

# Introduction from the President

At a time when our community has a greater need for services, Branch Hillsdale St. Joseph Health Plan (BHSJHP) was able to expand case load 200 members this year. Although this expansion does not fulfill the need for health care coverage in the community, the BHSJHP is committed to serving as many people as possible. The BHSJHP would not succeed without the overwhelming support of local primary care providers, specialist, hospitals, health department and other community partners.

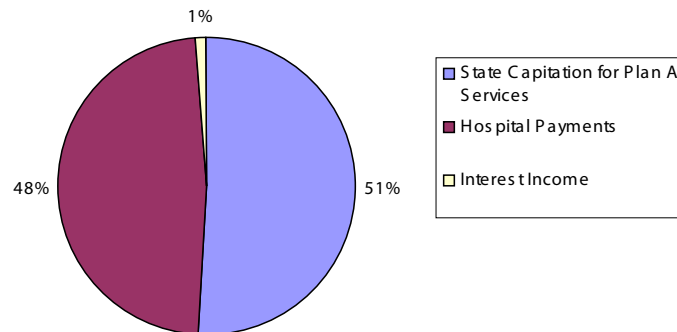
From October 1, 2007 to September 30, 2008, BHSJHP members received over \$1.4 million in services. With the hope of health care reform at the federal level being overshadowed by economic problems in Michigan, the Branch Hillsdale St. Joseph Health Plan is committed to continue working with community 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	\$1,165,922	\$1,095,515	\$27,689	\$2,289,126

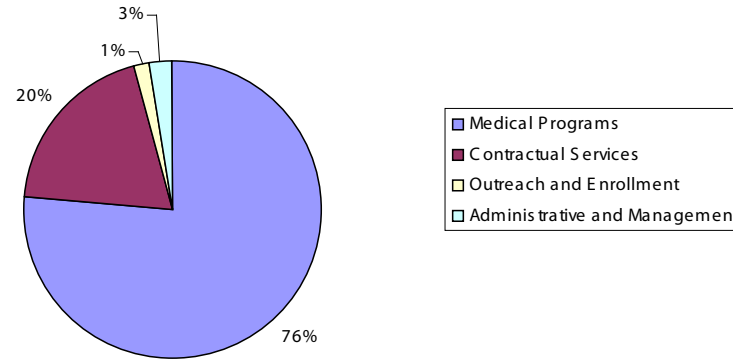
Revenue By Source



# Expenses Information:

Source	Medical Programs	Contractual Services	Outreach & Enrollment	Admin & Management
Expense	\$1,787,130	\$460,284	\$35,000	\$60,686

Expenses By Type



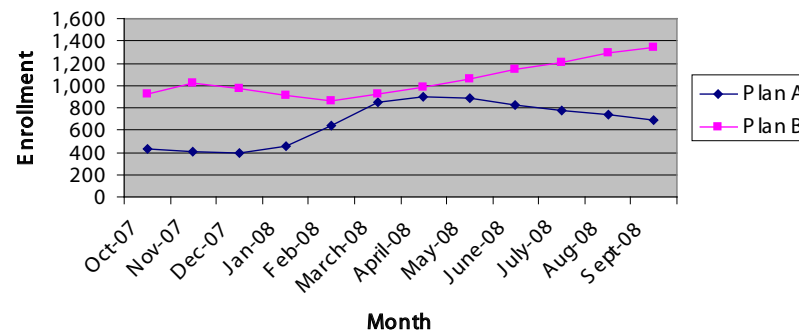
Per Member Per Month Cost By Plan

Expense	Plan A	Plan B
Medical Services	\$103.62	\$35.97
Pharmacy Services	\$28.03	\$9.64
Administrative Services	\$8.62	\$7.27
Enrollment and Outreach	NA	\$2.77
Management	\$2.88	\$2.98
Total	\$143.15	\$58.63

Plan	Number of Services	Amount Paid for Services
Plan A	25,406	\$782,718.85
Plan B	21,710	\$404,367.52
Total	47,116	\$1,187,086.37

# Health Plan Coverage Program Information and Demographics:

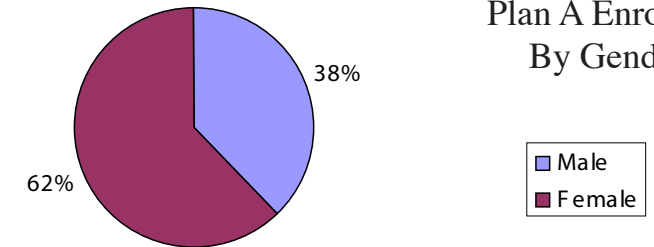
BHSJHP Enrollment By Plan



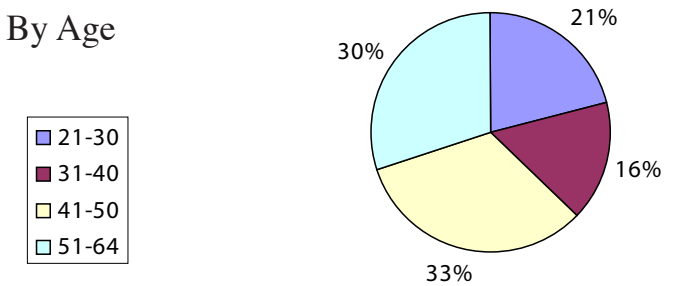
# Plan A:

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.

