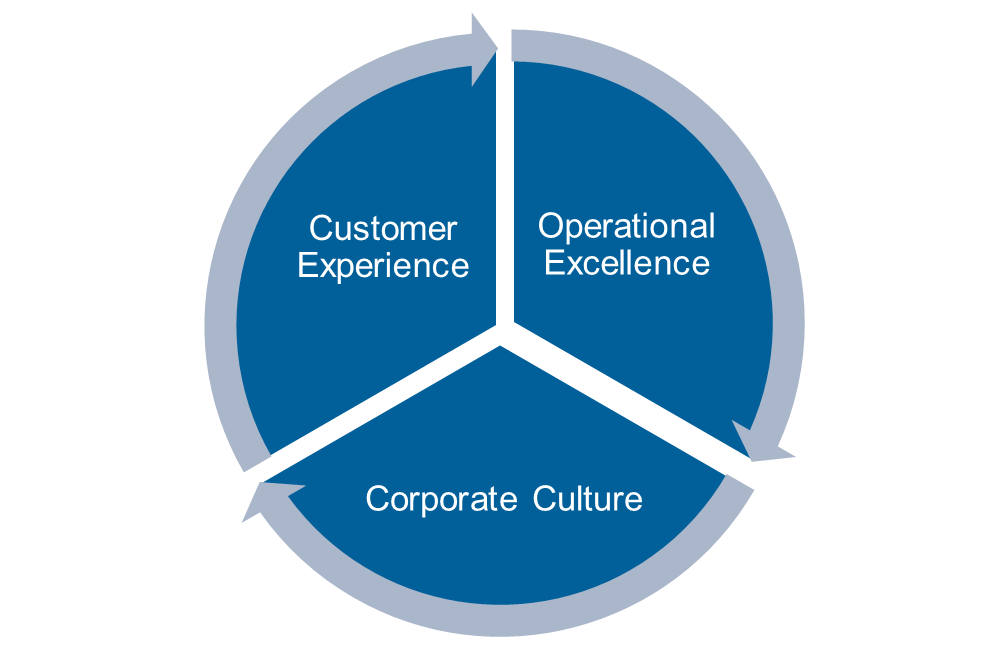
**BTOES 2019 Award — Best Achievement of Operational Excellence in Healthcare**

**Blue Cross Blue Shield of Michigan**

**Synopsis**Blue Cross Blue Shield of Michigan (BCBSM) is a nonprofit, mutual insurance company and independent licensee of the Blue Cross and Blue Shield Association. Founded in 1939, BCBSM is the largest and most trusted provider of health insurance in Michigan, and serves company and government-sponsored group plans, individual plans, Medicare and Medicaid through traditional preferred provider arrangements, health maintenance organizations and health savings account plans. BCBSM is more than a provider of health care coverage. Its social mission focuses on everyone in the state of Michigan, and its achievement of excellence propels its mission to expand access to affordable, quality health care and enable sustainable communities.

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| --- | --- | --- | --- | --- |
| Members | 5.4 Million |  | Employees | 8,100 |
| Hospitals | 152 |  | Revenues | $26.9 Billion |
| Physicians | 33,000 |  | Claims Paid | $23.1 Billion |

  
Early in the decade, BCBSM faced rising competition in a challenging and uncertain industry landscape — the Affordable Care Act significantly changed the regulatory and market environments, competition from large, for-profit insurers was increasing, and the rising cost of care was a growing burden for individuals and employers. These developments created threats to BCBSM’s market position, but also presented opportunities to strengthen its competitive position and the company’s performance. *In response, BCBSM embarked on an enterprise transformation centered around three areas of emphasis:*

… developing a deep understanding of core business processes and diagnosing problems to develop and implement improvements to drive operational efficiency and effectiveness …

… understanding customers and their interactions with BCBSM to identify ways to ease their burdens and delight them with consistently exceptional experiences …

… creating the energy, skill and commitment in employees and leaders to deliver sustained excellence, with a customer focus …

**Customer Experience — putting members first**  
While BCBSM was a long-standing, trusted insurer, some members’ experiences and perceptions were somewhat unfavorable. A straightforward evaluation, from the members’ perspective set out to identify those pain points and develop solutions. Utilization of coverage often involved managing a health problem, sometimes a very serious, worrisome problem. Health providers and payers use unique and often different “languages” that are unfamiliar, unclear and can be confusing. Members often sought care without having a clear expectation of the costs they would bear, only to be negatively surprised when bills arrived. BCBSM’s agents, staff nurses and physicians and customer service representatives worked to help members navigate the confusing landscape, but many members continued to feel uncertain and a steady uneasiness often pervaded.

