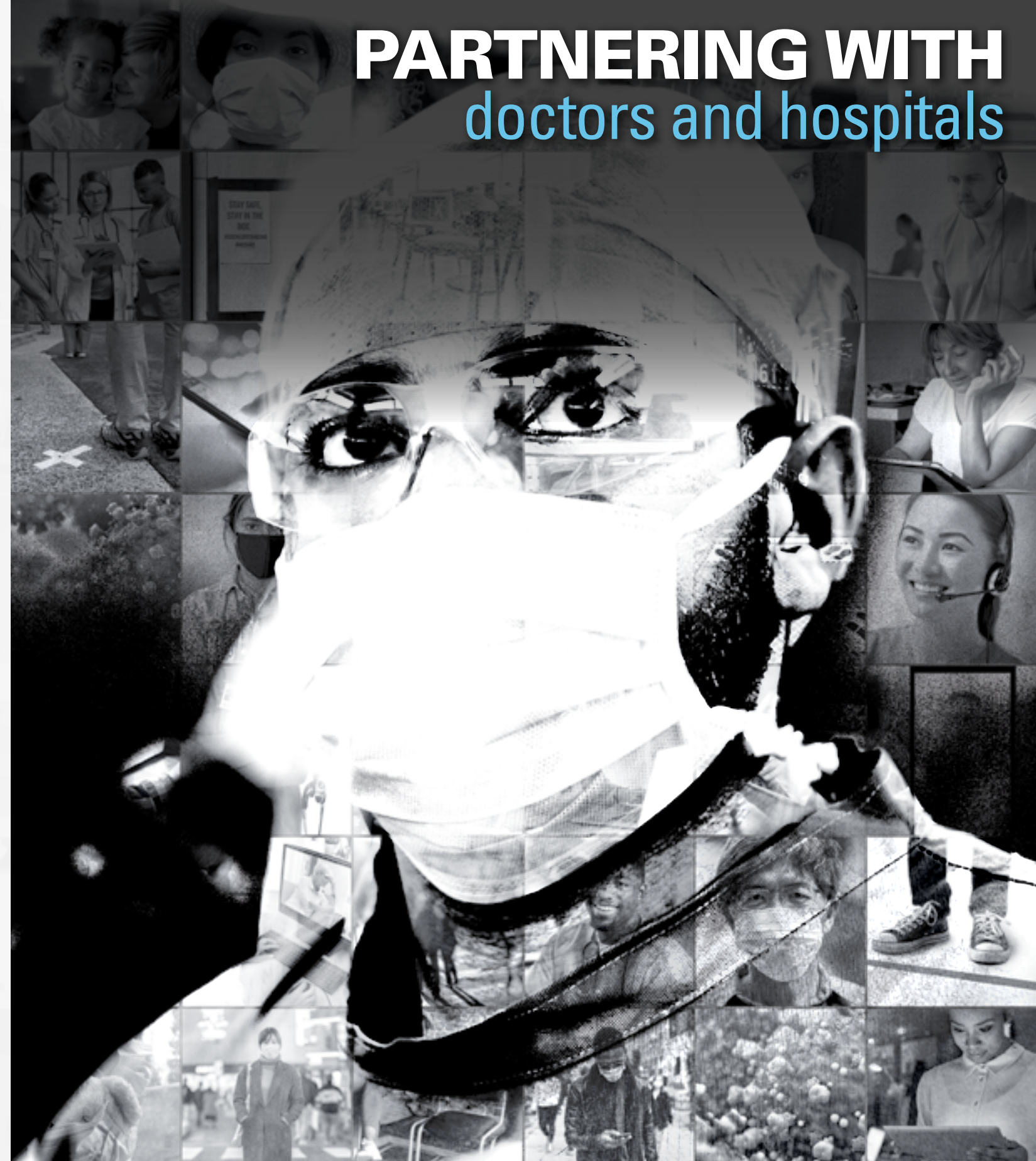
**B**lue Cross has the largest network of care providers in Michigan. When the pandemic hit our state, health systems, physician practices and dental and vision provider offices experienced significant disruption and financial strain.

