

# PCP Focus Network

Local access with a focus on strong primary care relationships

\$\$\$\$ Higher premiums

Lower premiums \$\$



Broader networks  
More flexibility

Narrower networks  
Less flexibility

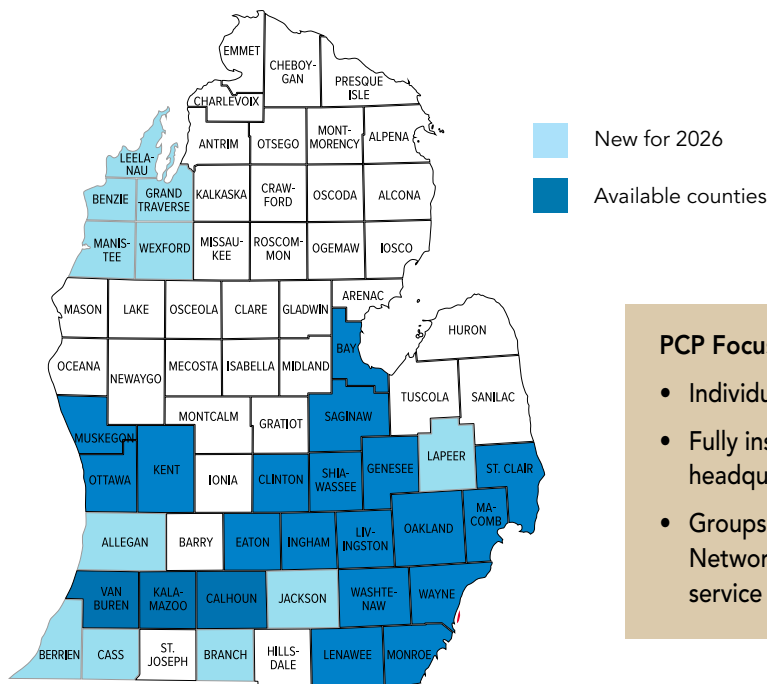
The PCP Focus network through Blue Care Network provides employers with an opportunity to save on health care costs — without sacrificing access to quality care for their employees.

PCP Focus is an HMO network with a curated set of high-performing primary care providers. That means we've partnered with PCPs who provide quality care and a high level of efficiency that lowers health care costs. Members must select a PCP from the PCP Focus network. When an emergency or larger health care issue arises, members still have access to all specialists and hospitals within the Blue Care Network HMO.

## Why customers love it

- Premiums up to **25% lower than our PPO** and up to 10% lower than our HMO
- **Network can be paired with most HMO benefit designs**, including HRA and HSA
- We're **expanding into 11 new counties** in 2026, including a new Traverse region
- **27 new small group menu plans** that pair the PCP Focus network with most HMO benefit designs so groups can offer multiple PCP Focus plan options

## Network Availability



## PCP Focus may be right for:

- Individuals and families in ACA plans
- Fully insured and self-funded groups with headquarters in the PCP Focus service area
- Groups with less than 300 Blue Care Network-enrolled contracts within the service area

**Questions?** Contact a licensed agent or your Blue Cross Blue Shield of Michigan sales representative. Learn more about PCP Focus at [bcbsm.com/pcpfocus](https://bcbsm.com/pcpfocus)

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.