



**Blue Care
Network**
of Michigan

dr+ on demand
by Included Health



**Welcome to
Blue Cross[®] Preferred HMO
Virtual Primary Care**





Dear Valued Member:

We know health care can seem complicated. That's why we're committed to helping you understand your coverage. This guide will help you learn the basics of your Blue Cross Preferred HMO Virtual Primary Care health care plan. In addition, your *Member Handbook* provides what you need to fully understand your coverage. You can access it when your plan year starts by activating your online member account at bcbsm.com.*

If you have questions, refer to your member account for 24-hour access or call the Customer Service number on the back of your BCN member ID card.

To get started, the next page has important first steps for you to take advantage of your Blue Cross Preferred HMO Virtual Primary Care plan.

Sincerely,

A handwritten signature in black ink, appearing to read 'K. Levine', written in a cursive style.

Kathryn G. Levine
President and CEO

*In this guide, you'll be advised to check online at bcbsm.com or in your online member account for specific information about your health care plan. If you don't have internet access, you may request the information be sent to you in print. Call the Customer Service number on the back of your BCN member ID card.

Getting started

Your Blue Cross Preferred HMO Virtual Primary Care plan gives you fast, easy access to primary, urgent and behavioral health care through our virtual care partner, Doctor On Demand by Included Health. Wherever you are, U.S. board-certified Doctor On Demand professionals support your health, through your computer, tablet or mobile phone.

Step 1

Register for your Doctor On Demand account.

Your Doctor On Demand account is how you access your primary care provider for virtual care.

After your plan's effective date, register your account with Doctor On Demand:

With the BCBSM mobile app:

1. Log in to your member account (see the next page for registration instructions).
2. Tap *Find a Doctor*.
3. Select *Virtual Care*.
4. Tap *Register*.

Or through bcbsm.com:

1. Log in to your member account (see the next page for registration instructions).
2. Select *Find a doctor* within the *Doctors and Hospitals* menu.
3. Select *Virtual Care*.
4. Select *Get started*.



Register to activate your accounts

Step 2

Activate your online member account.

Your online member account is where you get your health plan information anytime, anywhere. It helps you understand how your plan works and what it covers, so you can make more informed choices about your care.

Before using your health coverage, read your *Member Handbook*. It explains your health plan and benefits. To access your *Member Handbook*, log in to your account at bcbsm.com or through our mobile app.

Activate your online member account by registering in one of three ways:

1. Go online.

Visit bcbsm.com/register and select *Register Now*.

2. Use our app.

- Download the app on the App Store® or Google Play™ (search “**BCBSM**”).
- Tap the app and then *Register*.

3. Text us.

Text **REGISTER** to **222764**.*

Here's what else you can do using your online member account:

- Verify who's covered under your plan.
- See what's covered.
- View your deductible, copayments and coinsurance.
- Learn about your prescription drug coverage, if you have it through BCN.
- Access your ID card and plan documents, including your certificate, riders and *Summary of Benefits and Coverage*.

*Message and data rates may apply. Visit bcbsm.com for our Terms and Conditions of Use and Privacy Practices.

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Connect with care

Step 3

Selecting a new virtual primary care provider.

Your Doctor On Demand virtual primary care provider, or PCP, is the person you think of as your doctor. Care provided by a BCN-participating provider isn't a benefit, unless you're referred to this provider by your virtual PCP.

When you enrolled, Doctor On Demand automatically assigned you a virtual PCP based on your location and PCP availability. Everyone on your contract age 18 and older was also automatically assigned a virtual PCP. **You may choose a new virtual PCP any time after you set up your Doctor On Demand account.**

Anyone on your contract who's 17 and younger will need to select a BCN-participating PCP for their care. If they don't, we'll automatically select one for them. They may choose a new BCN-participating PCP at any time.

Note: Dependents who turn 18 while covered under your Virtual Primary Care plan will be assigned a virtual PCP on their birthdate to provide or coordinate care. After they turn 18, care provided by their current BCN-participating provider isn't a benefit. Specialist referrals must be reissued by their new assigned virtual PCP.

Step 4

Make an appointment with your virtual PCP.

Make an appointment for your annual physical or to discuss a medical condition. Your virtual PCP can also write and renew your prescriptions electronically, if you have BCN prescription coverage.

Once you request an appointment through Doctor On Demand, you'll receive a Primary Care Kit at your home. At your first visit, your virtual PCP will provide instruction on how to use the tools in your kit. You'll be using the kit's blood pressure monitor and thermometer to capture your vitals during all virtual visits.

It's also important for anyone under 18 on your contract to meet with their BCN primary care provider.

Getting in-person care

Referrals and authorizations

Your virtual PCP provides your care or coordinates it through our referral process.

- A referral is written approval from your virtual PCP **to see a BCN-participating provider in person.**
- When BCN approval is required for certain services, your virtual PCP or BCN-participating provider will obtain authorization for them.
- Your virtual PCP and the Doctor On Demand care team or your BCN-participating provider will help you find BCN-participating providers or specialists near you.
- Your virtual PCP or BCN-participating provider will also provide any documentation you need to take to your visit.

Note: If your virtual PCP doesn't refer you, or if you don't get the appropriate authorizations, you're responsible for the cost of the services.

You don't need a referral for:

- Emergency or immediate, in-person urgent care
- Behavioral health services*
- Routine women's health services*

*Must be seen by a BCN-participating provider.

In-network versus out-of-network providers

A network is a group of providers (doctors, hospitals and vendors) contracted with BCN to provide health care services. **Note:** Emergency care is always a benefit under your plan.

