

# MyBlueHealth

A Magazine for **Blue Cross Complete of Michigan** Members

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INSIDE.**



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**SPRING 2024  
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**Spring into good health word search**



Now's the perfect time to start healthy habits, like trying new ways to be physically active and eating fresh, seasonal fruits and veggies.

Find the following words in the puzzle. You can even use them as inspiration this spring!

S	I	T	Z	J	U	M	P	R	O	P	E	O	D	U	W	I	P
T	G	V	E	M	T	N	H	O	P	S	C	O	T	C	H	K	R
R	A	S	H	T	D	S	O	C	C	E	R	K	K	R	S	B	A
A	V	B	D	V	H	R	P	Q	B	Q	J	K	H	A	P	F	P
W	O	F	A	R	M	E	R	S	M	A	R	K	E	T	I	P	R
B	C	U	H	N	N	I	R	G	D	B	S	W	R	W	N	I	I
E	A	U	X	W	V	X	W	B	M	T	N	E	B	Z	A	C	C
R	D	J	G	A	R	D	E	N	A	P	E	F	B	H	C	N	O
R	O	G	P	F	G	K	N	G	A	L	R	G	K	A	H	I	T
I	S	L	B	I	C	Y	C	L	E	O	L	M	X	B	L	C	S
E	R	N	H	I	K	E	G	A	N	C	L	K	A	G	Q	L	Y
S	O	B	S	T	A	C	L	E	C	O	U	R	S	E	W	Z	P

- |          |           |              |
|----------|-----------|--------------|
| APRICOTS | HIKE      | PICNIC       |
| AVOCADOS | HOPSCOTCH | SOCCER       |
| BASEBALL | GARDEN    | SPINACH      |
| BICYCLE  | JUMP ROPE | STRAWBERRIES |
| FARMERS  | OBSTACLE  | TETHERBALL   |
| MARKET   | COURSE    |              |

Check your answers on Page 7.

# What to expect if you're contacted by a Community Health Navigator

As a Blue Cross Complete member, you may be contacted by a Community Health Navigator. CHNs are public health workers whose job is to help you navigate your health care and connect you with social services. They might contact you by phone or in person at your home.

## How can I be sure the person at my door is a CHN?

They'll have the Blue Cross Complete logo on their clothing. They'll also have a company badge with their photo, and business cards with their name and contact information.

## Why do they need to verify my identity?

This helps keep your personal information private. The CHN won't say why they're calling or visiting until they know they're

talking to the right person. They can verify your identity through a variety of factors, not just your member ID card.

## Will they come inside my home?

Unscheduled visits can take place on your front porch or outside your door. If invited, there are cases where the CHN will come inside your home. For example, if your child is in the asthma navigation program, the CHN can survey the home for asthma triggers. However, these visits will typically be scheduled in advance.

## What can the CHN help me with?

CHNs can help with all kinds of health and other needs. They can help you connect to programs for chronic conditions or pregnancy, get a new ID card, refer you to resources for food or housing, find a doctor or dentist, schedule appointments, and more.

For help with things like scheduling an appointment or getting a new ID card, you can also call Blue Cross Complete's Customer Service at **1-800-228-8554**, 24 hours a day, seven days a week. TTY users, call **1-888-987-5832**.



# Women: Put your health on the to-do list

It's easy to push off visits to the doctor when life gets busy. But that doesn't mean you should. According to the U.S. Department of Health and Human Services, preventive services help keep you healthy. Read on to learn when you should start receiving critical tests and screenings.

**Blood glucose test:** This test can detect Type 2 diabetes and prediabetes. The American Diabetes Association recommends getting tested at age 35.

**Blood pressure screening:** Have your blood pressure checked at least every two years, beginning at age 20, advises the American Heart Association.

**Breast self-exams:** Breast self-exams can be a supplement to your regular mammograms. The American Cancer Society suggests paying attention to what your breasts look and feel like. Talk with your doctor if you notice any changes.

**Cholesterol:** Have a cholesterol screening every four to six years, beginning after age 20, per the AHA.

**Colonoscopy:** The ACS and the U.S. Preventive Services Task Force say you should get your first colonoscopy at age 45.

**Mammogram:** The USPSTF recommends screening every two years for women starting at age 50, while the ACS says to start testing annually at age 45. Talk to your doctor about your risk factors and which timeline is best for you. Women ages 55 and older can switch to getting mammograms every other year, or they can choose to continue annual screenings.

**Pap test:** According to the USPSTF, women ages 21 to 29 should get a Pap test once every three years. Women ages 30 to 65 can choose to have a Pap test every three years, an HPV test once every five years, or a Pap test and an HPV test once every five years. Both the ACS and USPSTF note that women older than 65 who have had normal screenings don't need to be screened.

Visit [mibluecrosscomplete.com/vaccinations](https://mibluecrosscomplete.com/vaccinations) to see our full *Guidelines to Good Health for Adults*. You should talk with your doctor about the screening schedule that works best for you.



Our website is [mibluecrosscomplete.com](https://mibluecrosscomplete.com). While website addresses for other organizations are provided in *My Blue Health*<sup>SM</sup> for reference, Blue Cross Complete of Michigan doesn't control these sites and isn't responsible for their content. The Healthy Michigan Plan is a health care program from the Michigan Department of Health and Human Services. Blue Cross Complete administers Healthy Michigan Plan benefits to eligible members.

*This publication is provided to help you learn about your health condition. It isn't meant to take the place of your doctor. If you have questions, talk with your doctor. If you think you need to see your doctor because of something you've read in this information, contact your doctor. Never stop or wait to get medical attention because of something you've read in this material.*



# Cervical cancer risk: The mental health factor

Mental health touches nearly every part of our lives, affecting how we think, feel and act. But did you know it can also influence our risk for physical illnesses? New research drives this point home for one serious condition: cervical cancer.

## Behind the link

A study from *The Lancet Public Health* showed that of more than 4 million women, those with serious mental illness had more than double the risk for invasive cervical cancer. The reason? They skipped screenings.

The Pap test and HPV test help prevent cervical cancer. However, you need screenings regularly to get the full benefit. And when you're already coping with one serious diagnosis, it can be hard to keep tabs on other aspects of your health. That's especially true when you live with a mental condition like depression, which can lead to forgetfulness and trouble concentrating.