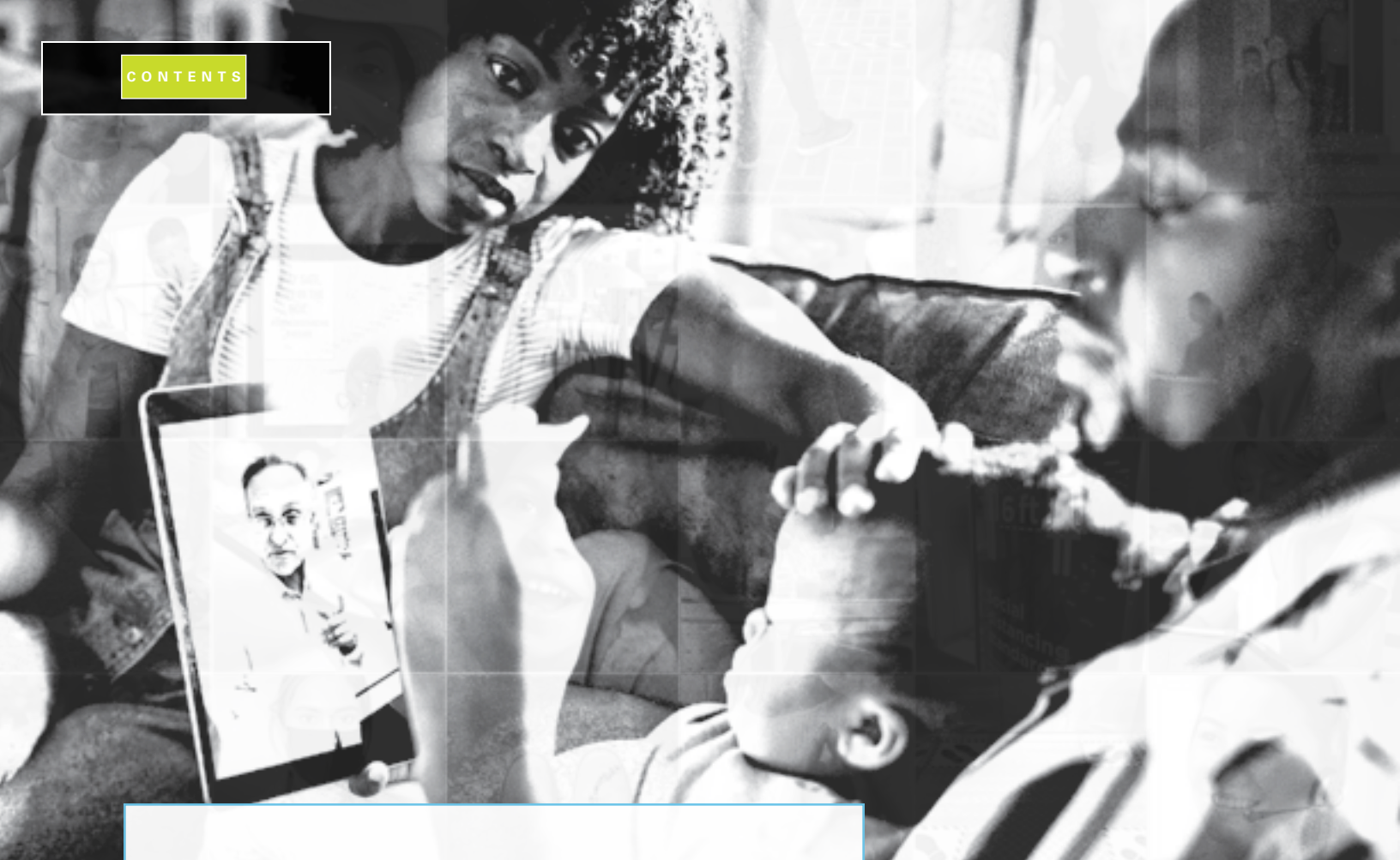
Blue Cross worked diligently to provide financial support, reduce burdens and keep our provider partners informed and connected. This includes:

