



## COMMUNITY BENEFIT REPORT

# 2025

### FROM THE CEO

Every year tells a story about who we are, and in 2025, Upper Peninsula Health Plan's story is one of momentum. Across the Upper Peninsula, communities leaned in, partners stepped up, and our team helped drive meaningful change during a pivotal time in Michigan's health care landscape.

We supported the transition to MI Coordinated Health, ensuring members moved from MI Health Link with clarity, compassion, and uninterrupted care. At the same time, Medicaid redetermination remained a major challenge, and our team worked tirelessly to help residents keep their coverage through direct support and strong community partnerships.

What defined this year wasn't a single initiative but the collective determination behind all of them. Our staff showed up everywhere, from clinics, events, homes, and phone lines, with one purpose: to make health care easier to

understand, access, and trust. Our partners amplified that work, strengthening a more coordinated system of care across the region.

The 2025 Community Benefit Report reflects these efforts and points toward a future where collaboration drives innovation and every person in the Upper Peninsula can rely on a health plan that stands with them.

Thank you for being part of this journey. Together, we're building a healthier, more connected, and more resilient Upper Peninsula.

Sincerely,

**Melissa Holmquist**  
Chief Executive Officer, UPHP



### MISSION

Advancing the health and well-being of the communities we serve.

### VISION

A healthy Upper Peninsula with people living their best lives.

### VALUES

#### MEMBERS FIRST

We believe we are accountable to the residents of the Upper Peninsula. We aspire to be our members' trusted advisor and partner providing access to the highest quality care.

#### VALUED EMPLOYEES & VOLUNTEERS

Our culture is distinct and essential to our success, and it begins with our team. We seek out bright, engaging people and support their growth to nurture dynamic careers and offer impactful volunteer opportunities.





#### PARTNERSHIP WITH PROVIDERS

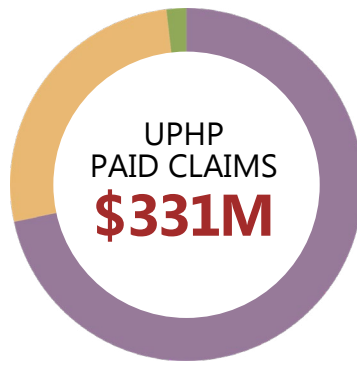
We believe the Upper Peninsula's hospitals and health care providers are valuable partners to improve our members' quality of life and promote wellness. The best health care solutions come from collaboration with our network of providers.




#### CONNECTED TO COMMUNITIES

We believe access to resources and information leads to better health. We strive to build healthier communities and empower people to make smarter decisions about their health.








-  Medicaid  
**24,222 Members**
-  Healthy Michigan Plan (HMP)  
**13,006 Members**
-  MI Health Link Program (MHL)  
**3,725 Members**
-  Children's Special Health Care Services (CSHCS)  
**728 Members**



-  Medical  
**\$237M**
-  Pharmacy  
**\$88M**
-  Dental  
**\$6M**



-  Community Health Organizations  
**\$67,400**
-  Other Nonprofit Organizations  
**\$62,914**
-  Youth Activities  
**\$31,350**
-  Hospital & Health Foundations  
**\$19,700**
-  Community Business Organizations  
**\$8,375**

**ECONOMIC IMPACT**



**189**

EMPLOYEES



**\$18.2 M**

PAID IN WAGES, PAYROLL  
TAXES & EMPLOYEE  
BENEFITS



**\$167,943**

PAID IN REAL ESTATE  
TAXES



**\$14,268**

STAFF DONATIONS  
DIRECT TO COMMUNITY

**EMPLOYEE BENEFIT IMPACT**



**\$11,401**

WELLNESS  
BENEFIT PAID



**\$5,202**

TUITION  
REIMBURSEMENT PAID



**\$32,175**

STUDENT LOAN  
REPAYMENT

**PROVIDER NETWORK**

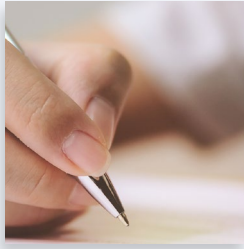
-  **2,855 Specialty Care Providers**
-  **744 Primary Care Providers**
-  **1,136 Other Provider Types**  
including chiropractic & behavioral health



## MEDICAID MEMBER SUCCESS STORY

The member was first identified on the Community Health Worker (CHW) monthly outreach report as a new enrollee. He had several needs, but housing was at the top of the list. The CHW helped him apply for housing and submit all the required documents.

A short time later, the member called to follow up, excited to share that he would



soon be getting the keys to his new apartment. He also shared how helpful the additional resources had been. Thanks to the support from the UPHP CHW, his family received Christmas gifts from a local church, his children now had winter jackets, he was set up with UPHP transportation, and he was finally able to get his kids to their appointments.

## MI HEALTH LINK MEMBER SUCCESS STORY

Toby, a 70-year-old man living alone in a remote Upper Peninsula community, faced steep challenges after returning home from a nursing facility following a right femur fracture. On top of his injury, he was managing numerous chronic conditions, yet he remained determined to stay in his home and maintain his independence.