## Keep your care on track

To better manage both your mental and physical health, follow these tips from the U.S. Department of Health and Human Services:

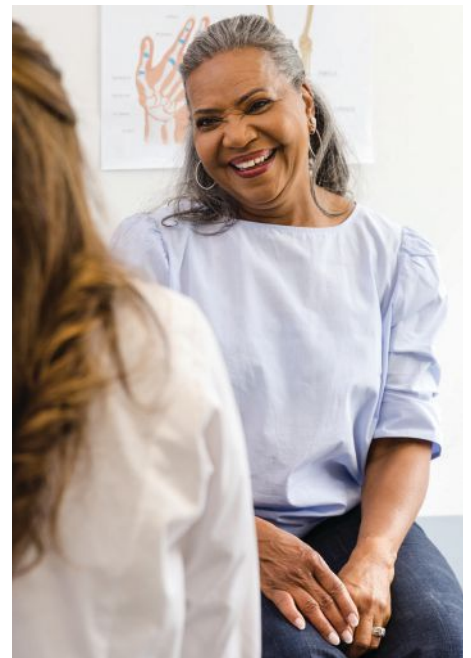
- **Lean on your doctor.** Their office is a judgment-free zone. Share all concerns so your doctor can help you find the treatment and support you need.
- **Get scheduling support.** Feeling overwhelmed by making medical appointments? Ask a friend

or family member to call for you. They may even be able to schedule it online. They can also join you during your visit. Blue Cross Complete's Customer Service can also help you schedule appointments.

- **Jog your memory.** When you schedule a visit, note the date and time on your calendar. Don't forget that you can also ask the doctor's office for a friendly call or email reminder.

Taking care of your body helps your mind. So, even when it's hard, know that every self-care step makes a difference.

Visit [mibluecrosscomplete.com/findadoctor](https://mibluecrosscomplete.com/findadoctor) or **follow the QR code** to find a doctor you trust and feel comfortable with. You can search for doctors by location, hours, languages spoken and more. You can also call Customer Service for help finding a doctor. Call **1-800-228-8554**, 24 hours a day, seven days a week. TTY users, call **1-888-987-5832**.



## Catch cancer early

Screening can find cervical precancers early, before cervical cancer develops. The Centers for Disease Control and Prevention recommends the following:

- Women ages 21 to 29 get a Pap test every three years
- Women ages 30 to 65 get a Pap test every three years or an HPV test or HPV/Pap cotest every five years
- Women ages 65 and older talk with their doctors about stopping screening

Visit [mibluecrosscomplete.com/vaccinations](https://mibluecrosscomplete.com/vaccinations) to see our full *Guidelines to Good Health for Adults*. You should talk with your doctor about your risk factors and the screening schedule that works best for you.

# Sickle cell disease: 4 ways to prevent infections

According to the Centers for Disease Control and Prevention, the flu and other common infections can be an emergency for people living with sickle cell disease, or SCD. Part of the reason for this increased infection risk is the damage that SCD does to the spleen, an organ that helps your body fight infections.

But a few simple actions can make a big difference. Follow these tips from the CDC.

## 1. Keep your hands clean.

Wash your hands after:

- Shaking hands
- Coughing, sneezing or blowing your nose
- Going to the bathroom
- Touching germ-filled things, like trash, diapers or animals

## 2. Stay up to date on vaccines.

Vaccines are made specifically to combat serious infections, so get all the vaccinations that are recommended for you. Visit [mibluecrosscomplete.com/vaccinations](http://mibluecrosscomplete.com/vaccinations) to see vaccine schedules for adults and children.

## 3. Practice good food safety.

Salmonella bacteria can live in foods, so do your best to eliminate it. That means steering

clear of uncooked foods and washing produce thoroughly.

**4. Lean on antibiotics.** Experts recommend that kids with SCD take a prescribed antibiotic every day until at least age 5.

## Support is available

Adults with SCD are now covered through the Michigan Department of Health and Human Services Children's Special Health Care Services program. Coverage includes services related to sickle cell, including copays, deductibles, transportation, care coordination, and access to CSHCS clinics and case management.

To apply, contact your local health department. Or you can call Blue Cross Complete's Customer Service for assistance at **1-800-228-8554**. TTY users, call **1-888-987-5832**.

Members with SCD should talk with a Blue Cross Complete care manager at least once a year. Care managers can help with access or care issues. Learn more about Blue Cross Complete's care management program for sickle cell disease at [mibluecrosscomplete.com/member-benefits/special-programs](http://mibluecrosscomplete.com/member-benefits/special-programs).



Our special program for sickle cell disease can help you manage your child's condition. We'll match your child with a nurse from Blue Cross Complete. You'll receive help with referrals, coordinating your child's care, prescriptions and translation and interpreter needs. You may earn a \$50 reward by joining the program. Your child's benefits won't change if you choose not to join. It won't change the way we or MDHHS treats your child.

To join our special program, call our Rapid Response Outreach Team at **1-888-288-1722** from 8 a.m. to 7 p.m. Monday through Thursday and 8 a.m. to 5 p.m. Friday. TTY users, call **1-888-987-5832**.

## Kids and Hydroxyurea: Keep oral care going strong

Hydroxyurea can help people with sickle cell disease live longer and with less pain, according to the American Society of Hematology.

This medicine usually causes few or no side effects. It's possible, though, that it could give your child mouth sores. This could lead to cavities if the pain stops your child from brushing their teeth. Tell your doctor if your child gets mouth sores.

# Hepatitis C and over-the-counter medicine: What you need to know

Every vitamin, drug and supplement you take passes through the liver. Taking over-the-counter, or OTC, medicines to treat a headache or allergies gets tough when you have hepatitis C. This is an infection that affects the liver.

Most OTC medicines are safe for people who have hepatitis C. But when a medicine injures your liver, there are no immediate signs of a problem. That's why it's important to read labels and follow dosage instructions to prevent harming your liver.

## What to avoid

- **Acetaminophen, or Tylenol**, is a common pain reliever and fever reducer. But the American Liver Foundation says it's also known to cause liver damage. Even if you skip the bottle on the drugstore shelf, acetaminophen is often found in cold and cough remedies, allergy medicines and sleep aids. Never take two medicines with acetaminophen at the same time. And if you drink alcohol regularly, avoid it completely.
- **Dietary supplements**, including vitamin and herbal supplements, can seem fine to take. But in high doses, vitamin A and D, iron and niacin can harm the liver. Even some herbal products have been linked to liver injury. Common ones to stay away from include: green tea extract, chaparral, comfrey tea, kava, skullcap and aloe vera.

## What to take

According to the American College of Gastroenterology, less is best when it comes to OTC medicines and supplements. Try to take as few products as possible. And discuss everything you take with your doctor. It's best to get their okay before taking any new medicines. Let them know if you have any stomach pain or dark urine, or if you notice your eyes or skin turning yellow. These are signs of possible liver trouble.