- **Supporting Michigan hospitals** by stabilizing and maintaining normal cash flow under dynamic conditions
- **\$687 million** put behind payment advances to support physicians and health systems
- **Helping providers navigate the CARES Act**, lending options and state regulations
- **Donating more than 70,000 units of protective equipment** and connecting hospitals to additional resources through state agencies
- **Collaborating with 36 hospitals** to share clinical data for COVID-19 treatment
- **Leveraging web-based communications** to deliver timely updates to providers
- **Providing \$1 million** to the **Michigan Dental Association** to purchase PPE for dentist offices around the state
- **Increasing access to care** by suspending inpatient and post-acute prior authorizations
- **Releasing 37 medical policy updates** in support of COVID-19-related coverage
- **Facilitating weekly meetings** with **40 physician organizations** (representing 20,000 network physicians) and **representatives from state agencies, universities and laboratories** to disseminate timely updates on the pandemic
- **Enabling more than 23,000 logins** to our dedicated provider portal and **13,000 uses** of our web-based COVID-19 resources since March 10
- **Enabling efficient operations** by suspending or postponing **four clinical reviews** for admissions and high-cost procedures
- **Enabling independent physicians** to maintain operational sustainability

*"I wanted to say a huge 'thank you' to BCBSM for hearing the issues that the provider organizations have brought forward to you and doing everything you have done to support the practices, improving policies to assist with key issues like telehealth and doing everything you can do to assist with testing and PPE procurement. We appreciate this partnership very much and wanted to extend our appreciation."*  
**Kim Speese, executive director, Wexford PHO**

# PARTNERING WITH doctors and hospitals





### Dramatic rise in telehealth use

In a matter of weeks, the stay-at-home directives put forward by government, and the disruption to health systems and provider offices, dramatically changed the way people received health care services. Blue Cross teams mobilized quickly to help providers and ensure continued access to care through the adoption of telehealth services. Although telehealth has been covered by Blue Cross since 2002, the social distancing necessary to stop the spread of COVID-19 led to broader acceptance and adoption by doctors and patients.

### Joe Gorz, D.O., family physician, Neighborhood Primary Care

*“Because patients with chronic diseases are more susceptible to the effects of COVID-19, they were delaying medical care. Telemedicine has provided a venue for me to connect with these patients and address any issues before they are exacerbated and provide a much-needed sense of calmness.”*

### Blue Cross helps primary care practices survive pandemic

Primary care practices weren't immune from the layoffs, furloughs, cash flow problems and high stress that many businesses experienced during the early months of the pandemic.

Yet, some practices were able to navigate the early months – and Blue Cross played a significant role in their success.

Our efforts to support primary care doctors were highlighted on the national stage in a July webinar hosted by the Primary Care Collaborative, a nonprofit organization representing public and private organizations that seek to promote policies and share best practices.

Dr. Karolina Skrzypek, medical director of Provider Engagement at Blue Cross, presented the organization's strategy for helping providers weather the storm.

Using existing provider relationships through the **Physician Group Incentive Program** and **Collaborative Quality Initiatives**, Blue Cross hosted weekly meetings with the state health department, representatives of private labs, Blue Cross executives and leaders within the Michigan provider community to quickly disseminate information.

Additionally, Blue Cross accelerated planned incentive payments to physicians to give those practices the flexibility to invest the money as needed – whether it be for personal protective equipment or to pay staff.

One of the partner organizations was MedNetOne Health Solutions, a Michigan group that services 900 self-employed physicians and other health care professionals.

Thanks to the early funding from Blue Cross, MedNetOne was able to quickly expand its support of these primary care doctors by connecting them with PPE supplies, providing support for telehealth services, and helping produce a COVID-19 training video and physician playbook for their staff to use.

