



Blue Cross Behavioral HealthSM

Empowering healthier minds through integrated behavioral health solutions

Over time, behavioral health has evolved to encompass four key categories of support



What is mental health?

Emotional, psychological and social well-being. It affects how we think, feel and act. It also helps determine how we handle stress, relate to others, work productively, learn effectively, contribute to our communities and make choices

What is a substance use disorder?

The use of alcohol or another substance that leads to health issues or problems at work, school or home

What is autism?

A neurodevelopmental condition characterized by persistent difficulties in social interaction and communication, along with restricted and repetitive patterns of behavior, interests or activities

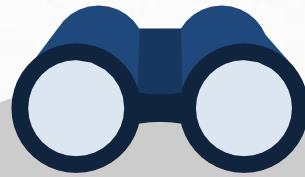
What is well-being?

Well-being is the **experience of health, happiness and prosperity.** It includes having high life satisfaction, a sense of meaning or purpose, and the ability to manage stress

Blue Cross Behavioral HealthSM strategy evolves to meet emerging needs

Vision

To consistently demonstrate market leadership in behavioral health services by delivering innovative whole-person solutions, while increasing efficiencies and producing high quality results for our customers.



Strategy focuses on **addressing core challenges** of our members and ensuring delivery of **high-quality, effective** care.

Access to care
and member
experience

High-value and
high-quality care
delivery

Customer focus
and market value

Behavioral health is personal, and we're here to provide personalized care

Behavioral health **exists on a continuum**, and a person's place on that continuum can **fluctuate at any time** given their circumstances. Blue Cross **provides resources and guides our members at every point along the way.**

Behavioral Health Risk Continuum

Low risk

- Includes individuals from the general population who can improve their well-being through self-care practices and online resources

Rising risk

- Includes individuals experiencing symptoms who may benefit from therapeutic support

High risk

- Includes individuals requiring additional support for serious mental health conditions or substance use disorders, needing intensive treatment or ongoing care management

Acute risk

- Includes individuals in immediate need of care who pose an imminent risk to themselves or others, requiring urgent care or crisis services

Our broad range of behavioral health resources meet each member's unique needs



*Note: Solution is a buy up; ** Some virtual options are available as a buy up

Expanding access through a broad, high-quality behavioral health network

The depth and breadth of the Blue Cross behavioral health in-person and virtual network are **growing**. Our expanded network has access to **450,000+ behavioral health providers**.

55%

increase in the national network of behavioral health providers since 2020.¹ From 2023-2024:

- 23% increase in **child psychiatrists**
- 20% increase in **clinical therapists**



PROVIDERS INCLUDE:

- Psychiatrists
- Psychologists
- Advanced practice nurses
- Physician assistants
- Clinical nurse specialists
- Clinical social workers
- Marriage and family therapists
- Professional counselors
- Behavior analysts
- Addiction medicine providers

¹ Behavioral Health Provider counts across all BCBS plans 2020-2024

Virtual care options offer members convenient access to behavioral health support

Blue Cross offers members access to **multiple virtual behavioral health resources** and providers to support convenient and timely. **Virtual care services** include **therapy and psychiatry support** delivered remotely through secure video and phone visits. Additional specialized support is available for conditions such as **obsessive-compulsive disorder (OCD)** and **eating disorders** through evidence-based virtual treatment options through our providers.



Virtual provider network

Members have access to a comprehensive network of virtual care providers nationally. For a full list of in-network providers, go to bcbsm.com and click on Find Care.



Virtual Care by Teladoc Health®

Virtual Care by Teladoc Health expands member options for mental health support, offering access to **licensed therapists and board-certified psychiatrists** in the convenience of one's home. Therapy is offered for members 13+, while psychiatry is offered to members 18+.



