





# BCN Virtual Primary Care<sup>SM</sup> HMO

A convenient and affordable primary care experience from Michigan's leading health plan

# Fast, easy virtual primary care — where and when you need it

With BCN Virtual Primary Care HMO, you'll enjoy fast, easy access to the quality health care you expect from Blue Care Network. It offers you a more convenient virtual experience with no (or low) out-of-pocket costs.



- Low out-of-pocket costs for virtual visits
- Your choice of a board-certified
   Doctor On Demand virtual primary
   care provider that fits your personal
   preferences and needs
- Complete care coordination, referrals, e-prescribing and support so you can better manage chronic conditions, such as diabetes, asthma, hypertension and kidney disease
- Care kits with high-quality equipment that helps you capture key vitals during virtual visits

# Complete coordinated care from a qualified, dedicated clinical team

From scheduled visits with your chosen virtual PCP or behavioral health provider to an urgent care visit at 1 a.m., the Doctor On Demand by Included Health team coordinates your care seamlessly through the Doctor On Demand app — making referrals for in-person care and specialists convenient.

You'll have access to:

- Comprehensive, quality health care by video, voice or messaging through the Doctor On Demand app
- A new Doctor On Demand PCP assigned to you based on your location and PCP availability — you'll be able to choose a new Doctor On Demand PCP any time in the app
- A diverse pool of highly qualified, U.S. board-certified Doctor
   On Demand physicians, nurse practitioners, psychiatrists and therapists to meet your needs and preferences

You may change your Doctor On Demand PCP any time in the Doctor On Demand app.

# Always there with virtual care

## Scheduled appointments

You'll schedule appointments with your Doctor On Demand PCP through the Doctor On Demand app. Behavioral health care visits are also scheduled appointments.

In all time zones, appointments are available Monday through Friday for:

- Virtual primary care 8 a.m. to 5 p.m.
- Virtual behavioral health care 7 a.m. to 10 p.m.

## Unscheduled visits | See first available

We recommend that you schedule visits with your Doctor On Demand PCP since they know you and your medical history best. However, virtual primary care offers you the flexibility to see a virtual PCP after hours, when your regular PCP's appointment book is full or any other circumstance. When needed, you can simply tap *See first available* within the Doctor On Demand app and you'll be connected to a highly qualified virtual PCP in less than 10 minutes. "First available" PCPs have complete access to your medical records.

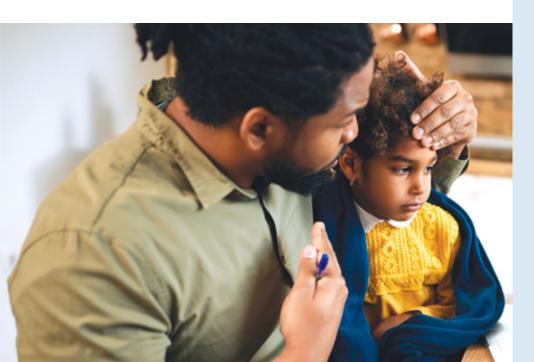
#### When it's urgent

Virtual urgent care is available 24/7 through the app without an appointment. Or you can go directly to an urgent care center when in-person care is necessary.

If you need more immediate behavioral health care, you can use the app for an on-demand virtual urgent care visit. All of Doctor On Demand's primary care providers are cross-trained to recognize, score and treat mild to moderate behavioral health issues, particularly depression and anxiety.

## Got questions?

You may ask questions outside your virtual visits through the messaging tool within the app. You can count on your dedicated Doctor On Demand team to respond in a timely manner.



# Health care services available virtually

#### Primary care:

Annual physicals

Preventive visits

Family medicine

Men's and women's health

Chronic conditions

Specialist referrals

Prescription management

Lab and screening referrals

Diet and nutrition

Members 17 and younger will need to select an in-person BCN-participating provider for their primary care. They'll still have access to virtual services, such as urgent care and behavioral health care through Doctor On Demand.

#### **Urgent care:**

In less than 10 minutes, you can see a medical expert anytime from anywhere in the U.S.

Cold and flu

Cough

COVID-19

Sinus infections

Skin rashes

Asthma and allergies

Urinary tract infections

Headaches and migraines

You can go to a brick-and-mortar urgent care center when needed, but it'll cost you more out of pocket than a virtual urgent care visit.

