

Form 990
Department of the Treasury
Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2018
Open to Public Inspection

A For the 2019 calendar year, or tax year beginning 01-01-2018, and ending 12-31-2018

B Check if applicable: Address change, Name change, Initial return, Final return/terminated, Amended return, Application pending
C Name of organization: HEALTH ALLIANCE PLAN OF MICHIGAN
D Employer identification number: 38-2242827
E Telephone number: (313) 664-8130
F Name and address of principal officer: Laurie Doran, 2850 WEST GRAND BOULEVARD, DETROIT, MI 48202
G Gross receipts \$ 1,571,873,386
H(a) Is this a group return for subordinates? No
H(b) Are all subordinates included? No
H(c) Group exemption number
I Tax-exempt status: 501(c)(3), 501(c)(4)
J Website: www.hap.org
K Form of organization: Corporation
L Year of formation: 1979
M State of legal domicile: MI

Part I Summary

Table with 4 main sections: Activities & Governance, Revenue, Expenses, and Net Assets or Fund Balances. Each section contains multiple rows of data with columns for Prior Year and Current Year.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here: Signature of officer Laurie Doran CFO, Date 2019-11-14

Paid Preparer Use Only: Print/Type preparer's name, Preparer's signature, Date, Firm's name Deloitte Tax LLP, Firm's EIN 86-1065772, Firm's address 200 Renaissance Center Suite 3900, Phone no. (313) 396-3000

Detroit, MI 48243

May the IRS discuss this return with the preparer shown above? (see instructions) Yes No

For Paperwork Reduction Act Notice, see the separate instructions.

Cat. No. 11282Y

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Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III

1 Briefly describe the organization's mission:

To improve the health status of the residents in all of the communities we serve. We accomplish this through innovative programs to provide health care coverage with an emphasis on preventative care as well as outreach programs to the communities aimed at enhancing and promoting healthier communities.

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ 1,453,663,121 including grants of \$ 574,457) (Revenue \$ 1,468,005,511)