Transforming crisis response

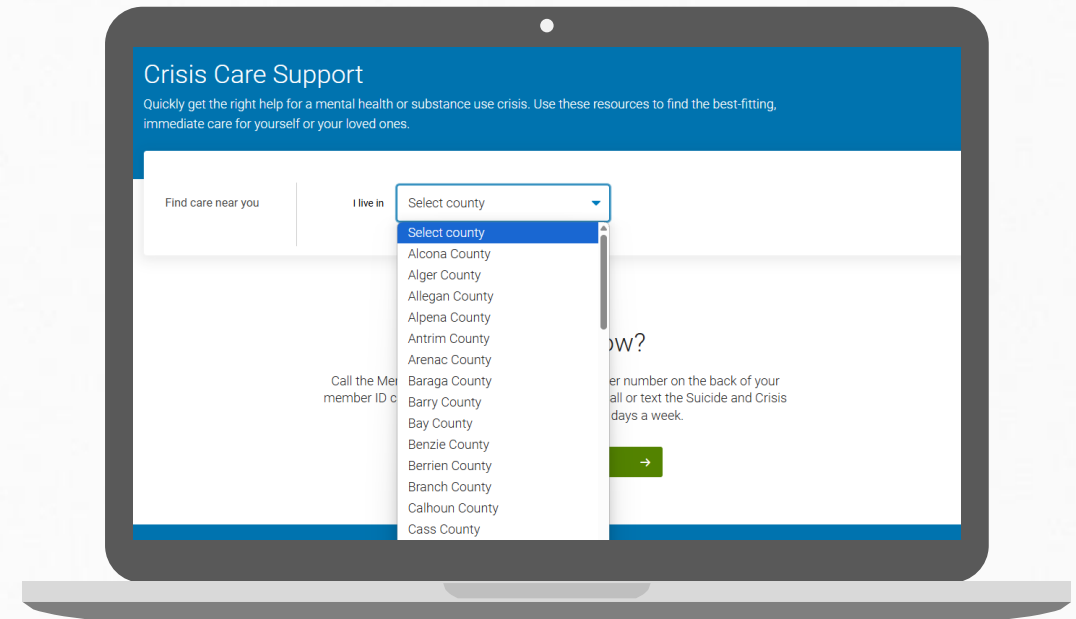
Crisis services are designed to provide immediate support and intervention to those experiencing a behavioral health crisis, offering an alternative to emergency room visits. They promote overall well-being and strengthen the social and emotional health of Michigan communities.

Since 2022, Blue Cross has taken a phased approach to expanding access to crisis care across Michigan by making these essential services billable for all lines of business:

- Psychiatric urgent care
- Mobile crisis
- Crisis stabilization
- Crisis residential

In 2023, Blue Cross commercial members using crisis services were **2x less likely to have an inpatient hospitalization** within seven days compared to members who visited the emergency room while in crisis.

To locate Michigan crisis care options, scan the QR code or visit bcbsm.com/crisiscare.



For national crisis support:

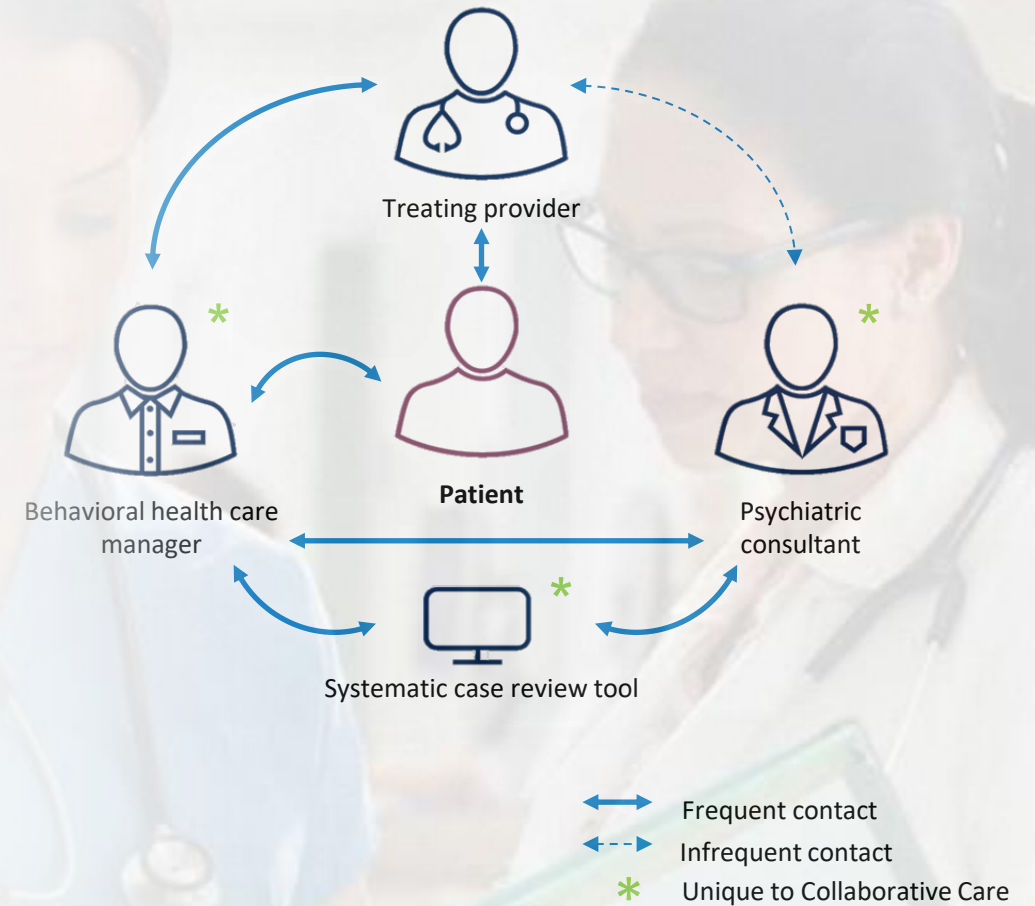


24/7 CALL, TEXT, CHAT

Collaborative Care Model

The Collaborative Care Model, currently designated to over 338 practices in Michigan, delivers mental health care in the primary or perinatal care setting, expanding the care team with a behavioral health care manager and consulting psychiatrist.

- **Streamlines the approach to care** by enhancing coordination between behavioral health and primary care or OB-GYN providers
- Maintains patient's relationship with a trusted provider, eliminates need to make additional provider appointments and helps limit stigma **by keeping care centralized** within the primary care physician office
- Reduces patient wait time and **improves access to psychiatric expertise**



Blue Cross Blue Shield of Michigan is the first to market with the Collaborative Care designation program.

Prevalence and treatment for substance use disorders

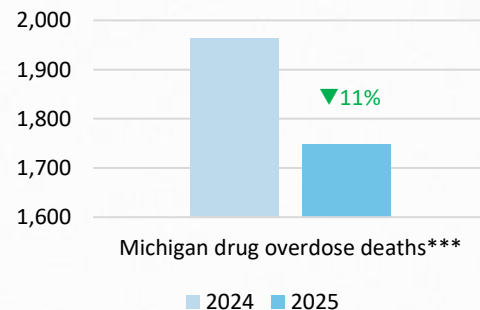
Substance use disorder (SUD) is the use of alcohol or another substance that leads to health issues or problems at work, school or home. A few ways to address SUD include **medication-assisted treatment (MAT)** or through our **Blue Distinction® Specialty Care for Substance Use Treatment and Recovery Centers**. Preliminary Blue Cross analysis indicates an increase in members receiving medication-assisted treatment (MAT) and a decrease in opioid overdoses by 22% from 2024 to 2025; however opioid use disorders remain largely underdiagnosed and untreated. **

Medication Assisted Treatment

MAT brings a **whole-person approach** to care using both medication and therapy to treat opioid use disorder. Blue Cross interventions support trends in a positive direction and may have contributed to the decline of overdoses for our members.