### Supporting Michigan dentists

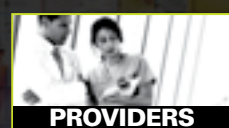
To support dentists during the pandemic, Blue Cross **donated \$1 million** to be used for emergency personal protective equipment. The donation is in cooperation with the **Michigan Dental Association**. The Michigan Dental Association is using the funds to purchase PPE for free safety kits for dentists across the state. The kits include NIOSH-approved KN95 face masks, bouffant hair caps and disposable isolation gowns with cuffs.

The pandemic has increased safety protocols for dental staff to provide a clean environment for their patients, which added new expenses. Now dentists and their staff must dress in full personal protective equipment and increase disinfection procedures.

**\$5 MILLION**  
put behind accelerated incentives to help physician organizations launch telehealth, resulting in a **72 PERCENTAGE POINT INCREASE** in Michigan physicians using telehealth care

**85% OF PROVIDERS** now use telehealth, increasing claims volumes for this service by **3,000%**

More than **260% INCREASE** in Blue Cross Online Visits<sup>SM</sup> for medical services since March 17 and more than **290% INCREASE** for behavioral health services (year-over-year)



PROVIDERS

## Protecting our workforce while ensuring continued critical operations for members and customers

**B**lue Cross took steps to protect our workforce from COVID-19, while also preserving critical operations. This provided security to our members and sustained financial support for Michigan's health care economy during the worst of the crisis.

Blue Cross rapidly expanded remote work opportunities. Our number of remote workers grew by nearly 2,000 in "non-essential" functions, bringing our total of remote workers to more than 5,500. This reduced on-site occupancy, which better protected those coming into our facilities. We closed walk-in customer centers to protect members and employees. We rapidly expanded cleaning and sanitizing functions within our facilities. And dozens of our employees with medical backgrounds answered the state's call for volunteers to work on the front lines.



*"We are taking steps to lessen the potential impact of the virus spreading within our workforce, but we also have an obligation to continue critical operations," said **Daniel J. Loepp, president & CEO, Blue Cross Blue Shield of Michigan.** "There are telephone customer service and claims processing functions that our members depend upon and that require our employees to report to our facilities. These operations will continue, but we will significantly enhance our cleaning and sanitizing efforts around our employees' workspaces."*

### Employees volunteer to work on the frontlines

In response to Gov. Gretchen Whitmer's call for volunteers to assist with the potential surge of COVID-19 cases, Blue Cross announced we would grant full paid leave of absence to any employees with a medical background who volunteer. **More than 30 employees from Blue Cross** quickly came forward to volunteer — demonstrating their generosity and courage.

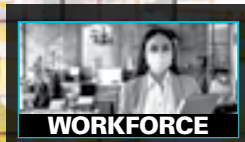
Additionally, Blue Cross mobilized our clinical staff to support the state's efforts to conduct **contact tracing for members in Michigan** who tested positive for COVID-19.

# PROTECTING our workforce



Gov. Gretchen Whitmer praised the response during a televised town hall meeting.

*"A great employer in the city of Detroit — Blue Cross — they told their employees, 'if you have a health care background and you want to join the governor's call to action, we'll keep paying your salary and your benefits,'" Whitmer said. "That's precisely the attitude we have to have. We've made it easier for people to join the front lines because we need to have all hands on deck."*



## Information Technology supports COVID-19 response efforts

COVID-19 created unique challenges across the multi-company Blue Cross Blue Shield of Michigan enterprise. An **Information Technology Command Center** was quickly assembled to ensure our workforce could continue daily operations and continue meeting the needs of members and customers. We're also:

- **Fulfilling** more than **1,500 equipment requests** to enable remote work across the enterprise
- **Stabilizing and expanding** Blue Cross' network to enable more than **12,000 users across Blue Cross' enterprise to work remotely**
- **Implementing** firewall and desktop security upgrades to protect from COVID-19 cyber security risks
- **Providing technical support** for more than 125 virtual events
- **Partnering with business areas** to implement **COVID-19-specific changes** (\$0 cost sharing, premium credits)