BCBSM launched a customer strategy that articulated how the enterprise aspired to create valued relationships with members by creating interactions that were Easy, Useful and Enjoyable. The customer strategy was delivered through three channels.

1. **Educate, Equip and Empower Employees (E4 Program)**
   1. Customer-centricity built on understanding customer segmentation and needs
   2. Multi-faceted experiential employee programs to drive high degrees of empathy
2. **Continuously gather and analyze customer satisfaction metrics**
   1. Monthly member satisfaction surveys and custom Member Score
   2. Coordination of multiple external satisfaction surveys with competitive benchmarking
3. **Building effective, customer-friendly digital experiences**
   1. Health industry best-practice Human Centered Design team puts customers first
   2. Multi-channel digital applications bridge business-customer-technology gaps

Many programs were delivered as part of the customer strategy. Significant emphasis was placed on building employees’ understanding of members and creating empathy with members. The BCBSM **Customer Experience Room** was created as a travelling, interactive exhibit, built around three personas that represented unique member profiles and their individual needs, concerns and expectations. The exhibit allowed employees to walk in the footsteps of members and experience the real hopes and headaches that people have with throughout their end-to-end experience with their health insurance from shopping for a plan, to seeing a physician for care, to navigating the payment of the member’s share of the cost; and working with customer service representatives. The Customer Experience Room visited every BCBSM location and employees came away with a greater understanding of their own role in helping to exceed members’ expectations at every step in the journey.

Another employee-focused program, “Clear and Simple,” addressed the unique language that has become prevalent in health care. Emphasis was placed on recognizing industry and company-specific jargon and acronyms that create confusion and distance with customers. Interactions with members, whether by employees in member-facing roles or via a redesigned member portal and mobile applications, were improved by being *clear*, using *simple* terms, and confirming understanding.

Customer-centricity has become a foundational element throughout BCBSM, which now benchmarks favorably among health plans. Engagement exceeds industry averages on all its digital platforms — the public website, member portal and mobile application. For the past four years, BCBSM has exceeded the industry average in its Weighted Cross Survey Index, which combines multiple external surveys. In 2018, BCBSM was recognized by J.D. Power and Associates with its first-ever award for Highest Member Satisfaction among Commercial Health Plans in Michigan.

**Operational Excellence — investing in capabilities to improve practices and outcomes**

How BCBSM uniquely organized is as much the story as the outcomes. For several years, BCBSM invested in its operational excellence capabilities, building its employees’ expertise and the tools and resources needed to identify and lead operational improvement programs enterprise-wide. Advancements in its operational excellence capabilities spanned six key elements:

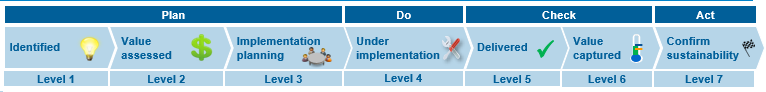
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Initiative execution and program governance have enabled consistent success in BCBSM’s operational excellence programs. The implementation lifecycle provides a common understanding of the phases that all initiatives must go through, and the activities and deliverables at each. However, this common framework *alone* doesn’t drive initiative completion.  Progress is driven by the Program Office’s (PO) project and portfolio management processes, which are integrated into the initiative lifecycle.  The PO meets regularly with each initiative team to reach a common understanding of the following:

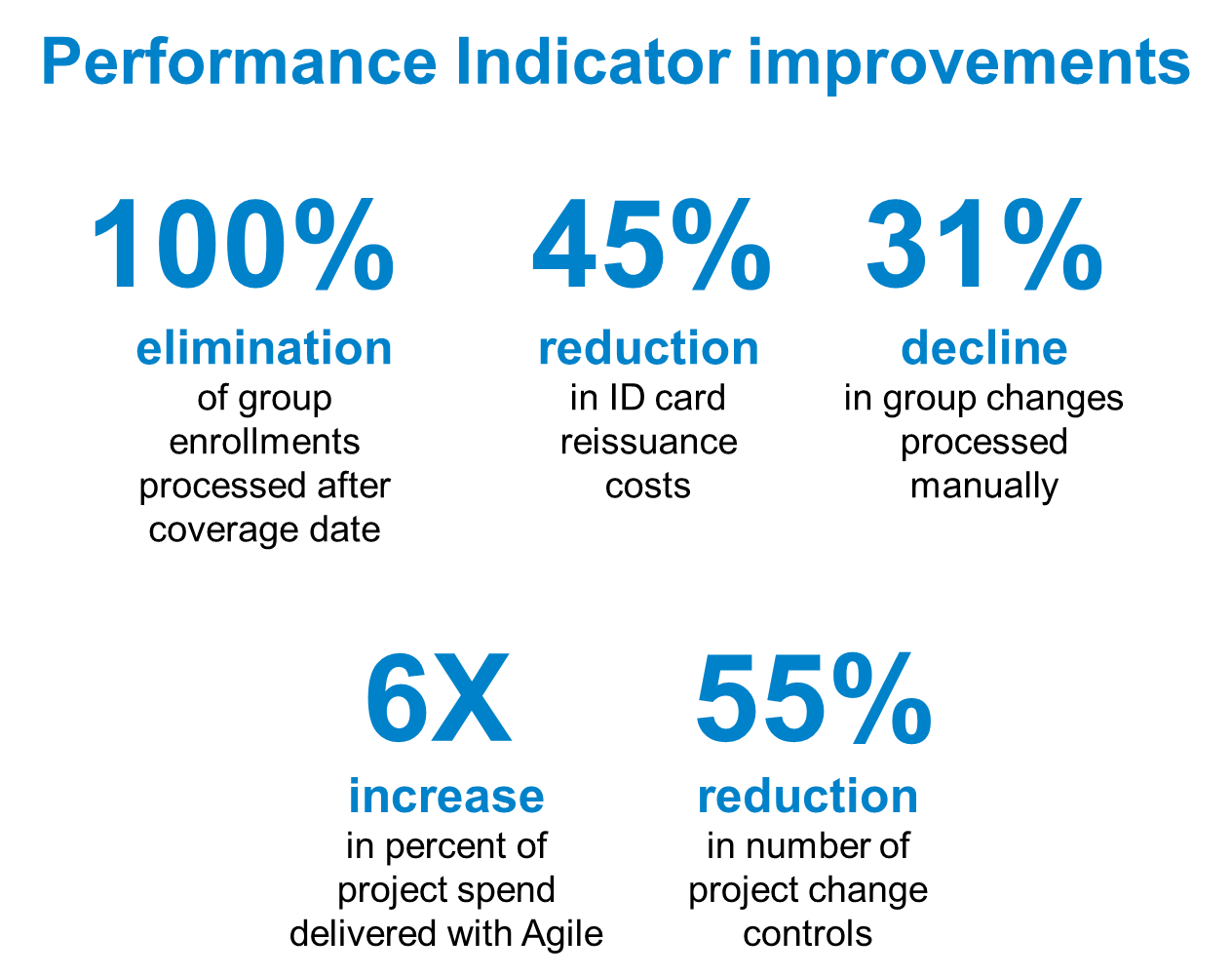
* Progress made since the last update
* Steps to be completed in order to progress to the next phase
* The individual responsible for completing these steps
* Targeted timing for completing the next steps
* *And* – What help the initiative team needs from the PO

This final point is unique, and critical to the success at BCBSM. Traditionally, project management models only gather status and report progress. In the BCBSM model, the PO shares accountability for progress with the initiative team and gets actively involved by deploying their broadly-skilled practitioners.



Results of operational excellence activities have exceeded expectations. In the 10 years since embarking on its operational excellence journey, BCBSM has completed two enterprise-wide transformation programs, and both programs vastly exceeded their targeted value. In total, more than $1 billion in business value has been delivered during this journey. In addition, significant operational performance improvements have been delivered across the enterprise.

