

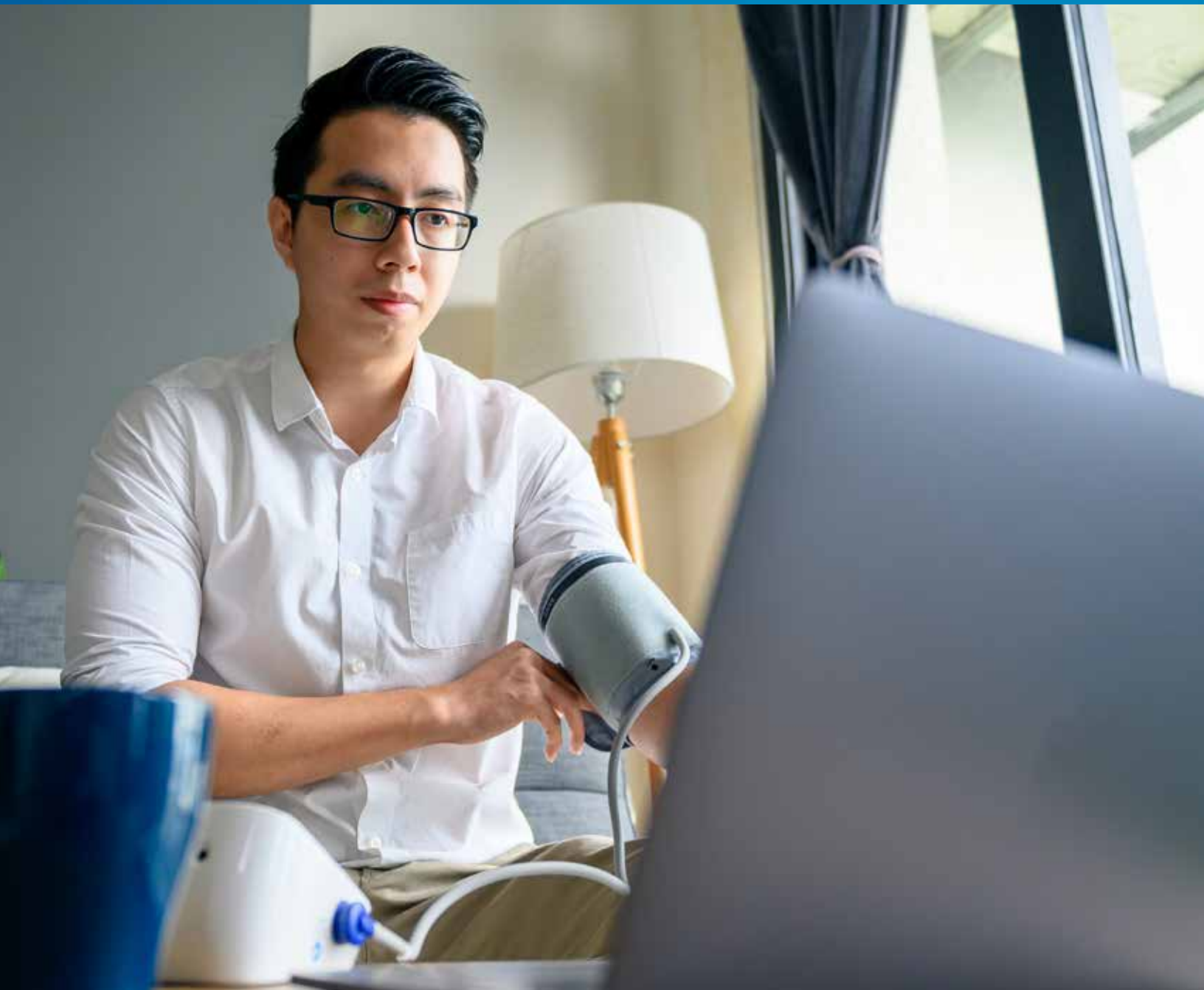


**Blue Care  
Network**  
of Michigan



**on demand**  
by Included Health

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



**FREQUENTLY ASKED QUESTIONS FOR MEMBERS**

# Plan particulars

BCN Virtual Primary Care HMO is Blue Care Network's new health care plan that will provide you with fast, easy, low-cost virtual access to comprehensive, quality primary, urgent and behavioral health care through Doctor On Demand by Included Health. BCN Virtual Primary Care HMO will support your health, wherever you are, through the Doctor On Demand app and a computer, tablet or mobile phone. The U.S. board-certified Doctor On Demand physicians, nurse practitioners, psychiatrists, therapists and their dedicated care team are available when you need them.