#### Behavioral health:

Anxiety and depression

Stress

Trauma and loss

**PTSD** 

Bipolar disorder

Relationship issues

Mental health screenings

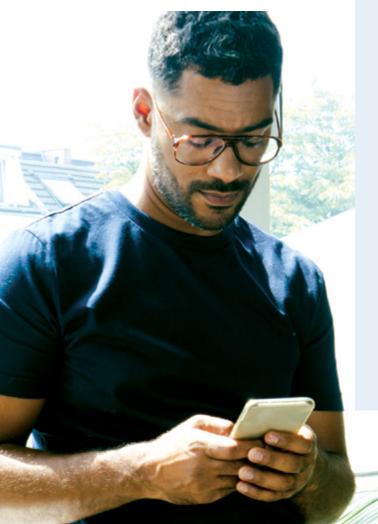
Grief

### Care kits

We'll ship one free Primary Care Kit to your home after you've scheduled your first primary care visit. You'll use the kit's blood pressure monitor and thermometer to capture your vitals during virtual visits. At your first visit, your Doctor On Demand PCP will provide instruction on how to use the tools in your kit.

Chronic Care Kits are also available — one per member, per diagnosis for:

- Asthma: pulse oximeter, peak flow meter
- Diabetes: glucometer, test strips, monofilaments, lancets, sharp container, alcohol wipes, scale
- Hypertension: scale
- Chronic Kidney Disease: scale



### Referrals

As with our traditional Blue Care Network HMO health plan, your Doctor On Demand PCP coordinates your care to ensure you're referred to the appropriate BCN-participating provider when needed.

Referrals are needed for:

- In-person evaluations for non-urgent health symptoms that don't require a specialist
- Evaluations by a specialist

Referrals aren't required for:

- Immediate health concerns, such as when you need in-person urgent care or have an emergency
- Behavioral health care visits
- Routine women's health visits

# For non-urgent symptoms that don't require a specialist

Your Doctor On Demand PCP will refer you or family members to an in-person BCN-participating primary care provider.

## When you need to see a specialist

During a virtual primary care visit, your Doctor On Demand PCP will go over their recommendations for evaluation with a specialist with you. Your PCP and the Doctor On Demand care team will also:

- Help you find affordable, high-performing, BCN-participating specialists near you
- Provide you with any documentation you'll need to take to your specialist visit

In-person or virtual specialist visits are allowed.

After you've seen the specialist, your Doctor On Demand PCP will review the findings and recommendations to create a personalized treatment plan.

# E-prescribing

Patient records are securely stored in the app — so your Doctor On Demand providers can access your health history, medications and chosen pharmacy — making care seamless and convenient.

#### Prescription medications

During virtual visits, if your treatment includes a prescription, your provider will confirm your pharmacy and electronically order the prescription. It'll be ready for you to pick up once your pharmacy prepares your medication. You can select your preferred pharmacy any time in the Doctor On Demand app.

Home delivery is also a convenient option available for you to save money on 90-day prescriptions.

Most prescriptions can be prescribed by your Doctor On Demand providers. However, Doctor On Demand doesn't prescribe drugs designated as controlled substances, which includes narcotics or certain pain medications. Your Doctor On Demand PCP will talk to you about options.

#### Lab tests

If your provider determines a lab test would be beneficial, they'll give you an order to take to a Joint Venture Hospital Laboratories location for the test. Doctor On Demand will send the results to you within 10 business days.

## **Imaging**

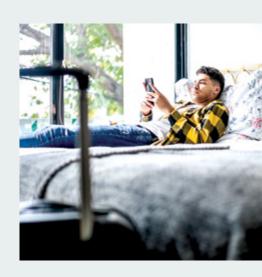
If imaging is ordered for you during a virtual visit, the Doctor On Demand care team will contact you and help you find an affordable and convenient BCN-participating imaging provider nearby.

### Traveling with virtual primary care

At home or on the go, you can access the Doctor On Demand app in all 50 states so you'll never have to worry about where to get care.

If your Doctor On Demand PCP isn't licensed in the state you're traveling to, you don't need to schedule an appointment. Tap See first available in the Doctor On Demand app to see a highly qualified virtual PCP that's licensed in the state you're visiting in less than 10 minutes.

When traveling outside the U.S., you won't be able to have a medical visit through Doctor On Demand. However, the Doctor On Demand care team's registered nurses are available 24/7 to guide you to health care wherever you are.



**Tip:** If you make regular trips to a particular state, you can choose a Doctor On Demand virtual PCP with a dual-license in Michigan and the state you visit often. Then, you'll be able to schedule appointments with the PCP who knows you best when you're far from home.