Increased  
**CLEANING & DISINFECTION**  
in work and common areas

Implemented  
**TEMPERATURE CHECKS**  
upon entry to all facilities

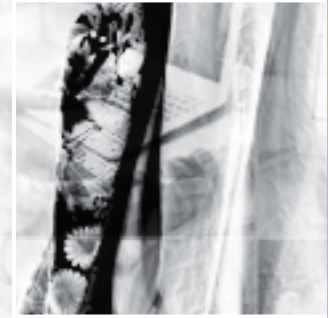


Closed  
**WALK-IN CENTERS**



Procured and shipped  
**45,000 MASKS**  
for employees

Created new  
**POLICIES**  
and procedures to protect nearly 1,700 on-site workers



Suspended in-person meetings and replaced with  
**VIRTUAL MEETINGS**  
using online platforms



Delivered 44 Stay Healthy Stay Engaged  
**WEBINARS**  
to over 14,000 attendees and published 12 Stay Healthy Stay Engaged Special Edition newsletters

Adjusted the  
**WORK SPACES**  
in some areas to reduce the number of people in a particular area at a time



Implemented an employee and visitor  
**ATTESTATION**  
process

Maximized  
**REMOTE WORK**  
capabilities for more than 5,500 employees

Created a  
**COVID-19 PLAYBOOK**  
and training video to document and share protocols with the workforce

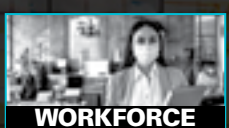


Enforced social distancing and  
**ADDED BARRIERS**  
in lobbies and other precautions where needed

Implemented enterprise-wide procedures for suspected or confirmed  
**COVID CASES**



Provided more than 26,000 gallons of  
**DISINFECTANT**  
to use in work areas



## Supporting Michigan communities

As part of our social mission as a nonprofit mutual, Blue Cross is supporting individuals and communities throughout this public health crisis. By working with community-based organizations, we're addressing food insecurity, helping seniors and other vulnerable populations, rapidly deploying access to telehealth services and expanding mobile testing for COVID-19. In addition, we're:

- **Partnering with the BCBSM Foundation, the Michigan Health Endowment Fund and other foundations** to award nearly \$3 million to help Michigan care providers and safety net organizations **rapidly expand telehealth services**
- **Partnering with Wayne State University and ACCESS** to offer **free Covid 19 mobile testing** for older adults, caregivers and first responders
- **Distributing 500 COVID-19 educational toolkits** to community partners
- **Conducting 300 tests** in the Detroit Neighborhood Initiative area in partnership with Mt. Pleasant Missionary Baptist Church
- **Addressing food insecurity with a \$100,000 contribution to Gleaners Community Food Bank** to support two mobile, refrigerated fresh food transport vans to increase access to healthy food in Wayne, Oakland, Macomb and Monroe counties

### COVID-19 shines light on health disparities

Disparities existing among diverse people and communities are often influenced by lack of access to care, lack of insurance and underinsurance, environmental and social living conditions, bias in health care delivery and other factors. As communities of color have been disproportionately affected by COVID-19, the pandemic has revealed the harmful impact that these "social determinants of health" can have in our most vulnerable communities, and why we need to step forward to address them.

Blue Cross is providing information and education on COVID-19 prevention to more than 500 churches, non-profits and grassroots organizations; and is using traditional and social media platforms to reach community residents to make sure people have the information they need to help decrease the spread of the virus.

To **address disparities** faced by people in Detroit and the surrounding region, we've provided financial support to United Way for Southeastern Michigan, which serves Wayne, Oakland and Macomb counties. The contribution is part of a \$500,000 **funding commitment** Blue Cross made to help organizations throughout the state provide meals to vulnerable kids and support other efforts to protect seniors and other populations in need. Funds provided to United Way are being used for:

- **Distributing food** to students affected by school closures and other **vulnerable populations** that are isolated or lack access
- **Increasing the accessibility** of shelter beds for **people experiencing homelessness** who don't have the resources needed to stay safe
- **Helping close operational funding gaps** for health and human service agencies
- **Helping vulnerable people** who've lost income and have **trouble accessing services**
- **Supporting college students** facing barriers as they complete their education