He qualified for a program that provided home-based physical therapy, occupational therapy, chore support such as assistance with stacking wood (his only heat source), and home-delivered meals. His UPHP Care Coordinator also connected him with additional firewood resources to keep him safe through the winter.

As his needs became clearer, Toby was approved for personal care services. Initially reluctant due to



his private nature, he eventually agreed to work with Sunny Days Agency after talking with his family. This decision proved transformative.

During follow-up, Toby shared how grateful he was for accepting personal care support. He developed trusting relationships with his care workers, kept

a cleaner and safer home, and experienced a meaningful boost in his mental well-being through regular companionship and encouragement.

Today, Toby is thriving. Living safely, independently, and with renewed connection. His story shows how coordinated services and compassionate support can help someone remain at home with dignity.

## TRANSPORTATION BENEFIT

UPHP ensures Medicaid and Medicare-Medicaid members have access to medically necessary services through its non-emergent medical transportation (NEMT) program. Members can receive mileage reimbursement when using their own vehicle or when transported by a friend, family member, or neighbor. For those without available transportation, UPHP offers direct transportation services with the help of volunteer drivers. Assistance with food and lodging is also available when required. This vital benefit helps remove transportation barriers and supports members in receiving essential health care.

### MEMBERS, FAMILY, & FRIENDS

**3.1 M**  
MILES DRIVEN

**\$2 M**  
TRANSPORTATION CLAIMS PAID



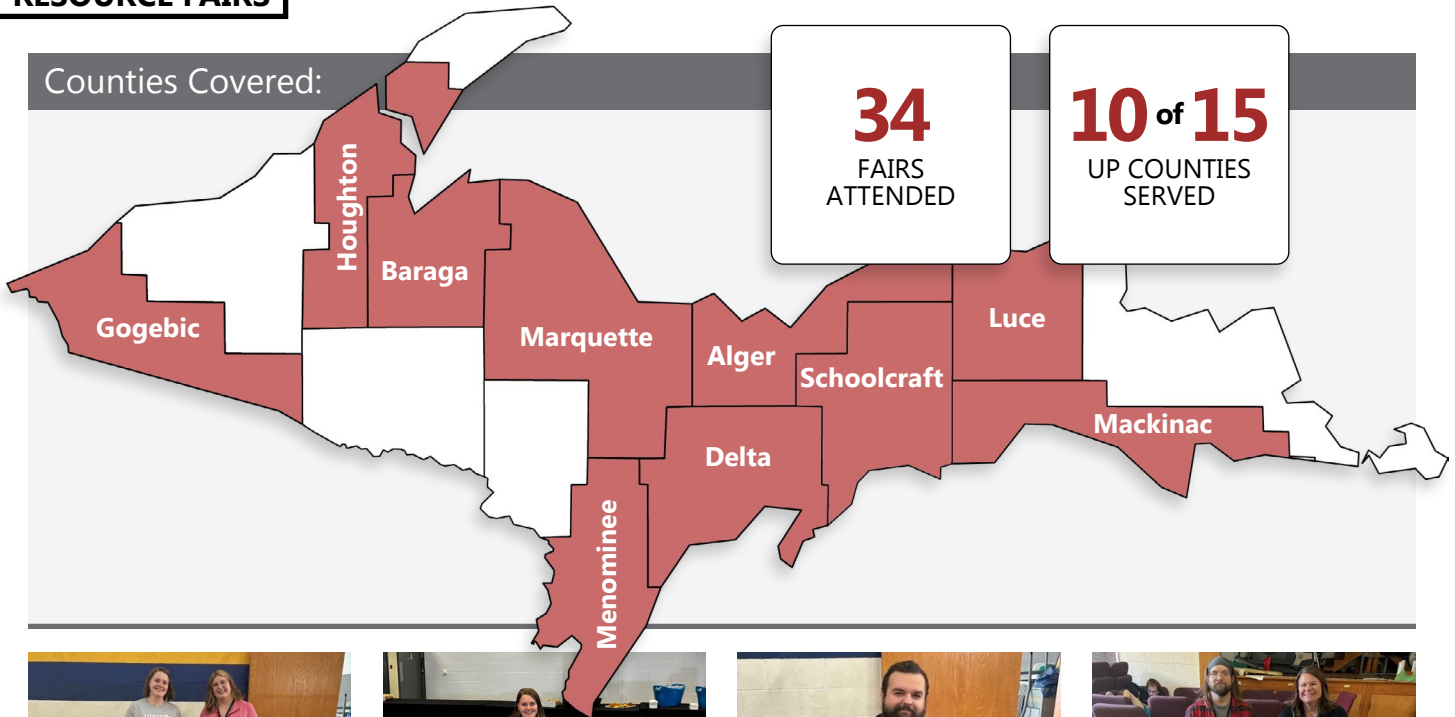
### VOLUNTEERS

**791,877**  
MILES DRIVEN

**\$1.9 M**  
TRANSPORTATION CLAIMS PAID

## RESOURCE FAIRS

Counties Covered:



## COMMUNITY HEALTH WORKER HIGHLIGHTS

2025 was a standout year for community engagement among UPHP's Community Health Workers (CHWs). Ahead of major resource fairs in Gogebic and Luce counties, a new Community Business Organization forum brought CHWs, UPHP staff, and partner agencies together to strengthen relationships, streamline referral processes, and deepen their understanding of local services.

