

Introduction from the President

Since 2001, Michigan's counties have been creating programs known as County Health Plans to care for the uninsured in their communities. County Health Plans provide basic health care coverage for low-income uninsured people. In 2005, local stakeholders gathered to address the issue of the growing uninsured in Branch, Hillsdale, and St. Joseph Counties and to investigate the creation of a County Health Plan for individuals with family incomes below 150% of the poverty level. This group formed the Branch Hillsdale St. Joseph Health Plan Corporation to serve the uninsured of the tri-county area.

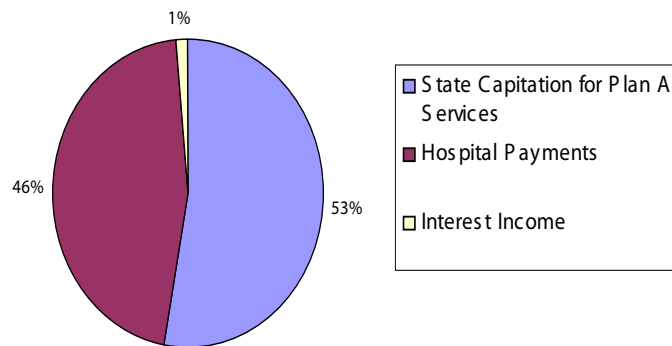
With County Health Plans serving over 120,000 people statewide, the Branch Hillsdale St. Joseph Health Plan covers approximately 1500 residents of Branch, Hillsdale and St. Joseph Counties. These individuals received over \$1.2 million in services between October 1, 2006 and September 30, 2007. With Michigan struggling to find a statewide solution to care of our uninsured, The Branch Hillsdale St. Joseph Health Plan will continue to work with the state, county and community partners to ensure that every resident in Branch, Hillsdale and St. Joseph Counties has access to health care coverage.

Valerie Fetters
President, Board of Directors

Financial Information

Source	State Capitation for Plan A Services	Hospital Payments	Interest Income	Total
Revenue	\$1,312,233	\$1,146,184	\$34,413	\$2,492,830

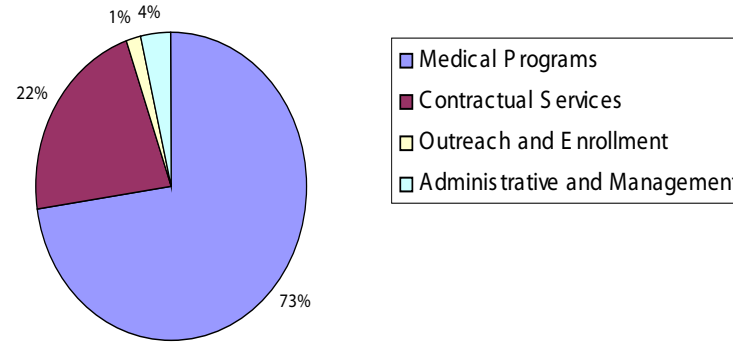
Revenue By Source



Expenses Information:

Source	Medical Programs	Contractual Services	Outreach & Enrollment	Admin & Management
Expense	\$1,706,712	\$525,000	\$35,000	\$88,217

Expenses By Type



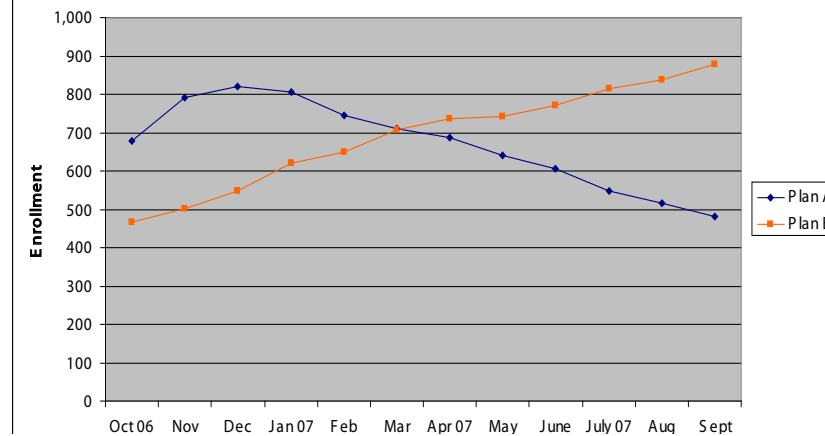
Per Member Per Month Cost By Plan

Expense	Plan A	Plan B
Medical Services	\$111.91	\$35.25
Pharmacy Services	\$36.32	\$10.85
Administrative Services	\$9.09	\$6.46
Enrollment and Outreach	NA	\$4.23
Management	\$5.46	\$5.37
Total	\$162.78	\$63.16