Michigan counties that offer MAT services as of 8/2025



Blue Distinction Centers

National program aiming to **improve patient outcomes and value** by focusing on the treatment of substance use disorder, including opioid use disorder. The program addresses the full continuum of care delivery. Designated facilities offer 27% lower readmission rates 90 days after treatment, 14% better prescribing patterns of medication-assisted treatment, and 9% better continuation of care 90 days after treatment ¹

To find a Substance Use Treatment and Recovery provider that's been designated as a Blue Distinction Center, visit bcbs.com/blue-distinction-center/facility.

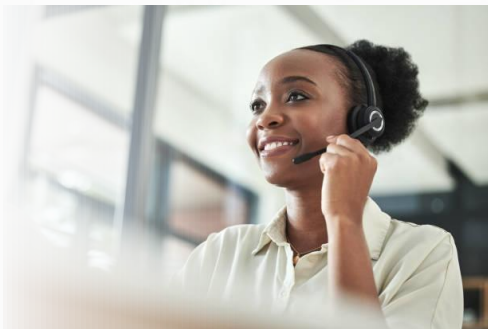


Pharmacy coverage through Blue Cross is an integral part of behavioral health treatment

Robust features make whole-person health possible by **integrating medical and behavioral health care with active pharmacy management**. All current classes of medications to treat behavioral health conditions are included in the formulary. Our programs promote drug adherence and cost-effective brand name and generic medications while our opioid management strategies aim to prevent dependence. See more below:

Personalized member outreach

When Blue Cross learns about a nonfatal opioid overdose (for example, fentanyl) we reach out to those members to provide support. Member outreach includes referring members to in-network providers delivering evidence-based therapies, such as medication-assisted treatment, residential treatment or intensive outpatient options



Increasing education and awareness

To help increase awareness about the safe use of opioids, members who have recently filled opioid prescriptions will receive an email or SMS outlining the safety risks of opioids and help them understand how to take prescriptions safely.* Members are directed to a landing page of online resources to learn more about:

- The risk factors for misuse and the warning signs
- How quickly dependency can happen
- How to get help when needed



*Members will only receive one communication per year, regardless of their number of opioid prescriptions. Members must be opted in to receive emails or SMS from Blue Cross.

Prioritizing value-based care to improve member outcomes

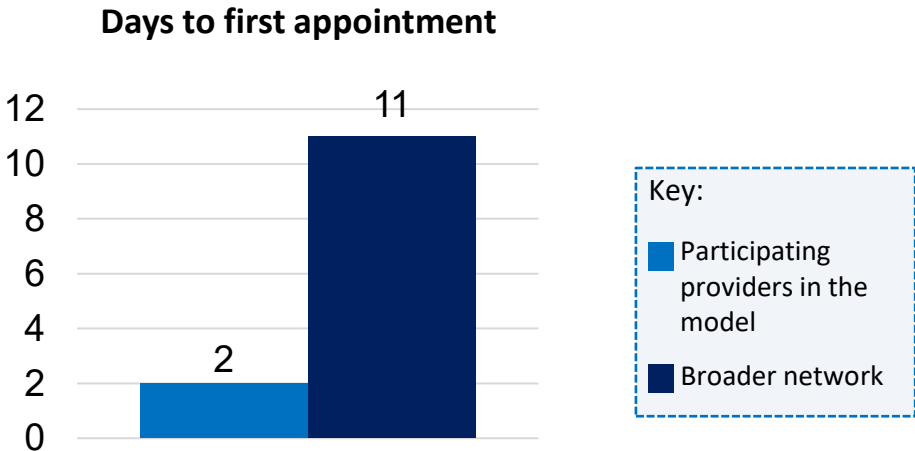
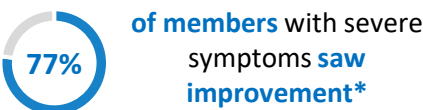
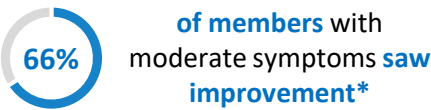
BCBSM is currently advancing a distinct value-based payment model for select outpatient mental health services in Michigan with two large provider groups. Long-term, BCBSM envisions the model serving as a pathway to guide care to high-quality, measurement-based care providers.