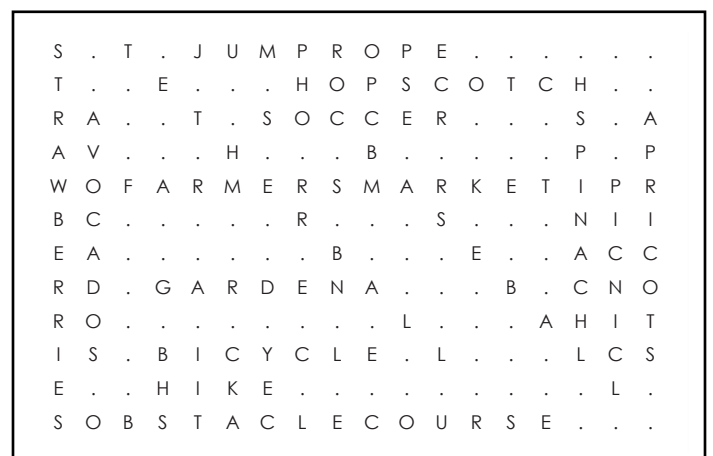
The one medicine you should keep in your regular routine is your antiviral medicine. It keeps the hepatitis C virus from spreading and protects your liver from damage. Talk with your doctor if you have any questions about your antivirals.



For support managing your hepatitis C, join a Blue Cross Complete special program. A care manager will help you manage your appointments, meet your health needs and learn more about your condition. To learn more, visit [mibluecrosscomplete.com/hepc](https://mibluecrosscomplete.com/hepc).

## Puzzle key:

Check your answers to the spring into good habits word search on Page 2 here!





# 1 IN 3 ADULTS are at risk for chronic kidney disease

Your kidneys filter all the blood in your body every 30 minutes, according to the Centers for Disease Control and Prevention. They remove waste, toxins and extra fluid from your blood. They also help control your blood pressure, produce red blood cells and even keep your bones healthy.

If you have chronic kidney disease, your kidneys can't filter blood the way they should. Waste and toxins from your blood can build up in your body. The CDC reports that this can cause health problems such as heart disease, stroke, anemia, increased infections and depression. Without treatment, chronic kidney disease can cause kidney failure.

## Are you at risk?

One of every three adults in the United States is at risk for chronic kidney disease, according to the National Kidney Foundation of Michigan. People with diabetes and high blood pressure are the most vulnerable.

If you have early-stage chronic kidney disease, you might not notice any symptoms. According to the National Kidney Foundation, the following symptoms might occur as the disease progresses:

- Frequent urination, especially at night
- Difficult or painful urination
- Puffiness around the eyes
- Swelling of the hands and feet



## Testing for chronic kidney disease

Testing is important because it can help you catch the disease earlier, when it's easier to treat. If you're at risk, your doctor will order specific blood and urine tests. They may recommend that you get tested regularly.

It's especially important to ask your doctor about testing for chronic kidney disease if you have:

- Diabetes
- High blood pressure
- Heart disease
- Family history of chronic kidney disease
- Obesity

People who are African American, Hispanic, Native American, Asian American or Pacific Islander are also at increased risk, according to the National Kidney Foundation.

## Not sure if you're at risk for chronic kidney disease?

Use the **QR code below** or visit **[nkfm.org](https://nkfm.org)** to take the National Kidney Foundation's "Are You in the 33%?" quiz.



If you have chronic kidney disease, you can manage it. According to the National Institutes of Health, controlling your blood pressure is one of the most important things you can do. Your doctor will work with you to develop a treatment plan that may include medicine and lifestyle changes. If you need a doctor, visit **[mibluecrosscomplete.com/findadoctor](https://mibluecrosscomplete.com/findadoctor)**.



# DENTAL BENEFITS:

## How to use your dental home



Members ages 21 and older and Healthy Michigan Plan members have dental benefits through Blue Cross Complete. You're covered for dental exams, cleanings and extractions. All of these services are provided at your dental home.

Your dental home is your go-to contact for all of your oral health needs. It's the place you go every six months for a dental checkup. You'll receive a personal dental health plan from your dental home. This includes guidance about diet and information on how to correctly care for your teeth. Your dental home is also the place you'll call if you have a dental emergency.

You should see your dentist for an exam and cleaning twice a year, even if you don't notice any problems. Be sure to keep your appointments and arrive on time. If you need to cancel or postpone an appointment, let your dental home know as soon as possible, no later than 24 hours in advance.

If you have questions about your dental home or dental benefits, or would like to change your dental home, call Blue Cross Complete's Dental Customer Service at **1-844-320-8465 (TTY: 711)**, from 9 a.m. to 5 p.m. Monday through Friday. You can also look for a new dental home by visiting **[mibluecrosscomplete.com/findadoctor](https://mibluecrosscomplete.com/findadoctor)**.

The Blue Cross Complete Dental Guide is your resource for your dental benefits information. Learn about your covered services, scheduling a dental visit, dental emergencies and more. To view the Dental Guide, **follow the QR code** or visit **[mibluecrosscomplete.com/dental](https://mibluecrosscomplete.com/dental)**.



## Consider the Diabetes Prevention Program for prediabetes

The Diabetes Prevention Program is a program from the Michigan Department of Health and Human Services. Members who are at risk of developing diabetes can join the program online or in person at no cost.

Trained lifestyle coaches will teach you how to eat a balanced diet, add exercise into your daily routine, deal with stress and challenges, and stay on track with your plan.

To qualify, you must:

- Be at least 18 years old
- Be overweight or obese
- Have never been diagnosed with Type 1 or Type 2 diabetes
- Not be pregnant
- Have a recent blood test showing prediabetes, have a history of gestational diabetes or score high on a prediabetes risk test from the CDC

To learn more or join, visit **[michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/diabetes/people-with-prediabetes](https://michigan.gov/mdhhs/keep-mi-healthy/chronicdiseases/diabetes/people-with-prediabetes)**. Or call Blue Cross Complete's Rapid Response Outreach Team at **1-888-288-1722** from 8 a.m. to 7 p.m. Monday through Thursday and 8 a.m. to 5 p.m. Friday. TTY users, call **1-888-987-5832**.



# Earn rewards for your postpartum visit

It's important to see your doctor for a prenatal visit during the first three months of pregnancy or within 42 days of enrolling with Blue Cross Complete. Once your baby is born, you should have a postpartum visit seven to 84 days after giving birth. We'll pick you up if you need a ride. To plan your trip, call 1-888-803-4947 (TTY: 711).

You can earn a \$50 reward and pack of diapers for attending your postpartum visit. After your visit, we'll send you a form to choose the size of diaper you need. Return the card and we'll send your diapers to you. Your \$50 reward will be mailed separately. Allow six to eight weeks processing time to receive your reward.



# PREGNANT MOMS: Why do you need a syphilis screening?

Syphilis is a sexually transmitted infection that can be passed from mom to baby during pregnancy. The Centers for Disease Control and Prevention reports a sharp rise in the number of babies born with syphilis. This is called congenital syphilis, and it can cause serious health problems. The good news is that it's preventable.

Here's what you need to know from the CDC about protecting yourself and your unborn baby.