Health Alliance Plan (HAP) is a nonprofit, regional health plan based in Detroit that provides health coverage to Individuals and companies. HAP is a subsidiary of the Henry Ford Health System, one of the nation's leading health care systems. A leader in personalized customer service, disease management and wellness programs, HAP partners with physicians, employers and community organizations to improve the health and well-being of the community. HAP offers seven distinct product portfolios: o Large and Small Group Fully Insured Commercial: - Small Business Solutions - HMO - EPO o Personal Alliance for Individuals (pre-65) and Families - HMO - PPO o Medicare Solutions for individuals and groups: - HAP Senior Plus (HMO) - HAP Senior Plus (HMO-POS) Participating Physicians and Ancillary Providers: HAP's robust provider networks include the leading Michigan doctors, hospitals and health systems: Beaumont, Detroit Medical Center, St. Joseph Mercy, St. John/Providence, Henry Ford Health System, Genesys, McLaren and the University of Michigan. HAP contracts with 95 Michigan hospitals to serve its HMO members. Statewide and national provider network solutions are available for other product lines through strategic partnerships with Physicians Care Network, CIGNA and NationCare for companies with multiple locations. HAP contracts with urgent care centers, pharmacies and ancillary providers to serve its membership. At the end of 2018, HAP's HMO membership enrollment was 180,860; HAP serviced 2,235,950 member months. Members worked with their chosen healthcare providers to maintain a healthy lifestyle or manage their chronic conditions. The following statistics reflect utilization for the HMO product: HAP HMO Commercial and Medicare members incurred 22,495 medical/surgical hospital admissions in 2018, this figure includes admissions for behavioral health-related issues. HAP and its providers encourage members to seek routine services and preventive health screenings to maintain their health and meet their personal health goals. The majority of these services are obtained in their physician offices. HAP spends a considerable amount of resources communicating with members and providing supportive health programs and resources to help them achieve sustainable healthy habits and manage chronic conditions. Examples of health and wellness programs and resources include: 1) A team of Personal Service Coordinators are assigned to members during the first two years of membership to help them understand their HAP coverage and navigate the health care system. 2) Online health assessment and digital coaching tools are available through iStrive for Better Health, HAP's digital wellness manager. iStrive is available to HAP members and their covered spouses in their hap.org account. 3) Member events: HAP's member events help members eat healthfully, get moving, manage a chronic condition and more. 4) Balanced Living member magazine and blog: The award-winning magazine and blog are filled with the latest health and wellness news, tips and answers to your questions by HAP experts, as well as helpful ideas to improve your well-being. 5) Weight management: HAP members enjoy discounts, access to nutritional counseling, doctor-supervised weight loss programs and much more. 6) Tobacco cessation: Ready to quit smoking for good? Our plans including smoking cessation benefits for HMO, POS and Medicare members. 7) Global Emergency Services and Identify Theft Protection through Assist America: Urgent care and emergency services are covered worldwide. Our contract with Assist America provides a full range of emergency medical services to help with difficulties while traveling 100+ miles away from home, or abroad, and free identity theft protection. 8) Restore Care programs help members take care of their daily health needs, manage their doctor's plan of care and improve their quality of life. There are three unique programs under Restore: Restore CareTrack helps members manage their chronic conditions; Restore Case Management helps members who need extensive help coordinating their care; and Restore Comfort and Palliative Care helps members managing terminal illnesses. 9) Behavioral health: Our dedicated team of professionals matches members with mental health and addiction resources and monitors their care throughout treatment. 10) Medication Therapy Management Program: HAP pharmacists counsel seniors with chronic conditions and work with their physicians to make taking multiple medications safer and more effective and address the barriers to medication therapy adherence. 11) Worksite Wellness programs bring free or low-cost preventive services and health education to the workplace tailored to the needs of each company. HAP offers: workshops on health and wellness topics, behavior change programs, health screenings, health fairs and wellness forums for employer groups. 12) HAP Member Discounts-members receive valuable money-saving discounts and extras on a variety of health-and-wellness related activities and venues. 13) Quarterly member wellness challenges are designed to engage members in friendly 'competition' to improve healthy behaviors like physical activity, nutrition, and stress management. 14) Maternity Resources: Planning your pregnancy or expecting? We'll help you get the most from your health plan, and stay healthy during your journey, so you can focus on what's most important: your expanding family. Community Stewardship: HAP supports organizations and programs that promote the health and wellbeing of the communities we serve by sponsoring fundraising events, dinners, galas, golf outings, 5K runs/walks, and other types of events. Establishing and managing relationships with non-profit organizations is an important part of the work being done by community outreach leading to recognition, business leads, and community brand recognition with over 150 organizations that engage with HAP in this way each year. Organizations we support regularly through both financial support and employee volunteerism include the Detroit Urban League, Big Brothers Big Sisters, Orchards Children's Services, Angels of Hope, Humble Design, PlayWorks of Michigan, Forgotten Harvest, The Food Bank of Eastern Michigan and Turning Point. In 2018 HAP employees contributed over 2,500 volunteer hours to community service. Signature Community Programs Non-profit Board Service: HAP leaders and employees are encouraged to serve on the boards and committees of non-profit community organizations. Monetary support is offered to organizations where board positions are held on an annual basis, at the discretion of the sitting board member. Life Remodeled - 6-Day Project: HAP employee volunteers assist with this effort to clear blighted alleyways within a four-square mile geography surrounding the Durfee Innovation Society in Detroit. American Heart Association Heart and Stroke Walk: In 2018, HAP walkers and volunteers raised over \$25,000 to support the AHA's efforts to combat heart disease and stroke, culminating in a 3-mile walk on the campus of Wayne State University. CrimFit Training Program: HAP members receive discounted registration for this 15-week guided training program designed for participants of all ages and fitness levels to help them prepare for the Crim 10 Mile, Half Crim 5 Mile, or 5K races held each August in Flint. The program consists of a weekly training session and monthly training calendars to guide participants along the way and includes race registration. Empowering Flint: This campaign is designed to inform and support mid-Michigan residents eligible for Medicaid. HAP partners with agencies that provide resources for low income residents and the homeless to improve quality of life and assist with the attainment of health insurance coverage.

4b (Code:) (Expenses \$ including grants of \$) (Revenue \$)

4c	(Code: _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)
4d	Other program services (Describe in Schedule O.) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)
4e	Total program service expenses ▶ 1,453,663,121

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? <i>If "Yes," complete Schedule A</i>		No
2 Is the organization required to complete <i>Schedule B, Schedule of Contributors</i> (see instructions)?		No
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? <i>If "Yes," complete Schedule C, Part I</i>		No
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? <i>If "Yes," complete Schedule C, Part II</i>		
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? <i>If "Yes," complete Schedule C, Part III</i>		No
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? <i>If "Yes," complete Schedule D, Part I</i>		No
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? <i>If "Yes," complete Schedule D, Part II</i>		No
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? <i>If "Yes," complete Schedule D, Part III</i>		No
9 Did the organization report an amount in Part X, line 21 for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? <i>If "Yes," complete Schedule D, Part IV</i>		No
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? <i>If "Yes," complete Schedule D, Part V</i>		No
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10?		