## Why does my employer offer the BCN Virtual Primary Care HMO plan alongside a traditional HMO, PPO or point-of-service plan?

We want you to have the option to pick a plan that works best for you. So you have the option to choose either virtual or traditional in-person visits for the year.

If you choose a plan with traditional in-person benefits, you won't have access to the BCN Virtual Primary Care HMO plan benefits. If you choose the BCN Virtual Primary Care HMO plan, you won't have access to traditional in-person primary care benefits.

# Affordability

## How are you making BCN Virtual Primary Care HMO affordable for me?

BCN Virtual Primary Care HMO offers you low or no copayments or out-of-pocket costs on virtual visits for primary care, urgent and behavioral health care. This plan gives you richer benefits than a traditional HMO plan.

## What is the copayment for a virtual visit?

Your copayment could be \$0, \$5 or \$10, depending on your benefits.

# Providers

## Who are the primary care providers?

Doctor On Demand providers are experts in their fields and trained in virtual care delivery best practices. They're fully employed Doctor On Demand U.S. board-certified internists, family and emergency medicine D.O.s and M.D.s, as well as nurse practitioners, psychiatrists and therapists. They come from a variety of backgrounds and specialties and have an average patient rating of 4.9 out of 5 stars.



## What types of care and services are available virtually?

### Primary care:

Preventive visits  
Lab and screening referrals  
Chronic conditions  
Diet and nutrition  
Prescription management  
Specialist referrals  
Family medicine  
Men's and women's health

### Urgent care:

Cold and flu  
Cough  
COVID-19  
Sinus infections  
Skin rashes  
Asthma and allergies  
Urinary tract infections  
Headaches and migraines

### Behavioral health care:

Anxiety and depression  
Stress  
Trauma and loss  
PTSD  
Bipolar disorder  
Relationship issues  
Mental health screenings  
Grief

## What are the hours of operation?

Doctor On Demand operates 24 hours a day, seven days a week, 365 days a year. However, hours of availability vary based on the type of care you need:

- **Virtual primary care** visits are available with an appointment Monday through Friday from 8 a.m. to 5 p.m. Eastern, Central or Pacific time.
- **Virtual urgent care** is available "on demand" 24/7 with a wait time of 10 minutes or less.
- **Virtual behavioral health** visits are available seven days a week from 7 a.m. to 10 p.m. in all time zones. It typically takes 14 days or less after scheduling your appointment to see your therapist or psychiatrist.

## Can I use BCN Virtual Primary Care HMO while traveling?

Yes, you can access the Doctor On Demand app in all 50 states. When traveling outside the U.S., you won't be able to have a medical visit through Doctor On Demand. However, Doctor On Demand care team's registered nurses are available 24/7 to guide you to health care wherever you are.

## 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.

## If I enroll in BCN Virtual Primary Care HMO, can I still use Blue Cross Online Visits<sup>SM</sup>?

Once enrolled, you should use the Doctor On Demand app exclusively for your virtual care needs. This will ensure overall care is coordinated by the Doctor On Demand care team. If you enroll for BCN Virtual Primary Care HMO, you'll receive communications and resources to help you learn how to use Doctor On Demand, which will eliminate any need to use Blue Cross Online Visits.

## How do I access Doctor On Demand?

For a virtual visit, you'll need a mobile phone or tablet with a front-facing camera or a computer with a web camera.

- For visits using the Doctor On Demand app, you'll need to have an Android 7.0 or newer, or iOS 13.6 or newer device.
- For visits using the website, you need to have access to the Chrome, Android, Firefox, Microsoft Edge or Safari browser.
- Access to Wi-Fi, 4G or LTE connection is also needed.



