

# Frequently asked questions about Blue Care Network (BCN) HMO

2024 Plan Year

## What are the member out-of-pocket cost responsibilities under the BCN plan?

Under the BCN HMO health plan, your out-of-pocket costs include copays and deductibles. You also pay biweekly premium payments.

### Copays

A fixed dollar amount you pay, usually at the time of service, each time you get certain types of care. Some examples include:

Telehealth Online Visits	Office Visits, Urgent Care	Emergency Room Visits
\$10 (Blue Cross Online Tool)	\$20	\$200 (waived if admitted to the hospital as inpatient)

Please refer to your benefit documents for a complete list.

### Deductibles

The amount you must pay for most health care services before BCN begins to pay. The deductible may not apply to all services.

In-network		Out-of-network
\$125/individual	\$250/family	Not Covered

### Premium payment

You pay a biweekly premium rate for your health care plan. You can find the premium rate sheets on the Employee Benefits Division website at [michigan.gov/employeebenefits](http://michigan.gov/employeebenefits) by clicking the *Rates* icon.

## What is my out-of-pocket maximum?

In-network		Out-of-network
\$2,000/individual	\$4,000/family	Not Covered

## What applies to the out-of-pocket maximum?

This includes all in-network deductibles, fixed-dollar copayments and prescription drug copayments.

## What is my drug copay?

Retail Prescriptions (30- and 90-day supplies)			Mail Order Prescriptions (90-day supply)		
Tier 1 - \$10	Tier 2 - \$30	Tier 3 - \$60	Tier 1 - \$20	Tier 2 - \$60	Tier 3 - \$120

## **How do I find out if my medication is covered?**

Call Customer Service at **1-800-662-6667**.

## **Does my insurance cover flu shots?**

Yes, members can get a free annual flu shot through their PCP, local pharmacies that participate with BCN, or local Health Department. Remember to bring your member ID card with you when you go to get your flu shot.

## **Do I have to have a primary care provider (PCP) under the BCN HMO plan?**

Yes, your PCP must coordinate your health care services for care to be covered. There are several ways to find a network PCP or find out if your PCP participates in the BCN network:

- Go to [bcbsm.com](http://bcbsm.com) and click the blue *Find a Doctor* button.
- Download the free Blue Cross mobile app, available through the App Store or Google Play. Once you become a member, you can also use the Blue Cross mobile app to find and select a BCN PCP.
- Call BCN Customer Service at **1-800-662-6667 (TTY: 711)** Monday through Friday from 8 a.m. to 5:30 p.m. Eastern time.

## **How do referrals work in my BCN plan?**

Your PCP provides your care or coordinates it through BCN's referral process. When your doctor decides that you need specialty care, he or she will provide a referral, which allows you to receive treatment or services from another health care provider. Your referral for treatment can range from 90 days to 365 days.

## **What if I change my PCP while I'm seeing a specialist?**

Changing your PCP while a specialist is treating you may change your treatment referral. You'll need to contact your new PCP and get a new referral for your specialized treatment.

## **When don't I need a referral?**

You don't need a referral for the following services:

- Medically necessary emergency treatment and urgent care
- PCP appointments
- If you need to see a gynecologist or obstetrician for annual well-woman visits and obstetrical care (the gynecologist or obstetrician must be in your plan's network)
- Behavioral health, mental health and substance use disorder services (you must see an in-network provider)

## **Am I covered when I travel out of state?**

Yes, when you're a BCN member, you have additional travel coverage nationwide through the Blue Cross network of Blue plan providers, a program through the Blue Cross and Blue Shield Association. When traveling outside the U.S., you're covered for emergency services. Just show your BCN ID card. When using the Blue Cross network of Blue plan providers, you may have to pay your usual out-of-pocket expenses (deductible and copays) for services. But you shouldn't have any other upfront health care expenses if you use a Blue plan provider for covered services.

## **Will BCN cover my dependent child attending school out of state?**

Yes, dependent children attending school out of state have access to Blue plan participating doctors. They should call the number on the back of their ID card to locate a Blue plan provider.