Plan	Number of Services	Amount Paid for Services
Plan A	27,258	\$921,370.78
Plan B	13,078	\$286,645.54
Total	40,336	\$1,208,016.32

Health Plan Coverage Program Information and Demographics:

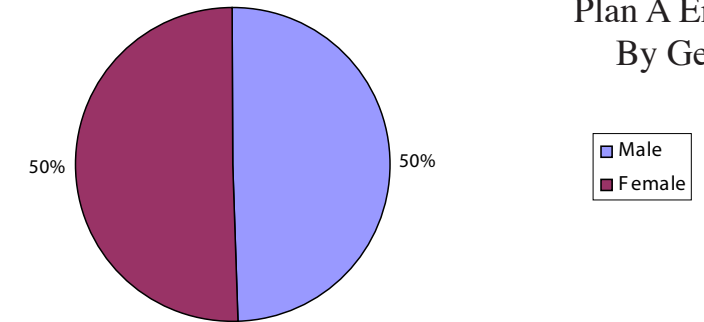
BHSJHP Enrollment By Plan



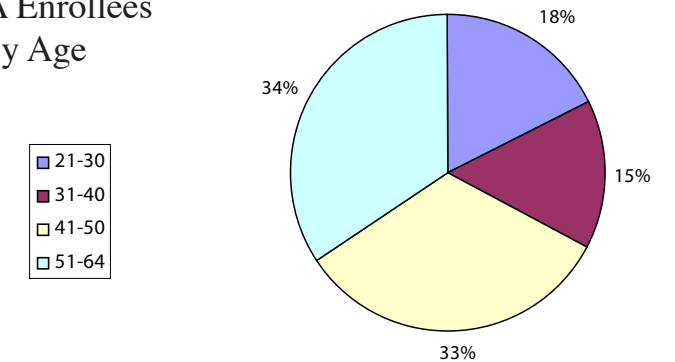
Plan A:

Residents eligible for the Adult Benefits Waiver (ABW) program through the State of Michigan are enrolled in Branch Hillsdale St. Joseph Health Plan, Plan A. This program is not insurance. It provides basic medical care to low income childless adults who do not qualify for Medicaid. Enrollment in Plan A is done by the local Department of Human Services (DHS). Plan A covers primary care visits, specialist visits, labs, x-rays, outpatient hospital services, urgent care, emergency room, mental health services and most prescriptions.

