

DELIVERING PUBLIC PROGRAMS THROUGH MANAGED CARE

Blue Cross and Blue Shield of Minnesota (Blue Cross) is celebrating its 90th year of paving the way for Minnesotans to achieve their fullest health.

Chartered in 1933 as Minnesota's first health plan, the organization continues to carry out its mission today: to promote a wider, economical and timely availability of health services for the people of Minnesota.

Blue Cross is a nonprofit taxable organization and provides the leading health plan in Minnesota, covering 2.5 million members and serving all 87 counties.

Blue Plus: Serving people and communities

Minnesota health care programs (including Medical Assistance – Minnesota's Medicaid program) are offered through the Blue Cross nonprofit subsidiary, Blue Plus. Since its inception in 1974, Blue Plus as a managed care organization has focused on:

- Person-centered care through tailored benefits and services that address health, wellness and underlying social drivers of health;
- Collaborating with counties and community organizations to address health inequities and improve access to care and services; and
- Aligning our goals with the goals of the Minnesota Department of Human Services (DHS) to promote better health, fuller life and lower costs for Minnesotans to achieve their highest potential.

Medicaid enrollees receive benefits tailored to their needs – such as preventive care, care management, care coordination, transportation, long-term care support, social drivers of health support, and physical and behavioral health. Blue Plus covers the spectrum of physical, behavioral, dental, wellness and social needs for members. The program emphasizes whole person care, to include preventive care and disease management while focusing on addressing social drivers of health, closing gaps in care, and aligning with the Minnesota Department of Human Services' goals and the health priorities of our members.

Blue Plus serves locally and has a track record of focusing on the pivotal intersection of health equity, public health and social drivers of health to create healthier people and communities that enhance the vitality of our home state.



Blue Plus currently serves more than **392,000** Minnesotans, including:

- Birthing people and babies
- Adults
- Seniors
- Refugees
- Children and families
- Tribal members

What Blue Plus brings to public programs

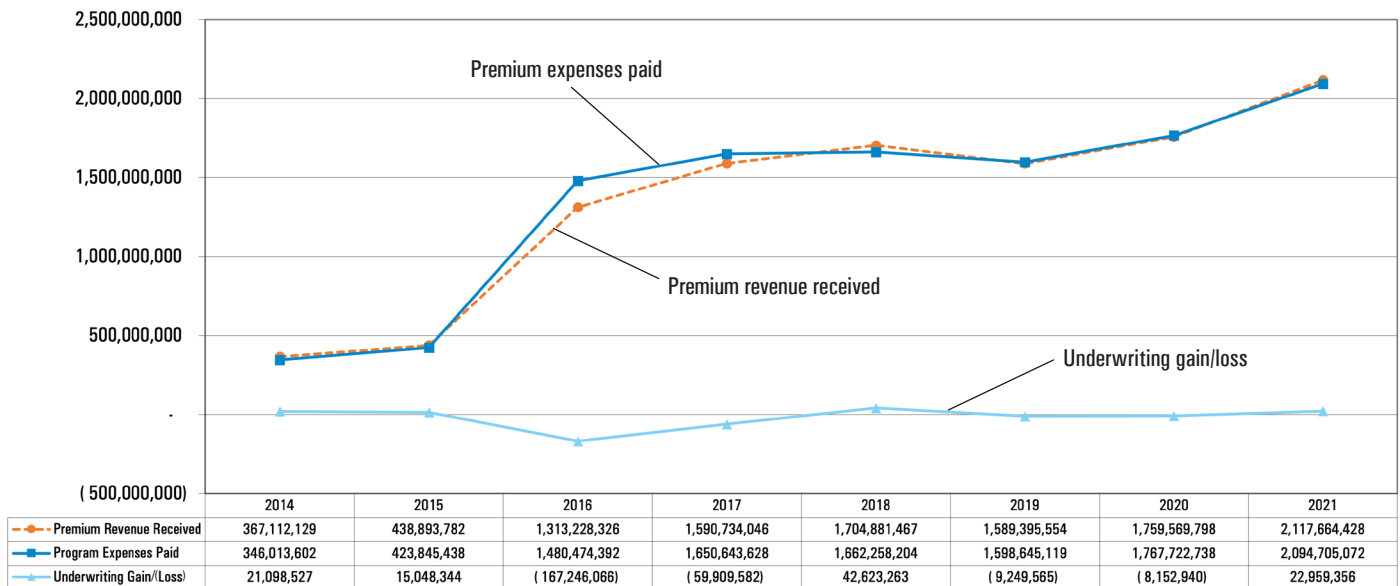
Blue Plus brings three crucial assets to Minnesota’s government program enrollees: **budget predictability**, **accountability** and **access**.

Budget predictability

In a managed care payment system like public programs, prepaid health plans like Blue Plus take the risk so the state can set a health care budget and stick to it.