# SUPPORTING Michigan communities



*Gov. Gretchen Whitmer appointed Bridget Hurd, vice president, Inclusion and Diversity at Blue Cross, to serve on a **state task force addressing racial disparities** related to COVID-19 outcomes in Michigan. The task force is making recommendations that address transparent reporting data, expand testing into local communities, reduce medical bias in testing and treatment, and decrease barriers to physical and mental health care.*



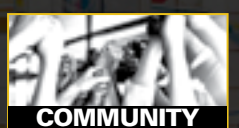
**COVID-19**  
RESPONSE

**Strengthening the Safety Net program addresses effects of COVID-19**

*Blue Cross is the largest private donor to Michigan's free clinics. Since 2005, we've invested more than \$16 million in Strengthening the Safety Net grants to increase access to affordable health care and improve health equity. These grants help 47 clinics across Michigan provide free or low-cost medical, dental and mental health care for uninsured and underinsured residents.*

*To address the ongoing effects of COVID-19, grantees have been asked to give special attention to patients accessing care for the coronavirus, mental illness, substance use and food insecurity.*

*Blue Cross and the BCBSM Foundation's partnership with the Michigan Opioid Partnership provided \$119,750 to establish and expand telehealth service in 17 Michigan county jails. This expansion of telehealth services improved access to behavioral health and opioid use disorder services for detainees and inmates.*



*"If it wasn't for you guys giving me online visits for free, I would probably be dead."*  
– Blue Cross member

*A Blue Cross member lost his wife of more than 60 years to COVID-19. After she passed away, he had concerns about leaving his house and the potential of contracting the virus. He was lonely, grieving, in need of a mask and unable to cook. Blue Cross' outreach team provided the member with resources to manage his grief and information for grocery delivery. They also worked with his local CVS store to hold a package of masks for him. "A gift straight from heaven. Thank you BCBSM for caring for your members!"*

*We contacted a member as part of Blue Cross' outreach to seniors. He expressed his concern about access to food as he was afraid to go to the grocery store. The care specialist registered the member for the meal delivery services. The member was delighted and thanked Blue Cross for our assistance.*

*"BCBSM has been outstanding before and during COVID-19. We have been well informed with trusted and accurate information about the virus, and we have been well apprised about the availability of alternatives for diagnostic assistance."*  
– Blue Cross customer, Village Ford Inc.



## Survival and Grief: Beating COVID-19 after losing a loved one

COVID-19 brought a bittersweet ending to a love story more than 25 years in the making for longtime Ann Arbor radio show host, and Blue Cross member, **Lucy Ann Lance** and her fiancé, **Doyle Barnes**.

Due to Doyle's pre-existing conditions, Lucy Ann, who produces and hosts the "Lucy Ann Lance Show" on 1290-AM WLBY, brought her microphone home to broadcast from their condo. Despite the couple's careful precautions, both began to feel sick in March. The couple didn't have fevers – and in the early days of the pandemic, that meant they didn't qualify for a COVID-19 test. By the first days of April, Lucy Ann's symptoms had worsened and she called 911 for an ambulance to take herself and Doyle to the hospital.

At the Michigan Medicine hospital, they learned they had COVID-19. Lucy Ann asked that she and Doyle be roomed together – a blessing in the middle of the crisis.

*"I was able to watch over him even though I was so sick – because at that point it was very difficult for others to get into the room. They did everything by the doorway; even the doctors would call you on the phone," said Lucy Ann.*

Doyle died several days later on April 11 with Lucy Ann at his side. Lucy Ann was discharged four days later.

One of the bright spots for Lucy Ann was the role her Blue Cross Blue Shield of Michigan health insurance took by covering the entire cost of her nearly \$40,000 hospital bill.

