

Frequently asked questions about Blue Care Network (BCN) HMO

2026 Plan Year

What is 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. Please note, copays are not applicable to deductibles. Some examples include:

Telehealth Online Visits	Office Visits, Urgent Care, Providers Online Tool	Emergency Room Visits
\$10 for medical and \$0 for behavioral health (Blue Cross Online Tool)	\$20	\$200 (waived if admitted to the hospital as inpatient)

Please refer to your BCN benefit documents for a complete list.

Deductibles

This is the amount you must pay for most health care services before BCN begins to pay. The deductible may not apply to all services. Once the member meets the individual deductible amount, the member's claims will be paid (subject to any applicable copays). Other members on the contract are still subject to the deductible until the entire family deductible amount has been met.

In-network Deductible		Out-of-network Deductible
\$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 by clicking the *Rates* icon.

What is my out-of-pocket maximum (OOPM)?

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

What applies to the OOPM?

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

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

Does my insurance cover flu shots?

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

Do I have to have a 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 and click *Find care*.
- 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 provider 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)
- Telehealth visits when provided by the BCN designated online vendor

Am I covered when I travel out of state?

Yes, BCN members have additional travel coverage nationwide through the Blue Cross network of Blue plan providers. When traveling outside the U.S., you're covered for emergency, urgent and routine 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 providers. They should call the number on the back of their ID card to locate a Blue plan provider, or log into your account and use the *Find Care* tool.