# Member experience

## How do I choose my virtual primary care provider?

After enrollment, Doctor On Demand will automatically assign a virtual PCP to you based on your location and PCP availability. You may choose a new virtual PCP any time after you set up your Doctor On Demand account profile through the app.

*Family members 17 and younger must see 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.*

## Can I choose a different virtual PCP?

Yes. You may select a virtual PCP based on your preferences any time within the Doctor On Demand app.

## Can I see other Doctor On Demand providers besides my virtual PCP?

Yes. For urgent needs when your PCP isn't available, such as after office hours or if they don't have any immediate appointments that fit your schedule, you may have a virtual visit 24/7 with any Doctor On Demand provider. The provider you see will have access to all the information and records from previous visits with your PCP.

## Can I keep my local, in-person PCP?

Only family members who are 17 and younger can keep their local, in-person BCN-participating PCP. All adults on a BCN Virtual Primary Care HMO plan must choose a Doctor On Demand virtual PCP.

## How will my PCP get my vitals during a virtual visit?

Doctor On Demand will provide, at no additional cost, one Primary Care Kit for your household. After you schedule your first *primary care* virtual visit, Doctor On Demand will ship the Primary Care Kit to your home in time for your first virtual visit. The Primary Care Kit includes a thermometer and a high-quality Omron blood pressure monitor. At your first virtual visit, your PCP will go over how to properly use the tools.

## 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.

## Is this health care plan good for someone with chronic health conditions?

Yes, if you have asthma, diabetes, hypertension or chronic kidney disease. Doctor On Demand will provide, at no additional cost, one Chronic Care Kit per member, per diagnosis. Each kit contains high-quality monitoring tools to help manage your condition and combat the risk of complications down the road. The following Chronic Care Kits are available and come with the listed equipment:

- **Asthma:** pulse oximeter, peak flow meter
- **Diabetes:** glucometer, uric acid test strips, monofilaments, lancets, sharp container, alcohol wipes, scale
- **Hypertension:** scale
- **Chronic kidney disease:** scale



## Member experience, *continued*

### How do I schedule an appointment?

You can schedule appointments anytime for virtual primary or behavioral health care with the Doctor On Demand app or website.

Virtual urgent care is available 24/7 through the app — no appointment necessary. Or you can go directly to an urgent care center when you need immediate in-person care.

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.

### Can Doctor On Demand providers prescribe medications?

Yes. If your treatment includes a prescription, your provider will confirm your pharmacy and electronically order the prescription. It'll be ready for pickup once the pharmacy prepares your medication. You can select a preferred pharmacy anytime in the Doctor On Demand app.