- **In-network providers** accept your health care plan. This means they're a BCN-participating provider. Be sure your virtual PCP refers you to in-network providers to get the highest-quality, lowest cost care.
- **Out-of-network providers** don't accept your health care plan and aren't BCN-participating providers. Except in an emergency or when your service is approved by BCN, you're responsible for the entire cost of the service received from these providers.



All your options for care

Primary care provider	<ul style="list-style-type: none"> You want to schedule your annual physical exam. You have a health question or condition. You need a test or screening. 	<ul style="list-style-type: none"> If under 18, contact your BCN-participating PCP. Contact your Doctor On Demand PCP.
Emergency Your symptoms are severe enough that you or someone with average health knowledge believes immediate medical attention is needed.		<ul style="list-style-type: none"> Go to the nearest emergency room. Call 911.
		Your virtual PCP will arrange the hospital care you need and direct the care of any specialists who will see you there.
On the go	You have a health question or condition while you're traveling outside Michigan.	<ul style="list-style-type: none"> If under 18, contact your BCN-participating PCP. Contact your Doctor On Demand PCP.

Behavioral health services

You're covered for behavioral health, including mental health and substance use disorder services. You don't need a referral from your virtual PCP to see a behavioral health provider, and you have access to behavioral health therapists and psychiatrists through Doctor On Demand. You may also contact a behavioral health provider of your choice directly; however, you must be seen by a BCN-participating provider.

If you need help finding a provider, call the mental health number on the back of your member ID card for assistance, or **1-800-482-5982**. You can also call this number with questions about your coverage, help finding a provider, or to request the guidelines we use to make medical necessity decisions.

If you're experiencing a life-threatening emergency, dial **911** or go to the nearest emergency room. For urgent concerns, call **1-800-482-5982** (TTY: 711) 24 hours a day to speak with a behavioral health care manager.

Services

These services are provided virtually by Doctor On Demand:

- Annual physicals
- Preventive visits
- Family medicine
- Chronic conditions
- Specialist care
- Lab and screenings
- Diet and nutrition
- Behavioral health for anxiety, trauma, relationship or other issues
- Urgent care for flu, COVID or other symptoms

Some services aren't covered

Here are a few examples of services your medical plan doesn't cover:

- Services obtained without following BCN procedures
- Cosmetic services or supplies
- Custodial care
- Experimental or investigational treatment
- Personal convenience items, such as air conditioners, hot tubs and water beds
- Routine exams related to employment, insurance, a court order, school purposes or sports physicals
- Self-help programs

For more details about other health care services and benefits not covered, refer to your certificate and riders or to the *Summary of Benefits and Coverage* in your online member account at bcbsm.com. Select *My Coverage* in the navigation menu, then select *Plan Documents*.



When you travel outside Michigan

You can access the Doctor On Demand app in all 50 states. Tap *See first available* to see a virtual PCP who's licensed in the state you're visiting.

Talk with your virtual PCP to address any health concerns before you leave. Also, log in to your member account at bcbsm.com and refer to your *Member Handbook* and your certificate and riders to see the types of services your health plan covers outside of Michigan. Or you may call the Customer Service number on the back of your member ID card.

Your prescription drug coverage, if applicable

Check to see if you have prescription drug coverage with BCN by:

- Logging in to your account at bcbsm.com or through our mobile app.
- Selecting *My Coverage* in the navigation menu.
- Selecting *Prescription*.

If you have BCN prescription coverage, you'll be able to:

- See what's covered (you'll be redirected to view your certificate and prescription drug rider)
- Price a drug
- Pay for prescriptions
- See your prescription drug history
- Find a pharmacy
- Learn about mail orders

There's more for you to know

Go to bcbsm.com/importantinfo to learn:

- Your rights and responsibilities
- How to submit a complaint
- How to appeal a decision that affects your coverage or benefits
- About your right to an independent external review
- How we evaluate new medical technology
- Our privacy practices
- How to submit a claim for reimbursement of covered services



We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta.

إذا كنت أنت أو شخص آخر تساعد بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك دون أية تكلفة. للتحدث إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك.

如果您，或是您正在協助的對象，需要協助，您有權利免費以您的母語得到幫助和訊息。要洽詢一位翻譯員，請撥在您的卡背面的客戶服務電話。

كيسا، ان كنت انت او شخص آخر تساعد بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك دون أية تكلفة. للتحدث إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك.

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số Dịch vụ Khách hàng ở mặt sau thẻ của quý vị.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e Shërbimit të Klientit në anën e pasme të kartës tuaj.

만약 귀하 또는 귀하가 돕고 있는 사람이 지원이 필요하다면, 귀하는 도움과 정보를 귀하의 언어로 비용 부담 없이 얻을 수 있는 권리가 있습니다. 통역사와 대화하려면 귀하의 카드 뒷면에 있는 고객 서비스 번호로 전화하십시오.

যদি আপনার, বা আপনি সাহায্য করছেন এমন কারো, সাহায্য প্রয়োজন হয়, তাহলে আপনার ভাষায় বিনামূল্যে সাহায্য ও তথ্য পাওয়ার অধিকার আপনার রয়েছে। কোনো একজন দোভাষীর সাথে কথা বলতে, আপনার কার্ডের পেছনে দেওয়া গ্রাহক সহায়তা নম্বরে কল করুন।

Jeśli Ty lub osoba, której pomagasz, potrzebujesz pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy w własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi klienta, wskazanym na odwrocie Twojej karty.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda.

ご本人様、またはお客様の身の回りの方で支援を必要とされる方でご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入力したりすることができません。料金はかかりません。通訳とお話される場合はお持ちのカードの裏面に記載されたカスタマーサービスの電話番号までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону отдела обслуживания клиентов, указанному на обратной стороне вашей карты.

Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na Vašem jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta.

Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: OCRComplaint@hhs.gov. Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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