## Understanding the risks

You may not have heard a lot about congenital syphilis. But when you're pregnant, it can increase the risk for:

- Miscarriage or stillbirth
- Premature birth
- Low birth weight
- Infant death soon after birth

For babies born with this disease, congenital syphilis can lead to health issues, such as:

- Spleen and liver problems
- Vision or hearing loss
- Bone and joint issues
- Developmental delays

If you have syphilis, it's important to find out so it can be treated.

## Getting a screening test

The only way to know for sure whether you have this disease is with a test. Everyone who's pregnant should get tested for syphilis at their first prenatal visit.

Some people also need to be retested later. Ask your doctor what's right for you.

## What are your next steps?

To protect your baby from congenital syphilis and safeguard your health:

- **Lower your risk of getting syphilis before and during pregnancy.** It's safest to have just one sexual partner, who is only sexually active with you and has been tested for syphilis.
- **Start your prenatal health care early in pregnancy.** Then go to all your prenatal visits.
- **Be open with your doctor about your sexual history.** Discuss which types of STI testing you need and when.
- **If testing shows that you have syphilis, begin treatment right away.** Syphilis can be cured with antibiotics.

For more reminders and support for having a healthy pregnancy, visit [mibluecrosscomplete.com/maternity](http://mibluecrosscomplete.com/maternity).



# Attention, Medicaid members: Doula services are available

Doula services are covered for eligible Medicaid members. Moms-to-be can use a doula for physical, emotional and educational support during pregnancy, labor and delivery, and after birth. Any licensed health care provider can recommend you for doula services, including a licensed practical nurse, registered nurse, social worker, midwife, nurse practitioner, physician assistant, certified nurse-midwife or doctor.

## How can doulas help?

According to the National Partnership for Women & Families, parents who get doula support throughout pregnancy are less likely to have babies with low birth weight. They're also more likely to start breastfeeding. This is especially true for Black mothers. Doulas can also have a positive effect on reducing racial and health disparities.

A doula can help you create a birth plan that supports your personal and cultural wishes for childbirth. Your doula will speak up for you and can give you important information about how to stay healthy during and after pregnancy. They'll even talk with you about caring for and feeding your newborn. But remember, a doula isn't a clinical practitioner and doesn't take the place of your doctor. You should still schedule prenatal visits with your doctor.

Doulas also offer emotional support. During labor and delivery, they can help make sure you're comfortable. After you give birth, they'll be there to remind you how important it is to take care of your mental and physical health. They'll be able to direct you to local resources, including support groups.

## Doula visits now covered

You can receive up to six total doula visits during the pregnancy and postpartum periods, and one additional visit for labor and delivery. You must see your doula in person unless you need a telehealth visit. Doulas providing services to Medicaid members are required to be registered with the Michigan Department of Health and Human Services and enrolled as Medicaid providers.

## Finding the right doula for you

To find a doula, go to [mibluecrosscomplete.com/findadoctor](https://mibluecrosscomplete.com/findadoctor) and click on the doula registry. Or call Blue Cross Complete's Bright Start program at **1-888-288-1722 (TTY: 1-888-987-5832)** and select option 2 from 8 a.m. to 4:30 p.m. Monday through Friday.



## Find a support group near you

Support groups offer a space where parents can talk with others experiencing the same thing, share information and connect to community resources. Go to [mibluecrosscomplete.com/member-benefits/maternity-care](https://mibluecrosscomplete.com/member-benefits/maternity-care) or simply scan this QR code to find maternity and paternity social support groups across the state.



# Changes to government phone and internet programs

We would like you to know about changes to our cellphone vendor, TracFone (SafeLink). TracFone (SafeLink) provides services through the following government programs:

- **Lifeline:** A government program that provides phone service and airtime at no cost each month to customers who apply and qualify for the program. This service is limited to one per household.
- **Affordable Connectivity Program (ACP):** A government program that provides affordable broadband services.

As of June 1, 2024, TracFone (SafeLink) will stop providing services to Blue Cross Complete of Michigan for the Lifeline and ACP government programs.

The following services you're already getting won't change:

- You can keep your smartphone, phone number, and Lifeline and ACP service.
- You will need to use your

phone each month and renew each year to keep getting Lifeline or ACP services.

- The SafeLink application for the Lifeline and ACP services will not change. You can call or apply online:
  - SafeLink Customer Service: **1-800-378-1684 (TTY: 877-799-9989)**
  - SafeLink website: **safelinkwireless.com**

Here are a few things to know about this change:

- If you're applying for the first time, you must apply to both the Lifeline service and the ACP service to receive a smartphone at no cost once your application is approved.
- If you only apply for one of the services, Lifeline or ACP, you will not receive a smartphone. You will receive a SIM card in the mail to use in your existing cellphone once your application is approved.
- If you are enrolled in either the ACP or both the Lifeline and

ACP services, you will have unlimited minutes so you can still call Blue Cross Complete's Customer Service without worrying about your minutes.

- If you are only enrolled in Lifeline, you will use minutes when you call Blue Cross Complete's Customer Service.

If you need help or have questions, call SafeLink Customer Service at **1-800-378-1684 (TTY: 877-799-9989)**.



## Dispose of your medicines safely

If you take prescription or over-the-counter medicines, vitamins or supplements, the U.S. Food and Drug Administration advises you dispose of them if you see these signs:

- The color, consistency or smell has changed
- Tablets or capsules stick together or are cracked or chipped
- They have passed their expiration date

Before you toss a medicine, check the label.

There may be special disposal instructions. If you can't see any special instructions, use the drug take-back program in your area. National Prescription Drug Take Back Day is April 27, 2024. Visit [dea.gov/takebackday](https://dea.gov/takebackday) to learn more and find a location near you.

If your community doesn't have one, ask your pharmacist for any special disposal tips. You can also visit [fda.gov](https://fda.gov) and search for "drug disposal."



# Renew your Medicaid coverage

If you get a Medicaid renewal packet from the Michigan Department of Health and Human Services, be sure to fill out, sign and return it by the due date with any proof needed. You may receive your packet in the mail or get a text message letting you know that your packet is available on MI Bridges.

## How to renew

Renewing online is fastest. You can renew online, even if you received a mailed packet. Visit [michigan.gov/mibridges](https://michigan.gov/mibridges) to apply for renewal or check your renewal date. Fill out your renewal application, even if you think you no longer qualify due to income or other reasons. Your children may still be eligible or you may qualify for other assistance programs.

If you haven't done so already, make sure your contact information is up to date in MI Bridges. This is the information MDHHS will use to reach you when it's time to renew. Be sure to check that your address, phone number and email address are correct.

If you have questions or want help completing your renewal form, call Blue Cross Complete's Rapid Response Outreach Team at **1-888-288-1722** from 8 a.m. to 7 p.m. Monday through Thursday and 8 a.m. to 5 p.m. Friday. TTY users, call **1-888-987-5832**.