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Behavioral Health Outpatient Quality

- Launched September 2024 for Commercial PPO and HMO
- Rewards providers for measurable improvements in clinical outcomes, particularly in depression and anxiety symptom reduction (PHQ-8, PHQ-9, and GAD-7)
- Incentivizes rapid access (within 48-hour), evidence-based care, and improved member engagement
- In year one, over 1,200 members were seen and results showed strong improvement in access, appointment retention and symptom reduction for depression and anxiety:



*Represents a combined average from the two provider groups, from baseline, within 90 days. Data is comprehensive of Blue Cross in-state book of business Commercial PPO and HMO from Sept. 2024 – Sept. 2025

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

Tobacco cessation coaching offers high-touch human support

The Blue Cross Well-Being solution provides **members 18+** access to a **tobacco cessation coaching program** at **no additional cost** offered through Personify Health™.

Program goals

Supports individuals in reducing or quitting the use of nicotine products and empowering them to make informed health care decisions.

Coaching duration

The coaching program typically spans six months, with participants engaging monthly with a dedicated coach via phone or secure messaging. Individuals can progress at their own pace with personalized support.

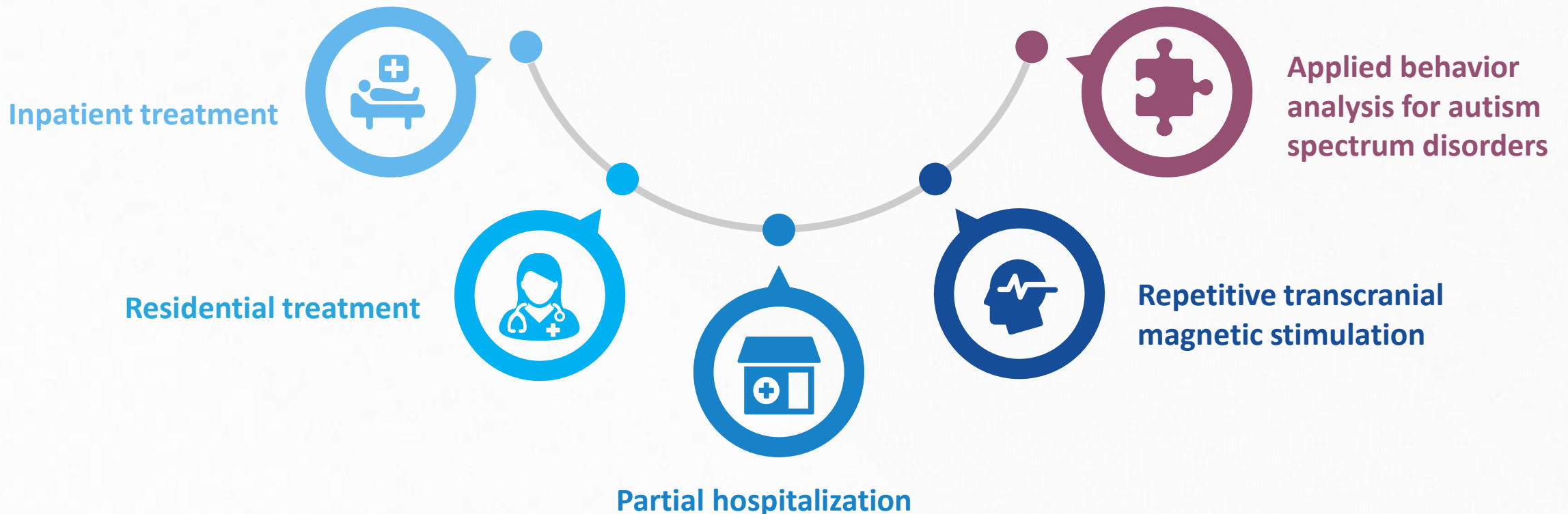
Enrollment process

Members can easily access the program through their online member account on **bcbsm.com** or the Blue Cross mobile app. After logging in, they can navigate to the Well-being section and select the tobacco cessation coaching program to get started.