	<i>If "Yes," complete Schedule D, Part VI.</i>	11a	Yes	
b	Did the organization report an amount for investments—other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VII.</i>	11b	Yes	
c	Did the organization report an amount for investments—program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part VIII.</i>	11c		No
d	Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? <i>If "Yes," complete Schedule D, Part IX.</i>	11d		No
e	Did the organization report an amount for other liabilities in Part X, line 25? <i>If "Yes," complete Schedule D, Part X.</i>	11e	Yes	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? <i>If "Yes," complete Schedule D, Part X.</i>	11f	Yes	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? <i>If "Yes," complete Schedule D, Parts XI and XII.</i>	12a		No
b	Was the organization included in consolidated, independent audited financial statements for the tax year? <i>If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional.</i>	12b	Yes	
13	Is the organization a school described in section 170(b)(1)(A)(ii)? <i>If "Yes," complete Schedule E.</i>	13		No
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		No
b	Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? <i>If "Yes," complete Schedule F, Parts I and IV.</i>	14b		No
15	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? <i>If "Yes," complete Schedule F, Parts II and IV.</i>	15		No
16	Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? <i>If "Yes," complete Schedule F, Parts III and IV.</i>	16		No
17	Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? <i>If "Yes," complete Schedule G, Part I (see instructions).</i>	17		No
18	Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? <i>If "Yes," complete Schedule G, Part II.</i>	18		No
19	Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? <i>If "Yes," complete Schedule G, Part III.</i>	19		No
20a	Did the organization operate one or more hospital facilities? <i>If "Yes," complete Schedule H.</i>	20a		No
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? <i>If "Yes," complete Schedule I, Parts I and II.</i>	21	Yes	
22	Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? <i>If "Yes," complete Schedule I, Parts I and III.</i>	22		No

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Part IV Checklist of Required Schedules (continued)

		Yes	No
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If "Yes," complete Schedule J.</i>	Yes	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? <i>If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a.</i>		

		24a		No
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.				
Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If "Yes," complete Schedule L, Part I</i>		25a		No
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If "Yes," complete Schedule L, Part I</i>	25b		No
26	Did the organization report any amount on Part X, line 5, 6, or 22 for receivables from or payables to any current or former officers, directors, trustees, key employees, highest compensated employees, or disqualified persons? <i>If "Yes," complete Schedule L, Part II</i>	26		No
27	Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If "Yes," complete Schedule L, Part III</i>	27		No
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions):				
a	A current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28a		No
b	A family member of a current or former officer, director, trustee, or key employee? <i>If "Yes," complete Schedule L, Part IV</i>	28b		No
c	An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If "Yes," complete Schedule L, Part IV</i>	28c	Yes	
29	Did the organization receive more than \$25,000 in non-cash contributions? <i>If "Yes," complete Schedule M</i>	29		No
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If "Yes," complete Schedule M</i>	30		No
31	Did the organization liquidate, terminate, or dissolve and cease operations? <i>If "Yes," complete Schedule N, Part I</i>	31		No
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If "Yes," complete Schedule N, Part II</i>	32		No
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If "Yes," complete Schedule R, Part I</i>	33		No
34	Was the organization related to any tax-exempt or taxable entity? <i>If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1</i>	34	Yes	
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a	Yes	
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If "Yes," complete Schedule R, Part V, line 2</i>	35b	Yes	
36	Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If "Yes," complete Schedule R, Part V, line 2</i>	36		
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If "Yes," complete Schedule R, Part VI</i>	37		No
38	Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O.	38	Yes	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V

1a	Enter the number reported in Box 3 of Form 1096 Enter -0- if not applicable	1a	9,345	Yes	No
b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable	1b	0		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	1c		Yes	

- b** If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation in Schedule O
- 15** Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see instructions and file Form 4720, Schedule N
- 16** Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O

14b		
15	Yes	
16		No

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Part VI **Governance, Management, and Disclosure** For each "Yes" response to lines 2 through 7b below, and for a "No" response to lines 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

Section A. Governing Body and Management

		Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O.		
1b	Enter the number of voting members included in line 1a, above, who are independent		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?		No
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?	Yes	
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		No
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		No
6	Did the organization have members or stockholders?	Yes	
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	Yes	
7b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	Yes	
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:		
8a	The governing body?	Yes	
8b	Each committee with authority to act on behalf of the governing body?	Yes	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses in Schedule O		No