Our Detroit Wellness and Opportunity Center hosts a redetermination open house from 10 a.m. to 3 p.m. every Wednesday, where you can get

one-on-one help with your renewal form. The Wellness Center is located at: Durfee Innovation Society, Suite 305/307, 2470 Collingwood St., Detroit, MI 48206.

## Other coverage options through Marketplace

If you receive notice that you or a family member is no longer eligible for Medicaid or MIChild benefits, you have other options for low or no-cost coverage.

Thanks to savings recently put in place by the federal government, many Michiganders are eligible to buy a Marketplace plan for less than \$10 per month. To shop and compare available plans on the Health Insurance Marketplace, visit [healthcare.gov](https://healthcare.gov) or call **1-800-318-2596** (TTY: **1-855-889-4325**).

You and your family may be eligible for a Marketplace plan offered through Blue Cross Blue Shield of Michigan. If you're interested in a Blue Cross Blue Shield of Michigan Marketplace plan, call **1-855-890-2409** from 8 a.m. to 6 p.m. Monday through Friday. Or, visit [bcbsm.com/medicaidloss](https://bcbsm.com/medicaidloss).



# Changes for Healthy Michigan Plan members

Healthy Michigan Plan members no longer need to complete an annual Health Risk Assessment. This was a form you'd fill out with your doctor or a Blue Cross Complete representative to identify your health needs. After filling out the form, you would work together to choose a healthy behavior to commit to.

Although the form is no longer required, seeing your doctor and committing to a behavior, like quitting smoking or staying up to date on vaccinations, are still key to getting and staying healthy. Setting health goals is an important thing to do for yourself. Your doctor can help.

At your annual visit:

- Ask your doctor if you're up to date on the screenings and vaccinations recommended for your gender and age group
- Discuss your risk factors (for example, health conditions and family health history)
- Decide on a healthy behavior that fits your goals and lifestyle
  - Members can visit [blue365deals.com](https://blue365deals.com) for discounts on things like gym memberships and healthy cookbooks

The copay process is also changing for Healthy Michigan Plan members. You'll no longer use your MI Health Account. You'll also no longer have copays for services covered under Medicaid or the Healthy Michigan Plan. If you go to a doctor that isn't in Blue Cross Complete's network and didn't get approval to do so, you may have to pay for those services.



## Connect with a community health worker at your doctor's office

As of January 1, 2024, you can receive services from a community health worker at your doctor's office as part of your covered benefits. A community health worker is someone who can help you manage diseases or chronic conditions. They can also connect you to services that benefit your physical and mental health.

The support you get from your community health worker will depend on your needs. They can help you:

- Navigate the health care system
- Make and keep appointments
- Arrange transportation to and from covered medical services
- Learn more about conditions you have or are at risk for

- Connect to local resources for daily needs, such as food or housing



The services covered under this new benefit must be provided face-to-face. This benefit doesn't change your right to speak with a Blue Cross Complete community health worker.

If you'd like to receive care management services from Blue Cross Complete to help with a chronic condition or other health concerns, call the Rapid Response Outreach Team at **1-888-288-1722** from 8 a.m. to 7 p.m. Monday through Thursday and 8 a.m. to 5 p.m. Friday. TTY users, call **1-888-987-5832**.



# Help fight Medicaid fraud, waste and abuse

Fraud, waste and abuse may affect adults and children in Michigan who need health care. Fraud, waste and abuse describe misuse of Medicaid resources.

Fraud is purposefully misrepresenting facts. Waste is carelessly or ineffectively using resources. Abuse is excessively or improperly using those resources. Help us fight fraud, waste and abuse.

Blue Cross Complete works to detect, investigate and prevent health care fraud. You can help. Know what to look for when you receive health care services.

## To do your part in preventing fraud, waste and abuse:

- Never give personal information, such as your Blue Cross Complete or MI Health ID card number, to anyone other than your doctors, your dependents or Blue Cross Complete representatives.
  - See *What to expect if you're contacted by a Community Health Navigator* on Page 3 of this issue for more information.
- Take a close look at your explanation of benefits statements. Look for charges for services or items you didn't get or that your doctor didn't order. Make sure you haven't been billed twice for the same service.
- Call your doctor if you don't understand the charges. Also, call if you think a service wasn't needed.
- Contact the Special Investigations Unit at Blue Cross Complete to report a concern:
  - Call **1-855-232-7640 (TTY: 711)**
  - Email **[fraudtip@mibluecrosscomplete.com](mailto:fraudtip@mibluecrosscomplete.com)**
  - Write us at:  
Blue Cross Complete of Michigan  
P.O. Box 018  
Essington, PA 19029

## You may also report or get more information about health care fraud:

- Write to:  
Michigan Department of Health and Human Services  
Office of the Inspector General  
P.O. Box 30062  
Lansing, MI 48909



- Call **1-855-MI-FRAUD (1-855-643-7283)**
- Visit **[michigan.gov/fraud](https://michigan.gov/fraud)**

## Information may be left anonymously

Minimizing fraud, waste and abuse means Michigan can provide more care to more people and make the Medicaid program even stronger. Together, we can work to find, report and end fraud, waste and abuse.

## Member access to language services

Language barriers shouldn't affect your access to care. We provide language services to members who need help with spoken or written English at no cost. This includes translation help in the doctor's office or on the phone with a care manager. Just call Customer Service at **1-800-228-8554 (TTY: 1-888-987-5832)**. We're available 24 hours a day, seven days a week.

# Online, anytime

Blue Cross Complete has you covered with these online options, available from home or when you're on the go.

## Mobile app

Download our mobile app to securely access your health information whenever and wherever you need it. It's available for iPhone and Android smartphones at no cost. Visit the App Store® or Google Play™ to download.\* Just type "BCCMI" in the search bar.\*

*\*App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.*

## Access your account

Managing your health is as easy as going online. Visit [mibluecrosscomplete.com](https://mibluecrosscomplete.com) and log in to your Blue Cross Complete account. You'll be able to see your health history and a list of your current medicines.

## Be social

Follow us on Facebook, Instagram and X (formerly known as Twitter) to stay up to date on member news, health and well-being tips, events in your community and helpful resources.

- [Facebook.com/mibluecrosscomplete](https://www.facebook.com/mibluecrosscomplete)
- [Instagram.com/mibluecrosscomplete](https://www.instagram.com/mibluecrosscomplete)
- [X.com/bcc\\_mi](https://www.x.com/bcc_mi)



## CAHPS survey — what it is and why it matters

Consumer Assessment of Healthcare Providers and Systems, or CAHPS®, surveys are used to understand patient experiences with doctors and health plans. If you get a CAHPS survey by email or in the mail, or if you get a call to complete the survey over the phone, please take a few moments to participate. We carefully review all results to determine how to provide you better service.

