



**Blue Care  
Network**  
of Michigan

# University of Michigan International Student Health Plan Frequently asked questions

## **Q. Why do I need a primary care provider?**

- A.** As a BCN member, you must have a primary care provider assigned. Your primary care provider can be used to coordinate your care, including wellness visits, routine screenings and non-emergency illnesses such as earaches and sore throats. They can also be used to arrange your care, including lab tests, specialty and hospital visits.

You can view or change your primary care provider by registering for a Blue Cross member account at [bcbsm.com](https://bcbsm.com). You can also view or change your primary care provider with our mobile app by logging in to your member account, select *Find a Doctor* and then *My Primary Care Physicians*.

**Note:** If you live outside Michigan, you don't need an assigned primary care provider.

## **Q. Do I need to receive referrals from my primary care provider in order to see a specialist?**

- A.** No, the University of Michigan International Student Health Plan is a self-referral plan. For this reason, members aren't required to obtain referrals for in- or out-of-network services; however, prior authorization is still required for both in-network and out-of-network services for which benefit or clinical review must be met, such as hospitalization, procedures and surgeries — to name a few. Keep in mind, even though it's not required, some specialists may still request one.

## **Q. What's prior authorization?**

- A.** A prior authorization is a process that requires a physician to obtain approval from BCN before performing certain services or prescribing select prescription drugs. For an updated list of services that require prior authorization, contact BCN Customer Service at **1-800-662-6667**.

## **Q. What coverage will I have when traveling outside Michigan?**

- A.** What you pay will depend on where you go for care:
- In-network providers are BCN-participating providers in Michigan and providers outside Michigan who participate in a BlueCard® Traditional plan. You'll pay less out of pocket when you're seen by these doctors.
  - Out-of-network providers in Michigan don't participate with BCN. Providers outside Michigan who don't participate with a BlueCard Traditional plan also are considered out of network. You may get care for services from these providers, but you'll pay more.

For more information about your in-and-out-of-network costs, refer to the benefits-at-a-glance document located at [bcbsm.com/umich](https://bcbsm.com/umich).

## **Q. What coverage will I have when traveling outside the United States?**

- A.** Emergency care only

## **Q. How do I obtain my ID card?**

- A.** There are two ways you will be able to access your BCN member ID card:
- You'll receive an email once you're enrolled that will contain your BCN enrollee ID. Once you have received this email, you can create an account. You can refer to the *How to Register Flyer* located at [bcbsm.com/umich](https://bcbsm.com/umich) for instructions on creating an account.
  - A physical ID card will also be mailed to the address on file.
  - If one isn't mailed to you, call **1-800-287-4103** to request one be sent to you.

## **Q. How do I update my address?**

- A.** For address changes, contact Gallagher Student Health at **833-468-9570** or [Ggb.jcb.studentservices@ajg.com](mailto:Ggb.jcb.studentservices@ajg.com).