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10a	Did the organization have local chapters, branches, or affiliates?		No
10b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	Yes	
12a	Describe in Schedule O the process, if any, used by the organization to review this Form 990.		
12a	Did the organization have a written conflict of interest policy? If "No," go to line 13	Yes	

b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	Yes	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe in Schedule O how this was done	12c	Yes	
13	Did the organization have a written whistleblower policy?	13	Yes	
14	Did the organization have a written document retention and destruction policy?	14	Yes	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a		No
b	Other officers or key employees of the organization	15b		No
If "Yes" to line 15a or 15b, describe the process in Schedule O (see instructions).				
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		No
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

- 17** List the States with which a copy of this Form 990 is required to be filed
- 18** Section 6104 requires an organization to make its Form 1023 (or 1024-A if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
 - Own website
 - Another's website
 - Upon request
 - Other (explain in Schedule O)
- 19** Describe in Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.
- 20** State the name, address, and telephone number of the person who possesses the organization's books and records:
 Laurie Doran 2850 West Grand Boulevard Detroit, MI 48202 (313) 664-8130

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response or note to any line in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.

List all of the organization's **current** key employees, if any. See instructions for definition of "key employee."

List the organization's five **current** highest compensated employees (other than an officer, director, trustee or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations.

List all of the organization's **former** officers, key employees, or highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.

List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.

List persons in the following order: individual trustees or directors; institutional trustees; officers; key employees; highest compensated employees; and former such persons.

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and Title	(B) Average	(C) Position (do not check more	(D) Reportable	(E) Reportable	(F) Estimated amount
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Name and title	Average hours per week (list any hours for related organizations below dotted line)	Check one box, unless person is both an officer and a director/trustee					Reportable compensation from the organization (W- 2/1099-MISC)	Reportable compensation from related organizations (W- 2/1099-MISC)	Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee			
(1) Marvin W Beatty Director	1.00 0.00	X					0	0	0
(2) Jeffrey A Chaffkin Director (Start 1/2018)	1.00 0.00	X					0	0	0
(3) Shari L Burgess Director- Chair	2.00 4.00	X		X			0	0	0
(4) Joyce V Hayes Giles Director	1.00 0.00	X					0	0	0
(5) Jamie C Hsu PhD Director	1.00 0.00	X					0	0	0
(6) Sandra A Cavette MPH RDH Director	1.00 0.00	X					0	0	0
(7) Marquerite S Rigby Director	1.00 0.00	X					0	0	0
(8) Harvey Hollins III Director	1.00 0.00	X					0	0	0
(9) Colleen M Ezzeddine PhD Director	1.00 0.00	X					0	0	0
(10) Judith S Milosic Director	1.00 0.00	X					0	0	0
(11) Susanne M Mitchell Director	1.00 0.00	X					0	0	0
(12) Michelle B Schreiber MD Director	1.00 60.00	X					0	579,684	57,833
(13) Jacalyn S Goforth Director	1.00 0.00	X					0	0	0
(14) Teresa L Kline Director/President & CEO	53.00 12.00	X		X			0	1,294,932	219,202
(15) Raymond C Lope Director	1.00 0.00	X					0	0	0
(16) John Gorman Director(Start 1/2018)	1.00 0.00	X					0	0	0
(17) Wright L Lassiter III Director	1.00 64.00	X					0	2,987,446	582,465

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (continued)