We're committed to providing the best-quality health care available. Your input will help us. If you have questions while filling out a survey, call Customer Service at **1-800-228-8554 (TTY: 1-888-987-5832)**.



## Discounts for good health

Blue Cross Complete members have access to the Blue365® discount program at no cost. Blue365 can help you save money on things that help with your goals, including gym memberships, nutrition coaching and mindfulness tools. Visit [blue365deals.com](https://blue365deals.com) to learn more.



# Use Modivcare for transportation services

Blue Cross Complete members can get transportation to and from medical services, such as doctor's appointments or picking up prescriptions, at no cost. Schedule a ride through our transportation provider, Modivcare. For trips to medical appointments, you can also receive mileage reimbursement. Learn more about available transportation services, including Modivcare, at [mibluccrosscomplete.com/transportation](https://mibluccrosscomplete.com/transportation).

The Modivcare app allows you to book or change rides, see your driver's location in real time, manage scheduled rides, and text or call your driver. To download it, search "**Modivcare app**" on the App Store® or Google Play®.\* You'll need an email address to create an account. Call Modivcare with



questions at **1-800-803-4947 (TTY: 711)**.

*\*App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play is a trademark of Google LLC.*

## Follow your health coverage and resources online

At [mibluccrosscomplete.com](https://mibluccrosscomplete.com), you can read your member handbook to learn more about:

- What's included in your benefits and services, and what's excluded
- Any pharmacy processes, such as what to do when you need prior authorizations, an emergency supply of medicine or specialty medicines
- Copays and any charges you may be responsible for (not all members have copays)
- Benefit restrictions that apply to services obtained outside the service area
- Translation and other language services and how to get them
- Submitting a claim or reimbursement request for covered services
- How to find a doctor and to get information about that doctor
- How to get primary care services, including points of access
  - How to get specialty care, behavioral health care services and hospital services
  - How to get emergency and after-hours care
  - Our policy on when to go to the emergency room and when to call **911**
  - How to get care and coverage when you're outside of the service area, including out of state
  - How to submit a complaint

- How to appeal a decision that you feel adversely affects coverage, benefits or your relationship with your health plan
- How we use independent, outside review of internal utilization management decisions, meaning someone who hasn't already reviewed your claim will help make the final decision
- How we evaluate new technology for inclusion as a covered benefit

You can also learn about:

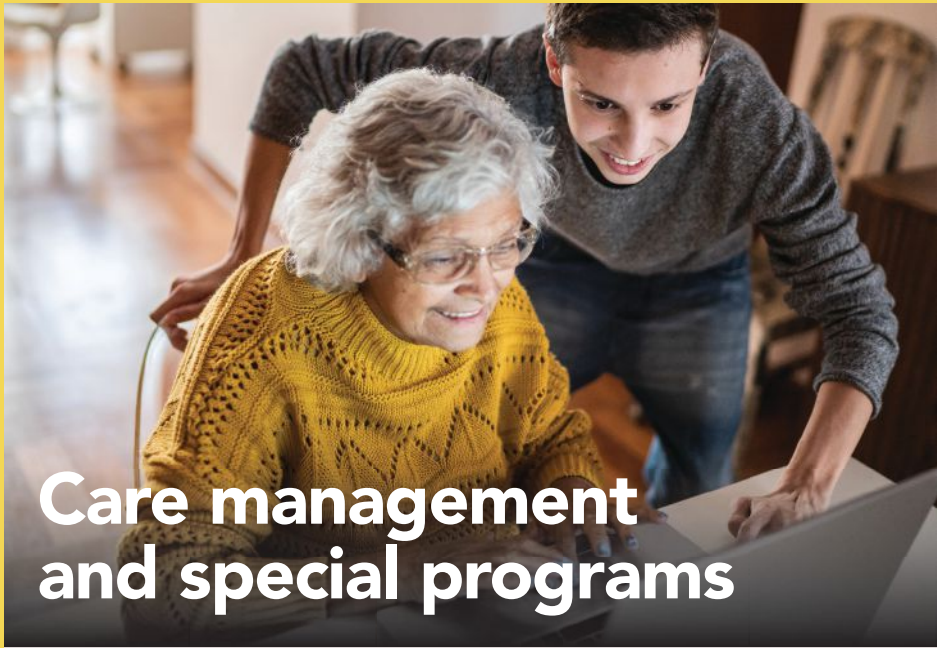
- Our privacy policy
- Your rights and responsibilities
- How to identify, prevent and report fraud, waste or abuse

### Online drug search

Our online drug search includes all the medicines we cover. It also includes our guidelines for these drugs, such as:

- Quantity limits
- Prior authorization, meaning Blue Cross Complete needs to give permission for you to get some medicines
- Generic or brand name

We can also send you this information. Call Pharmacy Customer Service at **1-888-288-3231 (TTY: 1-888-988-0071)**. We're available from 8:30 a.m. to 6 p.m. Monday through Friday.



# Care management and special programs

Our care management services can help patients and their families manage medical conditions, avoid duplication of services and reduce the need for costly medical care. Our care management team can:

- Identify and address members' barriers to care
- Identify and address health or social risk factors
- Connect members to health care services and community resources
- Develop plans for care management

Members, caregivers and doctors can refer members to care management programs. Referrals aren't required for access to care management services. If you don't want to be a part of care management, you may opt out by contacting your care manager or calling Customer Service at **1-800-228-8554**. TTY users, call **1-888-987-5832**.

### Special programs

Blue Cross Complete offers special programs that foster

improved health and well-being. If you have a chronic condition, our disease management and complex care programs can help. You don't need a referral for these programs. You, your doctor or your caregiver can request that you be part of these programs. For more information about these programs, go to **mibluecrosscomplete.com**.

Our programs include direct contact with you by phone, online or in person to offer self-management support, health education or care coordination. Texting is also available to all members who enroll in care management. You can let your care manager know you're interested in texting outreach. Care managers are available to assist and educate you with all your health care and resource needs. They also ensure you know how to get and use the services offered by the programs. If you have any questions about our special programs, or you don't want to be a part of these programs, call **1-888-288-1722** (TTY: **1-888-987-5832**).

## Connecting to community resources

We can connect you to food, housing, utilities, clothing, behavioral health services, ride services, education resources and more. If you need immediate assistance, call our Rapid Response Outreach Team at **1-888-288-1722** (TTY: **1-888-987-5832**). They're available from 8 a.m. to 7 p.m. Monday through Thursday and 8 a.m. to 5 p.m. Friday.

You can also find resources through our Community Resource Hub at **mibluecrosscomplete.com/resources** or by **scanning the QR code**. Enter your ZIP code and click **SEARCH** to find programs and resources near you. The Resources webpage also includes information about the Blue365® discount program, a free cookbook download and more.