Throughout the year, CHWs and other UPHP staff showed up at more than 30 community events across the U.P., staying true to their mission of meeting members where they are. They offered support with everything from benefit applications and food access to housing, transportation, and technology. They also maintained a strong presence

at key outreach sites such as Northern Michigan University, Room at the Inn, Lodge of Hope, and Abundant Life Mission.

One CHW, embedded across three practice locations, handled 228 referrals from health care professionals, connecting individuals and families with essential resources that help improve overall well-being.

**1,908**

SOCIAL DETERMINANTS  
OF HEALTH  
SCREENINGS

**160+**

HOURS SPENT AT  
HOMELESS SHELTERS



HIGHLIGHTS

**1,828**

FIND HELP  
COMMUNITY USERS

**2,101**

REFERRALS LOGGED  
IN FIND HELP

**96%**

RESOURCE CONNECTION  
RATE IN FIND HELP

## 2025 NCQA INSURANCE PLAN RATING

UPHP achieved an overall health plan rating of 4 out of 5 stars by the National Committee for Quality Assurance (NCQA) and is the top-rated Medicaid health plan in Michigan once again this year. UPHP ranks within the top 14 of the 201 Health Maintenance Organizations rated across the nation for 2024.

The annual NCQA Health Plan Report Card rating is based on accreditation status, Health Care Effectiveness Data & Information Set (HEDIS), and Consumer Assessment of Healthcare Providers and Systems (CAHPS) performance for the preceding measurement year.



## 2025 MICHIGAN CONSUMER GUIDE FINAL REPORTING CATEGORY RESULTS

The Michigan Medicaid 2025 Consumer Guide provides potential and enrolled Medicaid members with an easy-to-read "picture" of quality performance and presents data in a manner that emphasizes meaningful differences between the

nine Michigan Medicaid Health Plans (MHPs). UPHP earned an Overall Rating of 5-apples, "Highest Performance," once again this year, tying with two other health plans for the top rating.

| Plan                                           | Overall Rating* | Doctors' Communication & Service | Getting Care | Keeping Kids Healthy | Living With Illness | Taking Care of Women |
|------------------------------------------------|-----------------|----------------------------------|--------------|----------------------|---------------------|----------------------|
| Upper Peninsula Health Plan                    | 5 apples        | 5 apples                         | 5 apples     | 5 apples             | 5 apples            | 5 apples             |
| United Healthcare Community Plan <sup>††</sup> | 3 apples        | 2 apples                         | 3 apples     | 5 apples             | 5 apples            | 2 apples             |
| Priority Health Choice, Inc. <sup>†</sup>      | 5 apples        | 3 apples                         | 4 apples     | 5 apples             | 4 apples            | 5 apples             |
| Molina Healthcare of Michigan                  | 5 apples        | 3 apples                         | 4 apples     | 5 apples             | 3 apples            | 5 apples             |
| Meridian Health Plan of Michigan <sup>†</sup>  | 3 apples        | 3 apples                         | 3 apples     | 5 apples             | 4 apples            | 3 apples             |
| McLaren Health Plan                            | 1 apple         | 3 apples                         | 1 apple      | 1 apple              | 1 apple             | 2 apples             |
| HAP Empowered                                  | 1 apple         | 3 apples                         | 2 apples     | 1 apple              | 2 apples            | 1 apple              |
| Blue Cross Complete of Michigan                | 4 apples        | 3 apples                         | 3 apples     | 5 apples             | 1 apple             | 5 apples             |
| Aetna Better Health of Michigan <sup>††</sup>  | 1 apple         | 3 apples                         | 2 apples     | 1 apple              | 1 apple             | 1 apple              |

\*This rating includes all categories. This rating also includes how the member feels about their plan and health care.

<sup>†</sup>Indicates the plan received Health Equity Accreditation from the National Committee for Quality Assurance (NCQA) as of September 2025.

<sup>††</sup>Indicates the plan received Health Equity Accreditation Plus from NCQA as of September 2025.

Further details may be found on the NCQA website located here: <https://reportcards.ncqa.org/methodology>

## COMMUNITY VOLUNTEERISM

Community engagement is at the heart of UPHP's mission. In 2025, our employees contributed 399 paid volunteer hours in support of organizations and initiatives that strengthen the communities we serve. These efforts reflect our team's shared commitment to service, compassion, and connection. We are proud of the positive impact made through their dedication and look forward to expanding our volunteer efforts in the years ahead.



**399 hrs.**  
PAID VOLUNTEER TIME

## FEEDING AMERICA MOBILE PANTRY DISTRIBUTIONS



**10** DISTRIBUTIONS      **100,342 lbs** FOOD DISTRIBUTED

**6,518** INDIVIDUALS      **2,559** HOUSEHOLDS      **2,040** SENIORS

**1,821** CHILDREN      **454** VETERANS



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