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional Trustee	Officer	Key employee	Highest compensated employee	Former			
(18) Adnan R Munkarah MD Director	1.00 63.00	X					0	923,523	55,624	
(19) Annmarie Erickson Assistant Secretary (Thru 6/2018)	0.00 60.00			X			0	223,356	20,865	
(20) Richard E Swift Treasurer/CFO	55.00 5.00			X			0	0	0	
(21) Michelle Johnson Tidjani Esq Secretary	2.00 63.00			X			0	722,678	134,641	
(22) William R Barnes Assistant Secretary	55.00 5.00			X			262,073	0	18,167	
(23) Michael Genord MD Chief Medical Officer	55.00 5.00				X		664,585	0	83,571	
(24) Mary Ann Tournoux Chief Marketing Officer(Thru 4/2018)	55.00 5.00				X		387,304	0	19,540	
(25) Annette M Marcath VP & Chief Information Off	55.00 5.00				X		320,945	0	45,771	
(26) K Michael Treash SVP & COO	55.00 5.00				X		333,113	0	40,386	
(27) Margaret M Anderson SVP- Chief Sales & Marketing Officer	55.00 5.00				X		184,537	0	4,728	
(28) Balakrishna Pai MD VP- Quality & Disease Mgmt	60.00 0.00					X	403,800	0	43,093	
(29) John D Calabria MD Sr Medical Director	60.00 0.00					X	322,701	0	24,200	
(30) Charles Bloom VP- Utilization Mangement	60.00 0.00					X	389,046	0	32,321	
(31) Lori Rund VP- Prod Mgmt & Mrkt	60.00 0.00					X	289,915	0	45,560	
(32) Peter Watson MD VP-Care Mgmt & Outcomes	60.00 0.00					X	401,963	11,593	43,596	
(33) Todd Hutchison Former Treasurer/CFO	55.00 5.00						312,660	0	37,473	
(34) Derick Adams Former VP Human Resources	20.00 40.00						267,916	0	54,446	
(35) Dianna L Ronan Former Treasurer	55.00 5.00						272,255	0	46,193	
1b Sub-Total										
c Total from continuation sheets to Part VII, Section A							4,812,813	6,743,212	1,609,675	
d Total (add lines 1b and 1c)										

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **193**

	Yes	No
3 Did the organization list any former officer, director or trustee, key employee, or highest compensated employee on line 1a? If "Yes," complete Schedule J for such individual	3 Yes	
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? If "Yes," complete Schedule J for such individual	4 Yes	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? If "Yes," complete Schedule J for such person	5	No

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation
----------------------------------	--------------------------------	---------------------

Accenture LLP PO Box 70629 Chicago, IL 60673	Software support & consulting	7,543,553
Patricia N Harrison, 24416 Crocker Blvd Clinton Twp, MI 80111	Advertising	3,723,414
Shamosa LLC 28400 NW Hwy Ste 400 Southfield, MI 48034	Building Rent	2,784,392
Optuminsight Inc 28125 Network Place Chicago, IL 60673	Software support & consulting	2,515,053
Medwise Consulting Partners Inc 10632 N Scottsdale Rd B489 Scottsdale, AZ 85254	Executives Fees/Expenses	2,189,348
2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 of compensation from the organization ▶ 138		

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Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

	(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts 1a Separated campaigns 1b Membership dues 1c Fundraising events 1d Funded organizations 1e Government grants (contributions) 1f Other contributions, gifts, grants, and similar amounts not included above				

g Noncash contributions included in lines 1a - 1f: \$
 h Total. Add lines 1a-1f ▶

Program Service Revenue	Business Code			
Health Care Premiums	524114	1,463,583,028	1,463,583,028	
Insurance Claims Assessmt	624110	4,422,483	4,422,483	
All other program service revenue.				
g Total. Add lines 2a-2f ▶		1,468,005,511		

Other Revenue					
	(i) Real	(ii) Personal			
Investment income (including dividends, interest, and other similar amounts) ▶		5,808,851			5,808,851
Income from investment of tax-exempt bond proceeds ▶					
Royalties ▶					
a Gross rents					
b Less: rental expenses					
c Rental income or (loss)					

d Net rental income or (loss) ▶					
	(i) Securities	(ii) Other			
7a	Gross amount from sales of assets other than inventory	96,754,067	548,750		
b	Less: cost or other basis and sales expenses	97,908,707	0		
c	Gain or (loss)	-1,154,640	548,750		
d	Net gain or (loss) ▶			-605,890	-605,890
8a	Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18	a			
b	Less: direct expenses	b			
c	Net income or (loss) from fundraising events ▶				
9a	Gross income from gaming activities. See Part IV, line 19	a			
b	Less: direct expenses	b			
c	Net income or (loss) from gaming activities ▶				
10a	Gross sales of inventory, less returns and allowances	a			
b	Less: cost of goods sold	b			
c	Net income or (loss) from sales of inventory ▶				
11a Miscellaneous Revenue		Business Code			
b					
c					
d All other revenue				756,207	756,207
e Total. Add lines 11a–11d ▶				756,207	
12 Total revenue. See Instructions. ▶				1,473,964,679	1,468,005,511
				0	5,959,168

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Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	574,457	574,457		