# CHANGES TO THE MEMBER HANDBOOK

Our *Member Handbook* is your resource for health coverage and prescription information. Below are the changes to the handbook since October 2023. You can find the most current version of the handbook at [mbluecrosscomplete.com](http://mbluecrosscomplete.com). If you have questions, call Customer Service 24 hours a day, seven days a week, at **1-800-228-8554** (TTY: **1-888-987-5832**).

## Chiropractic services

Visit limits for chiropractic services have been removed. Medically necessary chiropractic services must be provided by an in-network provider. For members under age 18, prior authorization is required.

## Annual COVID-19 and flu vaccines

COVID-19 and flu vaccines are available at no cost. They can help lessen the severity of your illness or prevent you from getting sick. You can get both vaccines at the same time. To find a pharmacy or provider who is able to administer the COVID-19 and flu vaccines, visit [vaccines.gov](http://vaccines.gov). Or, call your provider.

## Transportation Services – Nonemergency

You can get no-cost transportation for dental services covered by Blue Cross Complete. We also provide transportation for doctor's visits, prescription pickup and other covered services.

## Children's Special Health Care Services

In October 2023, eligibility for the Children's Special Health Care Services program expanded to include members up to age 26. Previously, members would age out at 21. Members with sickle cell, hemophilia or cystic fibrosis are eligible regardless of age.

## GRIEVANCES AND APPEALS

### Appeals Process

- Blue Cross Complete will send our decision in writing to you within 30 calendar days of the date we received your appeal request. Blue Cross Complete may request an extension of up

to 14 *business* days in order to get more information before we make a decision.

- *Decision Notice* has been changed to *Notice of Internal Appeal Decision*.

### State Fair Hearing Process

- If you asked for services to continue in your health plan appeal and want to continue your services during the State Fair Hearing process, you must ask for a State Fair Hearing within 10 calendar days of the date on the Decision Notice. If you don't win this hearing, you may be responsible for paying for the services provided to you during the hearing process.

### External Review of Appeals

Send your request to:

Department of Insurance  
and Financial Services (DIFS)  
Office of Research, Rules and Appeals –  
Appeals Section

P.O. Box 30220

Lansing, MI 48909-7720

Or call: **1-877-999-6442**

Fax: **517-284-8838**

Online: [difs.state.mi.us/Complaints/ExternalReview.aspx](http://difs.state.mi.us/Complaints/ExternalReview.aspx)

The following benefits and services have also been added to your *Member Handbook*.

You can read more about them in this issue of *My Blue Health*.

- Diabetes Prevention Program – Page 9
- Changes to Healthy Michigan Plan – Page 14



# Notice of Privacy Practices

Your information. Your rights. Our responsibilities.

This notice describes how medical information about you may be used and disclosed and how you can get access to this information.

**PLEASE REVIEW IT CAREFULLY.**



Blue Cross Complete of Michigan LLC is an independent licensee of the Blue Cross and Blue Shield Association.

## YOUR RIGHTS

**You have the right to:**

- Get a copy of your health and claims records.
- Correct your health and claims records.
- Request confidential communication.
- Ask us to limit the information we share.
- Get a list of those with whom we've shared your information.
- Get a copy of this privacy notice.
- Choose someone to act for you.
- File a complaint if you believe your privacy rights have been violated.

## YOUR CHOICES

**You have some choices in the way that we use and share information as we:**

- Answer coverage questions from your family and friends.
- Provide disaster relief.
- Communicate through mobile and digital technologies.
- Market our services and sell your information.

## OUR USES AND DISCLOSURES

**We may use and share your information as we:**

- Help manage the health care treatment you receive.
- Run our organization.
- Pay for your health services.
- Administer your health plan.
- Coordinate your care among various health care providers.
- Help with public health and safety issues.
- Do research.
- Comply with the law.
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director.
- Address workers' compensation, law enforcement and other government requests.
- Respond to lawsuits and legal actions.



<b>YOUR RIGHTS</b>	<b>When it comes to your health information, you have certain rights.</b> This section explains your rights and some of our responsibilities to help you.
<b>Get a copy of your health and claims records</b>	<ul style="list-style-type: none"> <li>You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.</li> </ul> <p>We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.</p>
<b>Ask us to correct health and claims records</b>	<ul style="list-style-type: none"> <li>You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.</li> <li>We may say “no” to your request, but we’ll tell you why in writing within 60 days.</li> </ul>
<b>Request confidential communications</b>	<ul style="list-style-type: none"> <li>You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.</li> <li>We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.</li> </ul>
<b>Ask us to limit what we use or share</b>	<ul style="list-style-type: none"> <li>You can ask us not to use or share certain health information for treatment, payment or our operations.</li> <li>We are not required to agree to your request, and we may say “no” if it would affect your care.</li> </ul>
<b>Get a list of those with whom we’ve shared information</b>	<ul style="list-style-type: none"> <li>You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with and why.</li> <li>We will include all the disclosures except for those about treatment, payment and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.</li> </ul>
<b>Get a copy of this privacy notice</b>	<ul style="list-style-type: none"> <li>You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.</li> </ul>
<b>Choose someone to act for you</b>	<ul style="list-style-type: none"> <li>If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.</li> <li>We will make sure the person has this authority and can act for you before we take any action.</li> </ul>

## YOUR RIGHTS *continued*

<p><b>File a complaint if you feel your rights are violated</b></p>	<ul style="list-style-type: none"> <li>• You can complain if you feel we have violated your rights by contacting us at <b>1-800-228-8554</b> or <b>TTY 1-888-987-5832</b>.</li> <li>• You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling <b>1-877-696-6775</b>, or visiting <b><a href="http://www.hhs.gov/ocr/privacy/hipaa/complaints/">www.hhs.gov/ocr/privacy/hipaa/complaints/</a></b>.</li> <li>• We will not retaliate against you for filing a complaint.</li> </ul>
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<p><b>YOUR CHOICES</b></p>	<p><b>For certain health information, you can tell us your choices about what we share.</b></p> <p>If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions.</p>
<p><b>In these cases, you have both the right and choice to tell us to:</b></p>	<p>Share information with your family, close friends or others involved in payment for your care.</p> <p>Share information in a disaster relief situation.</p> <p>Share information with you through mobile and digital technologies (such as sending information to your email address or to your cell phone by text message or through a mobile app).</p> <p>If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information with others (such as to your family or to a disaster relief organization) if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety. However, we will not use mobile and digital technologies to send you health information unless you agree to let us do so.</p> <p>The use of mobile and digital technologies (such as text message, email or mobile app) has a number of risks that you should consider. Text messages and emails may be read by a third party if your mobile or digital device is stolen, hacked or unsecured. Message and data rates may apply.</p>
<p><b>In these cases we never share your information unless you give us written permission:</b></p>	<p>Marketing purposes.</p> <p>Sale of your information.</p>