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

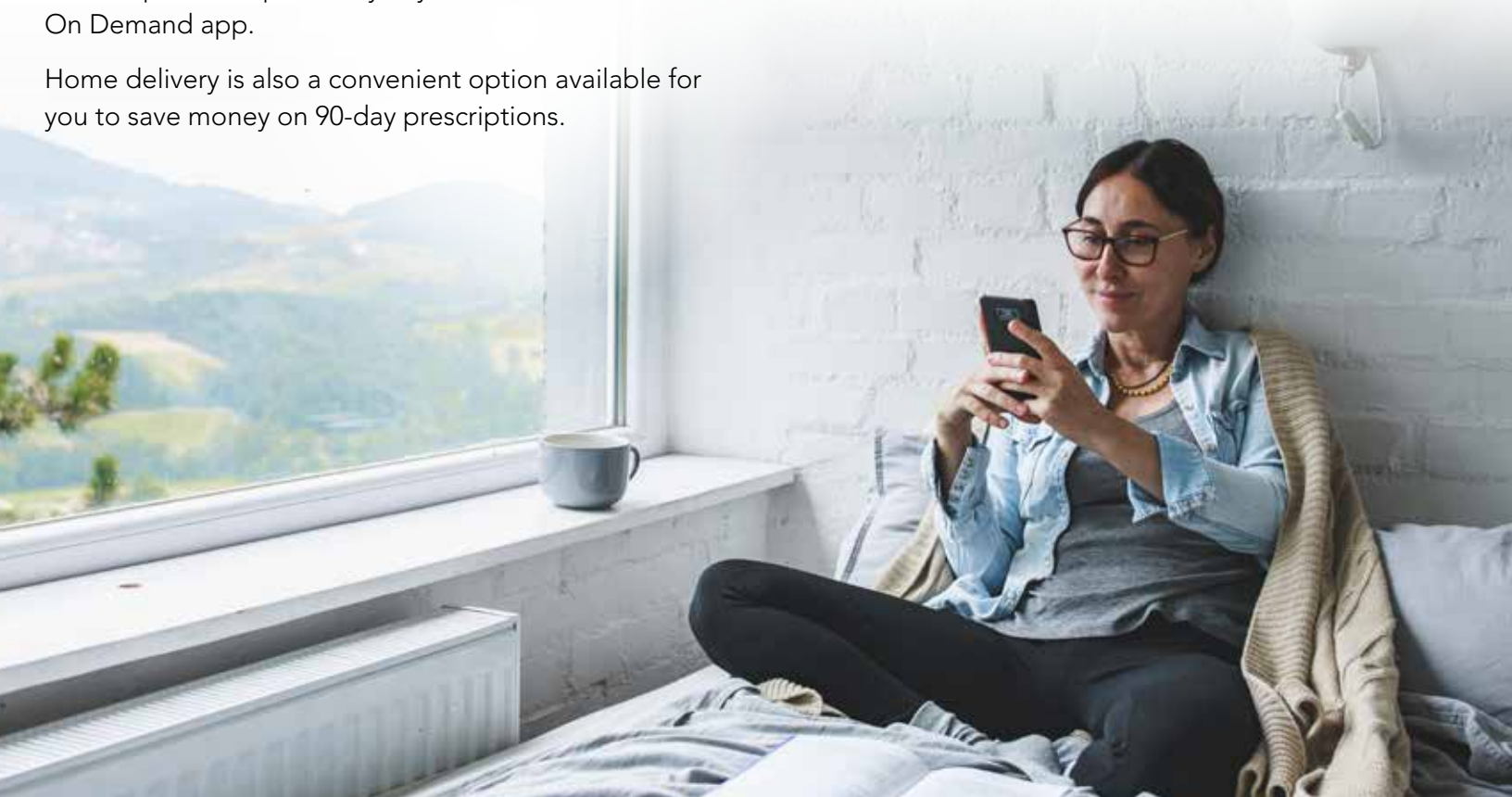
Most prescriptions can be prescribed by your Doctor On Demand providers. However, Doctor On Demand doesn't prescribe drugs designated as controlled substances, which includes narcotics or certain pain medications. Your virtual PCP will talk to you about options.

### Is there someone who can assist me if I have questions after I visit my virtual PCP?

In addition to Doctor On Demand providers, Doctor On Demand has a dedicated care team that's available to answer any additional questions you may have outside of your visits. The care team can be contacted through the app's messaging tool or by calling the phone number listed in the Doctor On Demand app.

### 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. 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.



# Referrals, lab work and imaging

## When will I need a referral?

Referrals aren't required for urgent care, emergency room, behavioral health or routine women's health services visits. Urgent care or emergency room visits are for concerns that require immediate evaluation.

A referral is required when your virtual PCP says you need to have an evaluation by a specialist or you need an in-person evaluation for a nonurgent symptom. For a nonurgent symptom, the virtual PCP will refer you or your family members to an in-person BCN-participating PCP.

## Why do I need to see my virtual PCP before seeing a specialist in the office?

To better manage and coordinate your health care, you must see your virtual PCP first. You'll have a low- or no-cost visit copayment with your virtual PCP to ensure you're referred appropriately to a nearby BCN-participating high-performing specialist. Additionally, the care team, included with BCN Virtual Primary Care HMO, can offer to schedule the office visit on your behalf, and answer any questions you might have in advance of the office visit.

## What if I need lab work done?

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

## What if I need 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.





Still have questions?

Reach out to your health benefits administrator.



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