Clinical decision support

Clinical decision support ensures Blue Cross members receive appropriate, high-quality care while managing costs. By reviewing the medical necessity of services, this process helps reduce unnecessary treatments and supports efficient health care use. It includes **evaluating services for clinical guideline alignment, assessing the need for prior authorization and monitoring length of stay to promote timely and effective care**. These efforts support better health outcomes and responsible cost management. The following services may require prior authorization:



Blue Cross Coordinated CareSM Behavioral Health

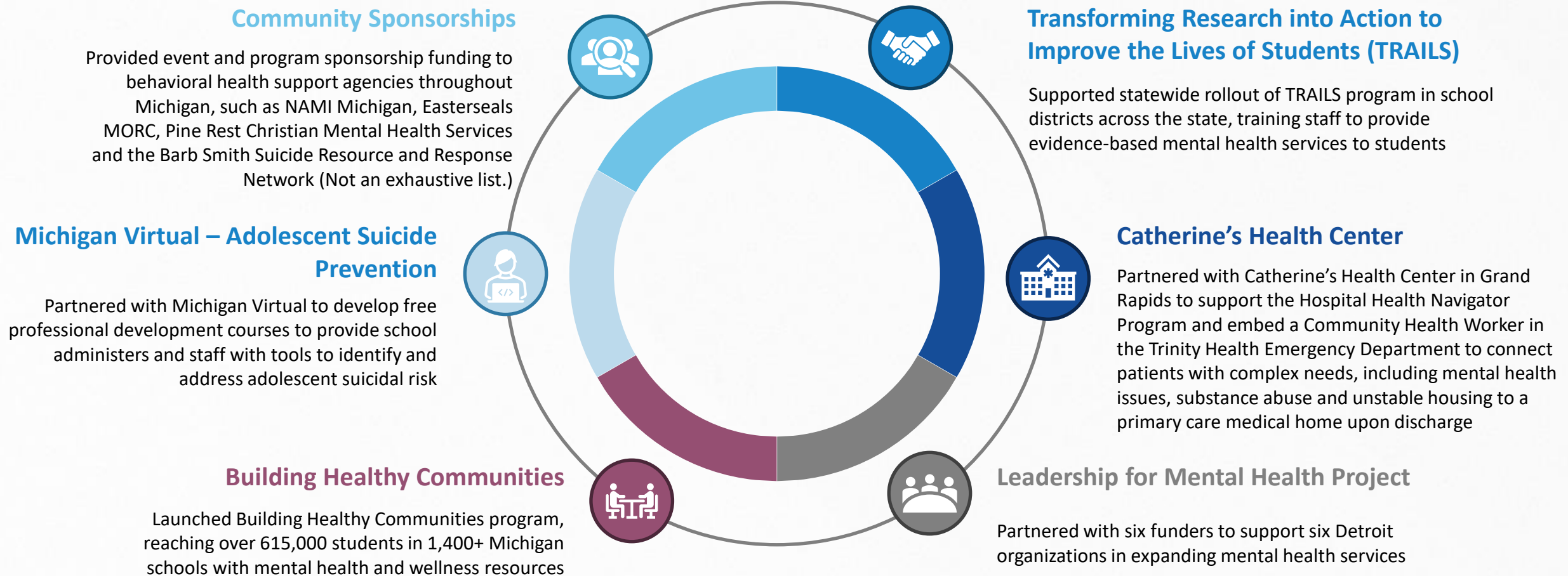
Blue Cross Coordinated CareSM Behavioral Health aims to address the unique behavioral health challenges of our members and their dependents through **personalized care management**, **clinical guidance** and **collaborative treatment and discharge planning**. Our care management program:

- Addresses unique behavioral health needs across member populations through personalized support
- Connects members to appropriate care
- Targeted interventions including education, care planning, and ongoing assessment
- Closes care gaps with proactive clinical guidance and follow-up
- Caregiver support to strengthen continuity and long-term stability
- Promotes stability and recovery with responsive, person-centered support while preparing for re-entry to the workforce
- Integrated with medical care management



Ongoing support through community-based partnerships and programs

Blue Cross' Community Responsibility, Foundation and Social Mission teams' partner with organizations, provide resources, and fund programs and events. Some of the recent contributions Blue Cross has been a part of include:



Behavioral health resources available for groups and their employees



Behavioral Health Support Page offers a personalized and centralized support center in the online member account on bcbsm.com, enabling members to easily access and select the most suitable behavioral health care options for themselves and their dependents.



Blue Cross Virtual Well-BeingSM Open to the public, 30-minute live webinars provide a different topic each week in a discussion-based format with supporting research and downloadable content to help individuals improve their well-being. Weekly guided meditations are also available and last between two and 20 minutes. All webinars and meditations are available on demand.



Blue Cross Well-Being offers a digital well-being solution and access to Personify HealthTM to provide members 18+ features such as health assessments, online health records, health trackers and app integration. To access, log in to your member account on bcbsm.com, click on the Programs & Services tab, then select Blue Cross Well-BeingSM. Scroll down and click on Go To Blue Cross Well-Being.



MIBlueDaily provides articles and podcasts on a variety of behavioral health topics to help members improve their health.



Employee engagement toolkits are available on the [employer's resources page](#) and include downloadable resources that can be used to help employees stay informed. This includes access to a [behavioral health toolkit](#), a [well-being solutions toolkit](#), including flyer on the [tobacco cessation coaching program](#), and more.



The Behavioral Health website bcbsm.com/mentalhealth provides members and caregivers with a variety of educational resources.

Behavioral health care options

Your health plan gives you access to a variety of care options and resources to treat mental health and substance use disorder conditions. Options include in-person treatment, virtual care, online resources and more.

IN-PERSON CARE			
Options	Description	What to use it for	How to access
Your primary care provider	A health care professional responsible for coordinating your care, and a good resource for guidance or referral to a behavioral health specialist.	Medical issues and mental health or substance use concerns	If you don't already have a primary care provider, you can find one in your area by logging in to your member account at bcbsm.com or our mobile app and selecting Find Care.
Behavioral health specialist	One-on-one sessions with a psychiatrist, psychologist, social worker or professional counselor.	Mental health and substance use concerns	Find an in-network behavioral health specialist by logging in to your member account at bcbsm.com or our mobile app and selecting Find Care. Many providers offer virtual visits as noted in the Virtual Care section below.
Blue Distinction® Specialty Care for Substance Use Treatment and Recovery	A national program recognized for expertise in delivering high-quality care in 11 areas of specialty care, including substance use	Substance use concerns	To find a Substance Use Treatment and Recovery provider that's been designated as a Blue Distinction Center, visit blue-distinction-center/facility .

VIRTUAL CARE	
Options	
Behavioral health specialist	
Virtual Care	

Blue Cross Virtual Well-BeingSM

Cindy Bjorkquist, Director of Well-Being
Marissa Jarrett, Virtual Well-Being Co-Host

behavioral health g in to your member com or our mobile app. Care. virtualcare to down app. I members; check v erify benefits.

Our broad provider network enhances access, reduces barriers to care, and supports high-quality, coordinated behavioral health services.



Thank you