# Frequently asked questions

#### Who gets the best value from a virtual primary care plan like this?

Virtual primary care can work for all kinds of people with varying lifestyles, health circumstances and personal preferences. You'll get the best value if you're comfortable using a smart phone, tablet or computer camera to engage with a doctor by video, and if:

- You want convenient access to care where and when you need it
- You live in a rural location or have barriers to in-person care, such as mobility challenges
- You're cost conscious and value low out-of-pocket costs
- You're concerned about value or strapped for time
- You travel a lot in the U.S.

#### What is the copayment for a virtual visit?

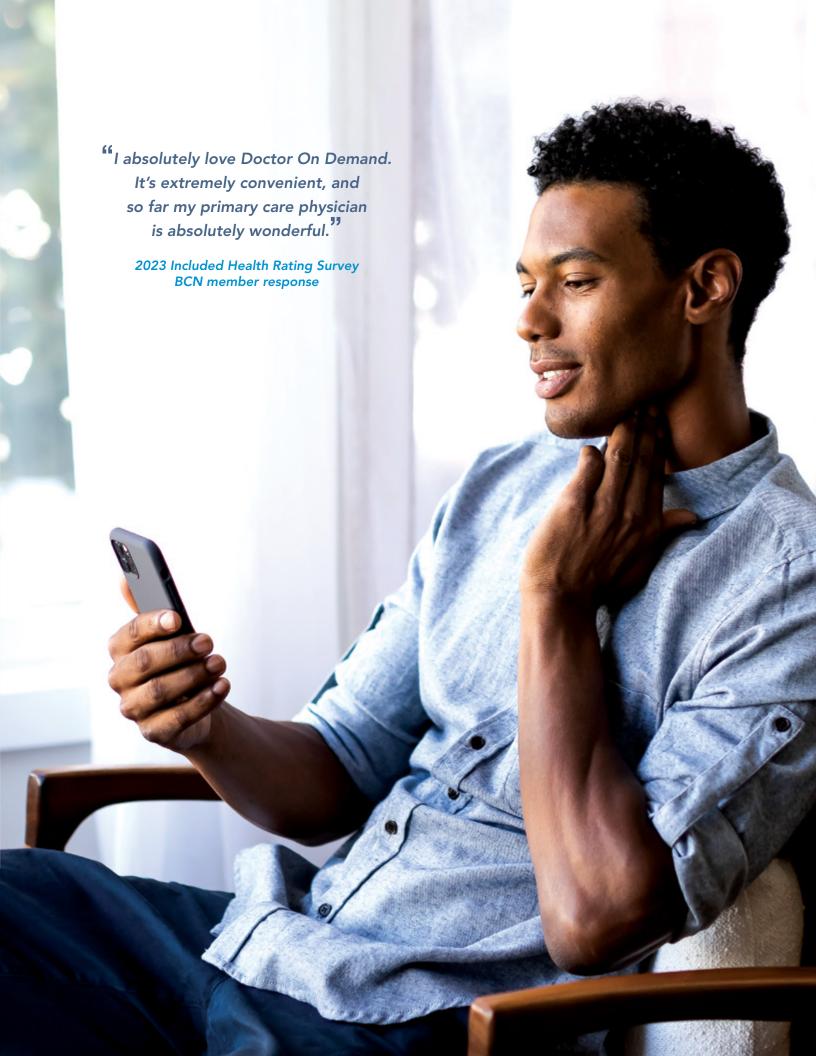
Your copayment for any type of virtual visit through Doctor On Demand could be \$0, \$5 or \$10, depending on your benefits package.

#### How do I make my virtual visit copayments?

When you first set up your Doctor On Demand account profile, you'll enter your payment card information so it's kept on file in the app. During every check-in, the Doctor On Demand app will remind you of the payment method you've entered and will show you your cost for that visit. After your virtual visit, the app will process your copayment.

#### What if I go to in-person urgent care or a hospital to receive care?

BCN Virtual Primary Care HMO is like most BCN HMO plans as it relates to urgent or hospital care. Benefits remain the same with applicable copay or deductible and coinsurance.



### Still have questions?

Reach out to your health benefits administrator.



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Doctor On Demand by Included Health is provided by Included Health, Inc., which is an independent company contracted by Blue Care Network to provide acute care, behavioral health care services and primary care services to BCN members.