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![A screenshot of a cell phone

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Culture — the engine of sustained excellence**  
The sustained development of BCBSM’s corporate culture is the overarching enabler to the success of BCBSM’s enterprise-wide programs to drive customer experience and operational excellence. In the absence of the foundational strength of its corporate culture program, all the other BCBSM improvement efforts would not be as successful or sustainable. It unleashes the combined effort and intensity of ~8,000 employees at BCBSM every day in the pursuit of driving excellence.  
The strength of BCBSM’s culture is built upon numerous programs and practices, highlighted here:

The Cultural Beliefs are displayed throughout buildings and in work spaces, and employees receive badge cards annually to maintain awareness. They are integrated into new hire orientation and are regularly supported by ongoing training programs and corporate communications.

To encourage employees to “live the beliefs,” demonstration of the beliefs is integrated into performance appraisals and Beliefs in Action recognition is included in divisional and annual ![A screenshot of text

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meetings. Through thoughtful design and specific beliefs, such as ***Act Now, Own It and Embrace Lean***, employees have a personal calling to drive change.

The enterprise regularly conducts organizational alignment surveys to measure employees’ understanding and reflections about the organizational culture. Organized around twelve cultural categories, the survey highlights employees’ observations and sentiments about the enterprise — its Mission, Consistency, Involvement and Adaptability. Baseline results from 2012 revealed several areas of opportunity to improve employees’ engagement and build a high-performance business culture. Two of the low-scoring categories, that could drive significant impact were targeted with specific initiatives 🡺 Empowerment and Customer Focus.

In the succeeding Organizational Alignment surveys, there has been steady improvement.

* Double-digit improvement in percentile rank in all twelve categories.
* 30+ percentile improvements in the two categories targeted with emphasis, ***Empowerment and Customer Focus***.
* All 12 survey categories now exceed the 50th percentile, where culture has become a competitive advantage for sustainable high performance.

These culture programs serve to integrate many of the enterprise initiatives and drive an accumulation of success. The cultural strength is recognized among the community and in awards, including **Best of the Best** in Metro Detroit’s 2018 “Best and Brightest Companies to Work For”, Crain’s Cool Places to Work (3 times), and numerous regional and national awards for its diversity-based programs.

**Recap — the transformation: Astounding and impactful**

More than $1 billion in total business value delivered, consistently exceeded targets, double-digit improvements. Behind the astounding results confirmed by the numbers and validated by many industry awards, is the vision of a leadership team that understood the critical importance of blending Customer Experience, Operational Excellence and Corporate Culture – not as three initiatives, but as inseparable parts of the transformation itself – all aligned with the organization’s Mission, its core customer commitment and its social mission.

The BCBSM Mission is to be its members’ trusted partner, providing affordable, innovative products that improve their care and overall health. Doing this with a relentless customer-focus, BCBSM aspires to clear and simple communication, helping members make the right choices for themselves and their families. Therefore, the ultimate measure of success is customer satisfaction. Since 2014, BCBSM has measured this with its annual Member Score – a single metric that scores the entire member experience through “Easy, Useful, Enjoyable.” Despite rising member expectations, and an increasingly complex health care environment, the BCBSM Member Score has remained steady – an impressive achievement, evidenced by the organization earning the 2018 J.D. Power and Associates for Highest Member Satisfaction among Michigan Commercial Health Plans.

And because it is a non-profit mutual insurance company, BCBSM holds itself to standards beyond its own financial performance – the primary objective of for-profit organizations. Of course, stable finances are critical to effective operation and sustainability, but since BCBSM is owned by its policyholders, there are no shareholders within its stakeholders, so it is able to serve a broader social mission as well. BCBSM leads efforts in Michigan to address the opioid crisis, and BCBSM has contributed $355 to the Michigan Health Endowment Fund over the past four years and made a total commitment of $1.56 Billion to this fund, to improve the health of all citizens of the state.

So, through its achievements in operational excellence, BCBSM has not only transformed its own culture to ensure sustainable customer-focused, excellence-driven business operations, it has strengthened its ability to expand access to quality health care for all, address unique health needs of diverse populations and enable sustainable communities.