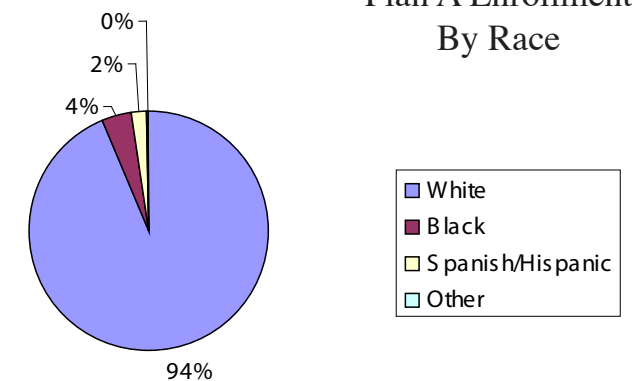
Plan A Enrollees By Gender



Plan A Enrollees By Age



Plan A Enrollment By Race

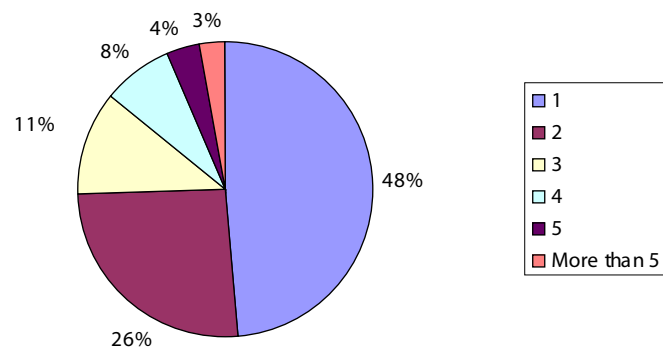


**Plan B:**  
Residents who have household incomes less than 150% of the federal poverty level who do not meet the requirements for Medicaid, Medicare, or any other program may be eligible for Plan B. This program is not insurance. It provides basic medical care a little or no cost to the member. Enrollment 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.

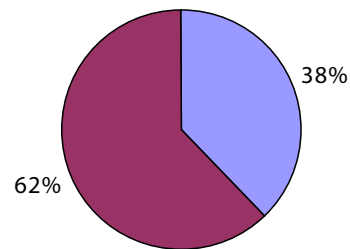
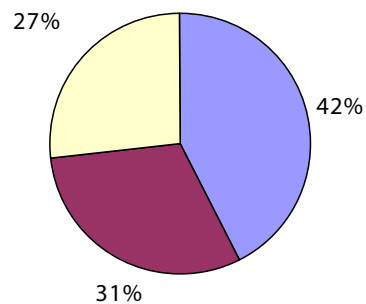
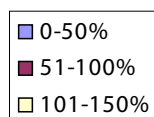
**Annual Family Income - 2008 Federal Poverty Level**

Family Size	50% of Poverty Level	100% of Poverty Level	150% of Poverty Level
1	\$5,200	\$10,400	\$15,600
2	\$7,000	\$14,000	\$21,000
3	\$8,800	\$17,600	\$26,400
4	\$10,600	\$21,200	\$31,800
5	\$12,400	\$24,800	\$37,200
Add per person over 5	\$1,800	\$3,600	\$5,400

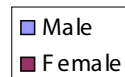
**Plan B Enrollment By Household Size**



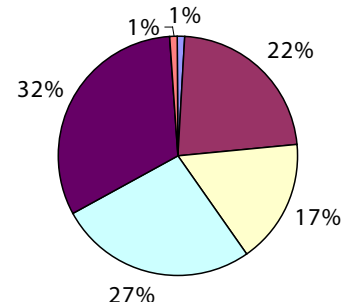
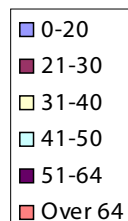
**Plan B Enrollment By Percentage of Poverty Level**



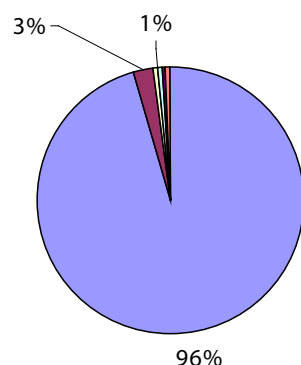
**Plan B Enrollees By Gender**



**Plan B Enrollees By Age**



**Plan B Enrollees By Race**



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**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](http://www.communityhealthplans.org)

**Annual Report 2007/08**