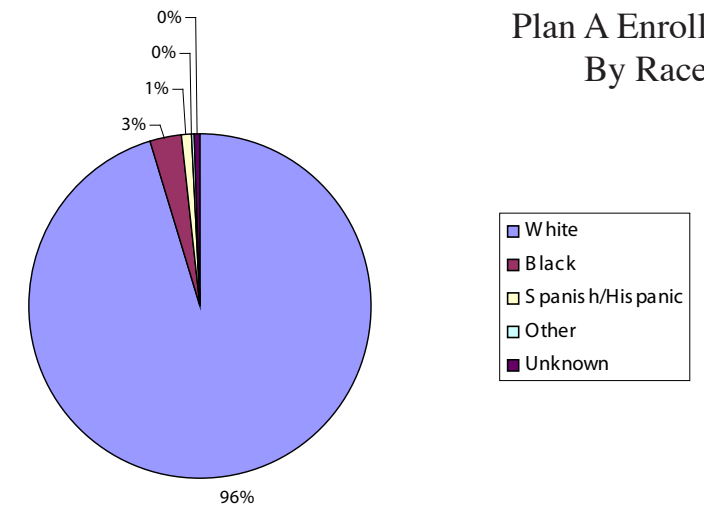
Plan A Enrollees By Gender



Plan A Enrollees By Age



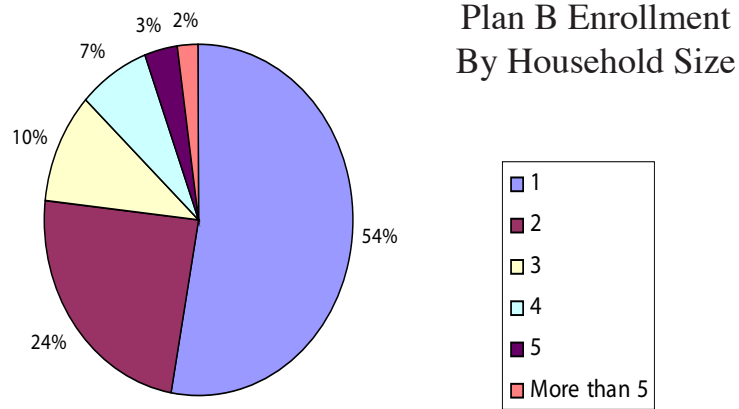
Plan A Enrollment By Race



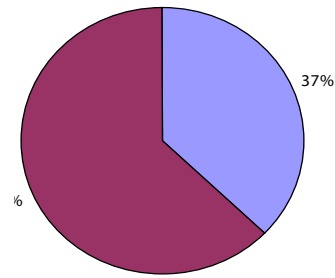
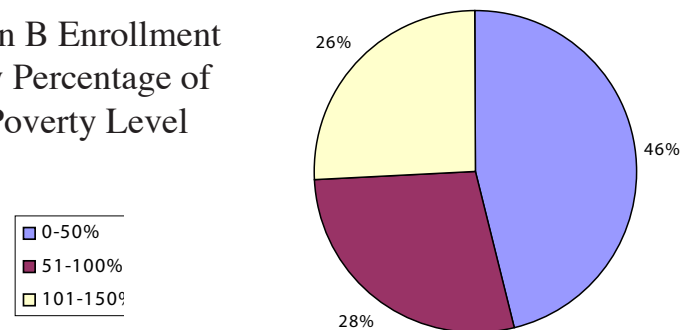
Plan B:
Residents who have household incomes less than 150% of the federal poverty level who do not meet the requirements for Medicaid, Medicare, or any other program may be eligible for Plan B. This program is not insurance. It provides basic medical care a little or no cost to the member. Enrollment in Plan B is done by the local Community Health Agency offices. Plan B covers primary care visits, specialist visits, labs, x-rays, urgent care and prescriptions on the approval medication list.

Annual Family Income - 2007 Federal Poverty Level

Family Size	50% of Poverty Level	100% of Poverty Level	150% of Poverty Level
1	\$5,105	\$10,210	\$15,315
2	\$6,845	\$13,690	\$20,535
3	\$8,585	\$17,170	\$25,755
4	\$10,325	\$20,650	\$30,975
5	\$12,065	\$24,130	\$36,195
Add per person over 5	\$1,740	\$3,480	\$5,220

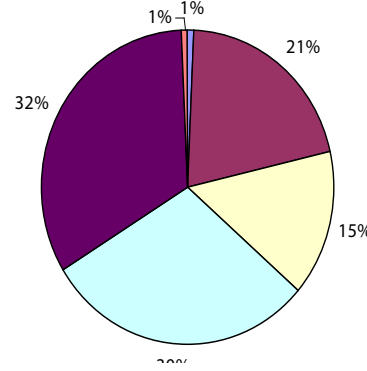
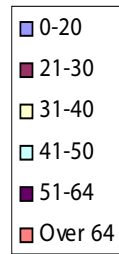


Plan B Enrollment By Percentage of Poverty Level



Plan B Enrollees By Gender

Plan B Enrollees By Age



Plan B Enrollees By Race

Board Of Directors

Valerie Fetters, President
CFO, Hillsdale Community Health Center

Elizabeth O'Dell, Secretary
Executive Director,
Community Mental Health of
St. Joseph County

John Robertson, Treasurer
Director of Health Promotion & Education
Branch-Hillsdale-St. Joseph
Community Health Center

Matt Chambers
President/CEO, Three Rivers Health

Shannan Clevenger
Utilization Management, Lifeways

Patrice Hudson
SCMW, Special Projects, Officer

Kelly Hostetler
Executive Director, St. Joseph County
United Way

Colleen Knight
Executive Director, Branch County
Community Foundation

Branch-Hillsdale-St. Joseph Health Plan



Call: 1-866-291-8691 (Toll Free)
Fax: 1-517-394-4549

Write Us:
Branch-Hillsdale-St. Joseph Health Plan
P.O. Box 30125
Lansing, Michigan 48909

Our Mission:
Providing access to health coverage to uninsured residents of Branch, Hillsdale and St. Joseph Counties

www.communityhealthplans.org

Annual Report 2006/07