



Confidence comes with every card.®

# Blue Elect Plus<sup>SM</sup> POS



## The value of an HMO and the choice of where to get care

Access to care is important. That's why this point of service health care plan provides the affordability and managed care benefits of an HMO without the need for a referral. Blue Elect Plus POS makes it easy for you to seek care, giving you access to BCN's large network with the flexibility of provider choice in or out of network.

### If you live in Michigan

You can seek care from other physicians and specialists without a referral. However, you must first select a BCN-contracted primary care provider who'll be your health partner. Involving your primary provider at the start means you have a knowledgeable professional focusing on your total health care.

### If you live outside Michigan

If you live outside Michigan, you don't need an assigned primary provider and you also don't need a referral. To receive in-network benefits, you need to see a BlueCard® Traditional participating provider who's based outside Michigan. However, we encourage you to have a BlueCard Traditional primary provider to coordinate routine and specialist care.

### What you pay depends on where you go

#### In-network versus out-of-network providers for covered services

- **Blue Elect Plus POS in-network providers** are BCN-contracted providers in Michigan and BlueCard Traditional participating providers who are based outside Michigan.\* You'll pay less out of pocket when you're seen by these providers.
- **Blue Elect Plus POS out-of-network providers** in Michigan don't participate with BCN. Providers outside Michigan that don't participate with a BlueCard Traditional plan are also considered out of network. You may get care from out-of-network providers, but you'll pay more.

Doctors who aren't in network may bill you for the difference between our payment and the doctor's charges, and you'll be responsible for that amount. Some out-of-network providers may require you to pay for services in full, and then seek reimbursement for BCN's share of the cost.

#### To see if a doctor is in network:

- BCN members can use their online member account at [bcbsm.com](https://bcbsm.com) or our mobile app.
- If you're not a member or don't have our app or an activated account, you should visit [bcbsm.com/find-a-doctor](https://bcbsm.com/find-a-doctor) and select *Blue Care Network (HMO and POS plans)*.
- Call BCN's Customer Service using the number on the back of your BCN member ID card.
- Call BlueCard at **1-800-810-BLUE (2583)**.

\*Refer to your *Certificate of Coverage* and riders to see what BCN pays for when you travel or call Customer Service for details.

## BCN only pays its share for certain services if they're in network

Some services are only included in your coverage when received from an in-network provider (see the A list). But there are preventive services that you can receive in or out of network (see the B list).

### A. In-network-only services

- Most preventive services as defined by the Affordable Care Act (see List B that follows for exceptions)
- Infertility counseling and treatment
- Adult sterilization
- Durable medical equipment
- Prosthetics and orthotics
- Diabetic supplies
- Weight reduction procedures
- Chiropractic services

### B. Preventive services both in and out of network

- Flu vaccine
- Colonoscopy
- Mammography
- Routine prenatal care

## Approvals may be needed

Whether the doctor you see is in network or not, certain services require prior authorization for BCN to pay its share. Examples are hospitalization, certain radiology services and outpatient therapy. For certain services in network, the doctor coordinates the approval process. **When you go to a doctor who's not in network, you're responsible for having the out-of-network provider call the number on the back of your member ID card to request approval.**

## Questions?

If you have questions about your Blue Elect Plus coverage, call the Customer Service number on the back of your BCN member ID card (**TTY: 711**). Representatives are available from 8 a.m. to 5:30 p.m. Monday through Friday.