OUR USES AND DISCLOSURES	<b>How do we typically use or share your health information?</b> We typically use or share your health information in the following ways.	
<b>Help manage the health care treatment you receive</b>	We can use your health information and share it with professionals who are treating you.	<b>Example:</b> A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.
<b>Run our organization</b>	We can use and disclose your information to run our organization and contact you when necessary. We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long-term care plans.	<b>Example:</b> We use health information about you to develop better services for you.
<b>Pay for your health services</b>	We can use and disclose your health information as we pay for your health services.	<b>Example:</b> We share information about you to coordinate payment for your health services.
<b>Administer your plan</b>	We may disclose your health plan information for plan administration.	<b>Example:</b> We share health information with others who we contract with for administrative services.
<b>Coordinate your care among various health care providers</b>	<p>Our contracts with various programs require that we participate in certain electronic Health Information Networks (“HINs”) and/or Health Information Exchanges (“HIEs”) so that we are able to more efficiently coordinate the care you are receiving from various health care providers.</p> <p>If you are enrolled/enrolling in a government sponsored program, such as Medicaid or Medicare, please review the information provided to you by that program to determine your rights with respect to participating in an HIN or HIE.</p>	<b>Example:</b> We share health information through an HIN or HIE to provide timely information to providers rendering services to you.

## OUR USES AND DISCLOSURES *continued*

**How else can we use or share your health information?** We are allowed or required to share your information in other ways — usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information, see: [www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html).

<p><b>Help with public health and safety issues</b></p>	<p>We can share health information about you for certain situations such as:</p> <ul style="list-style-type: none"> <li>Preventing disease.</li> <li>Helping with product recalls.</li> <li>Reporting adverse reactions to medications.</li> <li>Reporting suspected abuse, neglect or domestic violence.</li> <li>Preventing or reducing a serious threat to anyone’s health or safety.</li> </ul>
<p><b>Do research</b></p>	<p>We can use or share your information for health research.</p>
<p><b>Comply with the law</b></p>	<p>We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we’re complying with federal privacy law.</p>
<p><b>Respond to organ and tissue donation requests and work with a medical examiner or funeral director</b></p>	<p>We can share health information about you with organ procurement organizations.</p> <p>We can share health information with a coroner, medical examiner or funeral director when an individual dies.</p>
<p><b>Address workers’ compensation, law enforcement and other government requests</b></p>	<p>We can use or share health information about you:</p> <ul style="list-style-type: none"> <li>For workers’ compensation claims.</li> <li>For law enforcement purposes or with a law enforcement official.</li> <li>With health oversight agencies for activities authorized by law.</li> <li>For special government functions such as military, national security and presidential protective services.</li> </ul>
<p><b>Respond to lawsuits and legal actions</b></p>	<p>We can share health information about you in response to a court or administrative order, or in response to a subpoena.</p>
<p><b>Additional restrictions on use and disclosure</b></p>	<p>Certain federal and state laws may require greater privacy protections. Where applicable, we will follow more stringent federal and state privacy laws that relate to uses and disclosures of health information concerning HIV/AIDS, cancer, mental health, alcohol and/or substance abuse, genetic testing, sexually transmitted diseases and reproductive health.</p>



## OUR RESPONSIBILITIES

Blue Cross Complete takes our members' right to privacy seriously. To provide you with your benefits, Blue Cross Complete creates and/or receives personal information about your health. This information comes from you, your physicians, hospitals and other health care services providers. This information, called protected health information, can be oral, written or electronic.

We are required by law to maintain the privacy and security of your protected health information.

We are required by law to ensure that third parties who assist with your treatment, our payment of claims or health care operations maintain the privacy and security of your protected health information in the same way that we protect your information.

We are also required by law to ensure that third parties who assist us with treatment, payment and operations abide by the instructions outlined in our Business Associate Agreement.

We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.

We must follow the duties and privacy practices described in this notice and give you a copy of it.

We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information, see:

[www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html](http://www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html).

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## CHANGES TO THE TERMS OF THIS NOTICE

We can change the terms of this notice, and the changes will apply to all information we have about you.

The new notice will be available upon request and on our website, and we will mail a copy to you.

**Effective date of this notice: Sept. 3, 2015**

MN-ANR06Rev101018



## Nondiscrimination Notice and Language Services

### Discrimination is against the law

Blue Cross Complete of Michigan complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Cross Complete of Michigan does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross Complete of Michigan:

- Provides free (no cost) aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Information in other formats (large print, audio, accessible electronic formats)
- Provides free (no cost) language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact Blue Cross Complete of Michigan Customer Service, 24 hours a day, 7 days a week at **1-800-228-8554** (TDD/TTY: **1-888-987-5832**).

If you believe that Blue Cross Complete of Michigan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with:

- **Blue Cross Complete of Michigan Member Grievances**

P.O. Box 41789  
North Charleston, SC 29423

**1-800-228-8554**

(TDD/TTY: **1-888-987-5832**)

- If you need help filing a grievance, Blue Cross Complete of Michigan Customer Service is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, through the Office for Civil Rights Complaint Portal available at

**[ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)**,  
by mail or phone at:

### U.S. Department of Health and Human Services

200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

**1-800-368-1019**

(TDD/TTY: **1-800-537-7697**)

Complaint forms are available at:

**[hhs.gov/ocr/office/file/index.html](https://hhs.gov/ocr/office/file/index.html)**.

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**[mibluecrosscomplete.com](https://mibluecrosscomplete.com)**

Blue Cross Complete of Michigan LLC is an independent licensee of the Blue Cross and Blue Shield Association.





Suite 1300  
4000 Town Center  
Southfield, MI 48075

# GET INVOLVED WITH BLUE CROSS COMPLETE

Do you want to have a say in how Blue Cross Complete operates? We value your feedback and opinions. Here's how you can participate:

## Be a voice for our members

Blue Cross Complete's Board of Managers is looking for a new member. This board helps adopt and put policies in place that say how Blue Cross Complete runs. The board meets about four times a year. To represent our members, the board includes one Blue Cross Complete member, elected by other members. The board also includes senior health plan leadership. The elected member will serve for a three-year term. All members 21 and older are able to vote for their board member representative.

## Apply for the Board of Managers today

- If you'd like an application emailed to you, send your first and last name and your date of birth by email to **mbheditor@mbluecrosscomplete.com**. Put "Board of Managers" in the subject line.
- If you'd like an application mailed to you, or if you have questions, call Customer Service at **1-800-228-8554**.
- Request your application by **April 8, 2024**.



To be on the board, you must be:

- A current Blue Cross Complete member, or parent or guardian of a member
- A Michigan resident
- At least 21 years old
- Able to attend meetings at least four times a year

We provide board members rides to the meetings. If you have questions about the board, call Customer Service at **1-800-228-8554** (TTY: **1-888-987-5832**).



The National Committee for Quality Assurance is a private, nonprofit organization dedicated to improving health care quality.

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