*"You don't have to worry about the economic impact on your family and having to pay something like that, especially for people who might not be working right now or working at a reduced rate – that goes a long way," Lucy Ann said.*



*Through Blue Cross' proactive outreach, the care team connected with a member recently laid off and experiencing anxiety. He didn't want to talk on the phone, so the representative offered him the ability to text the disaster distress helpline at "TALKWITHUS." Through texting, the member expressed his worry about the possibility of his utilities being shut off. Blue Cross connected the member with DTE, and arrangements were made during the pandemic to keep his electricity running. The member was also given additional information on unemployment resources from the Michigan.gov/coronavirus site. He was thankful for the resources and the help in eliminating some stress in his life. "If you didn't call, we may not have any lights next week."*

*A Blue Cross care specialist reached out to a member who had a recent visit to the emergency room. During the call, the specialist learned the member's mother passed away from COVID-19. The member also tested positive for COVID-19 in the days following her mother's passing. The member was dealing with severe anxiety and a mix of emotions surrounding the recent events in her life. The care specialist informed the member about the Blue Cross® Coordinated Care program and its benefits, including access to a medical social worker, dietician, pharmacist and behavioral health social worker. The member didn't hesitate to sign up for the program. The member was grateful for all the covered services offered to her, and was surprised Blue Cross reached out to make sure she was all right during this trying time. "WOW and thank you!"*

*"In true BCBSM Value Partnership fashion, the Physician Group Incentive Program community responded to our current public health crisis by offering a meaningful virtual learning session. Within days, the BCBSM team flipped a planned in-person conference to a virtual seminar for over 350 participants. Gathering experts regarding COVID-19 and offering key program initiative updates. We are thankful for the PGIP community. Value Partnerships is much more than a name to our physician organization," said Jerome Frankel, D.O., medical director, Oakland Southfield Physicians.*

*"We appreciate BCBSM for their consideration of the provider community's resource needs during this pandemic. The demonstration of Blue Cross fiduciary and public health roles are greatly respected," said Dennis Ramus, M.D., CPA, chairperson, The Physician Alliance.*



*For Lucy Ann, Doyle's memory will always live on through his relentless positivity. "We had a good life together. There are no regrets," Lucy Ann said. "He was just so much fun; he always made me laugh."*





BLUE CROSS BLUE SHIELD OF MICHIGAN PUTS MORE THAN **\$1.3 BILLION** behind our response to the pandemic.

Federal government requires no cost sharing for testing



EXPAND prescription drug **ACCESS** by waiving early refill limits

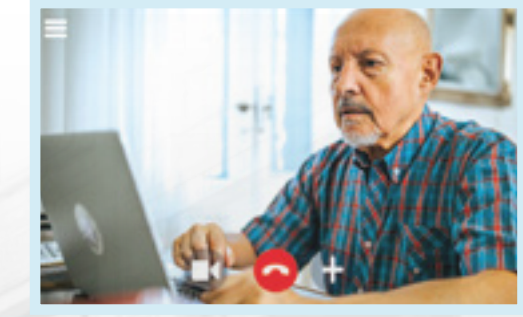
Provide testing & **TREATMENT** to fully insured members at **NO COST**

**SUPPORT** physicians and health systems by putting **\$687 MILLION** behind payment advances to enable investment in COVID-related services and the continuation of essential operations with predictable revenue



Launch home-based, **VIRTUAL** substance use disorder **TREATMENT**

Launch free virtual **GROUP THERAPY** programs related to COVID-19 to support members' **MENTAL HEALTH** through June 30, 2020



Return more than **\$100 MILLION** to fully insured small group customers, 2019 individual subscribers and 2020 Medicare Advantage and Medigap members for medical, dental and vision **PREMIUMS**

Return more than **\$21 MILLION** to 2020 under-65 individual plan subscribers in the form of **PREMIUM CREDITS** on November invoices