2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, line 15 and 16.				
4 Benefits paid to or for members	1,298,593,511	1,298,593,511		
5 Compensation of current officers, directors, trustees, and key employees	4,057,515	2,654,798	1,402,717	
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3) (B)	669,813	350,133	319,680	
7 Other salaries and wages	34,567,394	30,906,191	3,661,203	
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	11,318,724	10,404,368	914,356	
9 Other employee benefits	4,391,246	4,036,510	354,736	
10 Payroll taxes	7,058,608	6,488,396	570,212	
11 Fees for services (non-employees):				
a Management				
b Legal	6,489,706		6,489,706	
c Accounting	487,258		487,258	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees	317,615		317,615	
g Other (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O)	24,826,238	21,577,969	3,248,269	
12 Advertising and promotion	16,600,079	16,552,807	47,272	
13 Office expenses	6,021,458	5,959,194	62,264	
14 Information technology	13,814,238	13,809,534	4,704	
15 Royalties				
16 Occupancy	5,175,377	4,883,174	292,203	
17 Travel	468,077	405,539	62,538	
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	163,778	143,868	19,910	
20 Interest	1,603,154		1,603,154	
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	14,092,178	11,053,263	3,038,915	
23 Insurance				
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a ACA TAX	24,056,165	24,056,165		
b Admin Alloc Fees	5,824,518		5,824,518	
c Eqp Rep / Maint	716,534	633,530	83,004	
d Bank Fees	424,432	424,352	80	
e All other expenses	1,111,177	155,362	955,815	
25 Total functional expenses. Add lines 1 through 24e	1,483,423,250	1,453,663,121	29,760,129	0
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720).				

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Part X **Balance Sheet**

Check if Schedule O contains a response or note to any line in this Part IX

		(A)		(B)
		Beginning of year		End of year
Assets	1 Cash—non-interest-bearing	21,504,681	1	22,458,637
	2 Savings and temporary cash investments	244,900,424	2	196,124,093
	3 Pledges and grants receivable, net		3	
	4 Accounts receivable, net	78,279,513	4	72,856,000
	5 Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L		5	
	6 Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L		6	
	7 Notes and loans receivable, net		7	
	8 Inventories for sale or use		8	
	9 Prepaid expenses and deferred charges	5,130,068	9	5,220,526
	10a Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 186,896,949		
	b Less: accumulated depreciation	10b 116,431,935	84,830,653	10c 70,465,014
	11 Investments—publicly traded securities	117,219,818	11	114,823,092
	12 Investments—other securities. See Part IV, line 11	89,458,825	12	97,036,872
	13 Investments—program-related. See Part IV, line 11		13	
	14 Intangible assets	36,459,574	14	33,714,335
	15 Other assets. See Part IV, line 11	1,087,738	15	1,329,436
16 Total assets. Add lines 1 through 15 (must equal line 34)	678,871,294	16	614,028,005	
Liabilities	17 Accounts payable and accrued expenses	86,772,141	17	71,257,363
	18 Grants payable		18	
	19 Deferred revenue	10,318,691	19	9,948,725
	20 Tax-exempt bond liabilities		20	
	21 Escrow or custodial account liability. Complete Part IV of Schedule D		21	
	22 Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L		22	
	23 Secured mortgages and notes payable to unrelated third parties		23	
	24 Unsecured notes and loans payable to unrelated third parties		24	
25 Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17 - 24). Complete Part X of Schedule D	238,009,203	25	178,018,527	
26 Total liabilities. Add lines 17 through 25	335,100,035	26	259,224,615	
Net Assets or Fund Balances	Organizations that follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27 Unrestricted net assets	343,771,259	27	354,803,390
	28 Temporarily restricted net assets		28	
	29 Permanently restricted net assets		29	
	Organizations that do not follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 30 through 34.			
	30 Capital stock or trust principal, or current funds		30	
	31 Paid-in or capital surplus, or land, building or equipment fund		31	
	32 Retained earnings, endowment, accumulated income, or other funds		32	
33 Total net assets or fund balances	343,771,259	33	354,803,390	
34 Total liabilities and net assets/fund balances	678,871,294	34	614,028,005	

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Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	1,473,964,679
2	Total expenses (must equal Part IX, column (A), line 25)	2	1,483,423,250
3	Revenue less expenses. Subtract line 2 from line 1	3	-9,458,571
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	343,771,259
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	20,490,702
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	354,803,390

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII

		Yes	No
1	Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.		
2a	Were the organization's financial statements compiled or reviewed by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		No
2b	Were the organization's financial statements audited by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	Yes	
2c	If "Yes," to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.	Yes	
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		No
3b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.		

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