Blue Plus receives a monthly capitation fee from the state to provide required and supplemental services and benefits, develop programs to improve quality of care, close gaps in care and fund innovation. Blue Plus assumes the financial risk for providing the covered services to enrolled members, which means if public program costs go over the state’s budgeted amount, legislators are not required to make up resulting budget deficits. This provides the state with a level of predictability in health care costs and coverage for members.

Minnesota Families and Children Medical Assistance



As illustrated above, capitation payments align closely with program costs and fluctuate to changing member needs.

Accountability

Blue Plus has systems, programs and technology in place to meet unique member needs and adheres to state and federal quality and regulatory requirements. **Contracting with health plans allows Minnesota DHS to meet these federal requirements without having to appropriate millions of extra dollars to recreate systems.**

Blue Cross is also required to be in compliance with applicable Medical Loss Ratio (MLR) limits, which protect Medicaid from unexpected costs by ensuring 85% of the capitation goes directly to patient care or to support quality improvement activities.

Access

Because all health care is local, Blue Plus maintains a broad statewide network of more than 68,000 Minnesota providers, including 97% of professional providers, 100% of hospitals and human service providers from all Minnesota counties. Our design of “build global and act local” strategies support the health care systems, meeting members with health care needs where they live. Our contracted providers care for both commercial and Minnesota Health Care Program enrollees, ensuring state public program members have access to providers.

Clear, member-friendly communications help members understand their benefits. We connect with them through informative newsletters, education and wellness programs, and a toll-free hotline (24/7) and aid with system navigation and case management for complex care needs.

We also offer the following services directly to our enrollees that coordinate the work of the provider:

- **Care planning** – Eligible members receive care planning services that coordinate both medical and community support.
- **BlueRide transportation** – Staffed by local representatives who understand provider networks, geography and member ride history, this team provides customized ride schedules to and from medical appointments.
- **Improved access to dental care** – We are addressing the critical need for additional dental care providers, especially in greater Minnesota. Our goals include expanding dental access by developing and coordinating dental resources; reducing emergency department admission for dental associated care; coordinating dental resources to bring them to schools, community centers, and other community-based facilities; and piloting the use of tele-dentistry in several counties.

Responsible stewardship and transparent reporting

Blue Plus submits dozens of reports weekly, monthly and annually to the Department of Human Services, including bi-weekly encounter data reports. Encounter data reports provide the Department of Human Services specific information about every Minnesota Health Care Program enrollee’s visit to a health care provider. Our commitment to program integrity and reducing fraud, waste and abuse is championed by numerous functional areas, including our Special Investigations Unit (SIU), multiple program integrity teams, the Enterprise Ethics and Compliance team, and the Government Compliance team.

Blue Plus promotes a culture of compliance concerning fraud, waste and abuse among our associates through training and supervision and charges all associates with the responsibility to report suspicious activity.

Recognized quality assurance

SecureBlue, our Minnesota Senior Health Options (MSHO) plan for individuals eligible for both Medicare and Medicaid coverage, received a **five-star quality** rating by Centers for Medicare and Medicaid Services (CMS) in 2022.

Blue Plus is proud to earn top scores for:

- Access
- Quality of care
- Rating of health plan and interpreter service access
- Diabetes blood sugar control
- Rheumatoid arthritis management
- Pain management
- Medication adherence for hypertension and cholesterol

Promoting health equity

Blue Plus is committed to improving equitable access to health care services and has implemented processes and programs aimed at addressing health inequities and social drivers of health. We have long supported health equity and the vitality of our state and focus on continually addressing gaps, blind spots and inequitable structures to promote health equity for all.



Ensuring access to routine prenatal care for all members

With a focus on maternal health, we use our data and partnerships to ensure early identification of pregnancies. We assess member risks and provide culturally appropriate support for healthy pregnancies and thriving infants. Working with a health care professional who has a shared cultural background can make a big difference in health outcomes, especially for pregnant Black, Indigenous and People of Color (BIPOC) individuals, who have greater risk of birth complications.



Bridging cultural and language barriers

Community Health Workers (CHW) are part of a community-centered approach to bridge gaps in the health care system. CHWs come from the communities they serve and are a vital link between communities and systems of care. This approach lowers health disparities through access to services, improved cultural competence, effective systems for chronic disease management, and increased health knowledge and self-sufficiency of underserved populations.



Health equity training

One of the ways Blue Plus is focused on improving health equity for members is through required cultural competency training for network providers. The training helps providers learn to acknowledge and address systemic bias in health care that impacts member care and health outcomes.



Mobile clinics

Mobile clinics bring health services to people. This model of care improves access to health services for underserved populations and those in rural areas.

Contact us

Blue Cross is a Minnesota company with its headquarters in Eagan. Legislators know where to find us and know how to get what they need from us. Because we are Minnesota based and not-for-profit, our job is to care for Minnesota communities, including those who need more help.

Lin Nelson

Director of Legislative Affairs, Chief Lobbyist
651.336.2742 • Lin.Nelson@bluecrossmn.com

Seamus Dolan

Senior Public Affairs Specialist
952.221.8211 • Seamus.Dolan@bluecrossmn.com