MARCH 18

MARCH 26

APRIL 1

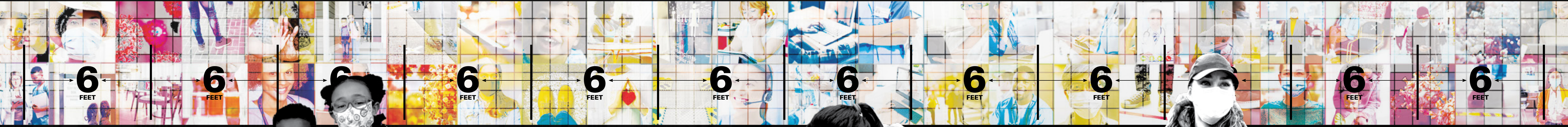
APRIL 3

APRIL 29

MAY 11

MAY 20

AUGUST 17



MARCH 6

MARCH 17

APRIL 2

APRIL 20

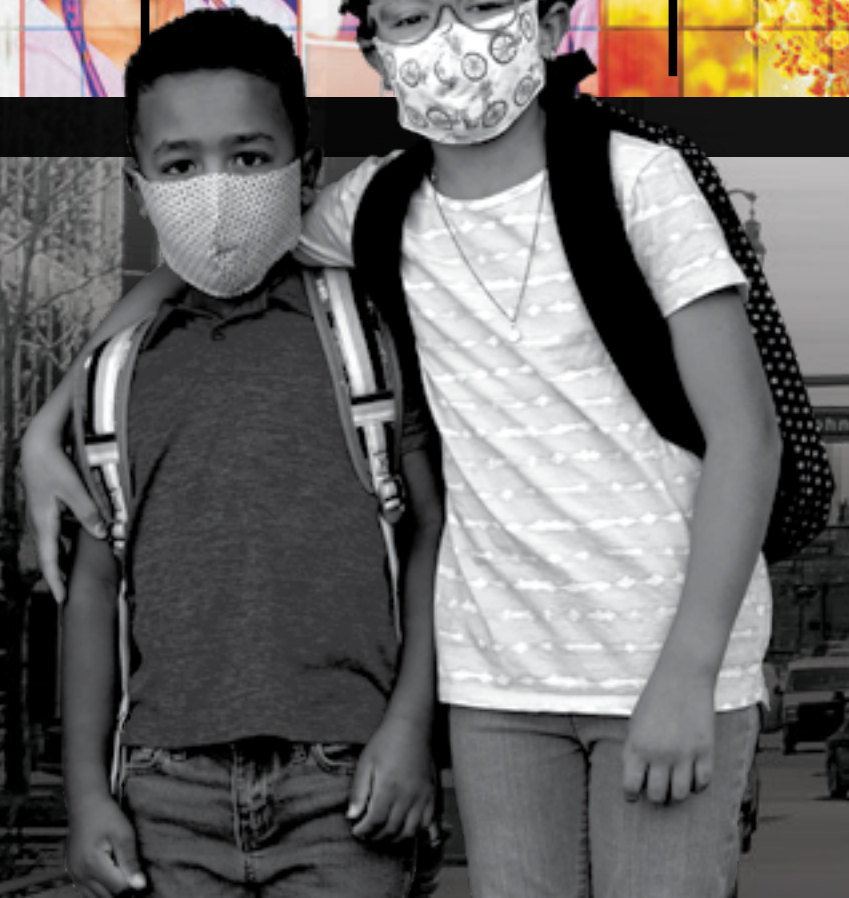
MAY 7

JUNE 9

AUGUST 24

Waive copays and deductibles for **TESTING** 12 days prior to federal mandate

Cover telehealth at **NO COST** THROUGH **JUNE 30, 2020** for members with existing **TELEHEALTH** medical benefits



Launch **SUPPORT** for displaced workers and small employers affected by pandemic

EXPAND no cost telehealth services, including access to **BEHAVIORAL HEALTH** providers through June 30, 2020

**ASSISTANCE** FOR SENIOR CITIZENS with meal delivery programs, wellness calls and other helpful resources

**PARTNER** with 26 Michigan hospitals for unique COVID-19 **DATA COLLECTION** to help determine treatments and best care practices



Provide **\$0 COST SHARING** on **TREATMENT & TELEHEALTH** services for Medicare Advantage members through December 2020



Extend **NO-COST** benefits for COVID-19 **TREATMENT** through December 31, 2020

Donate **\$1 MILLION** to the Michigan Dental Association for PPE to **PROTECT** dentists and patients against COVID-19



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