

Blue Care Network point-of-service plans

BCN Blue Elect PlusSM POS

BCN Blue Elect Plus HSASM POS

BCN Blue Elect Plus HRASM POS

Member frequently asked questions

What is a “PCP-like” provider?

PCP stands for primary care provider, and “PCP-like” provider refers to any nationwide Blue Plan provider outside of Michigan who offers primary care services to a Blue Elect Plus member. Family, general, pediatric, internal medicine practitioners, as well as nurse practitioners for adult health, family, gerontology, pediatrics and primary care are all considered PCP-like providers.

How do I find in-network participating providers?

You can use your member account at bcbsm.com or our mobile app, or call BCN Customer Service at **1-800-662-6667**. If you’re not yet a member or haven’t set up your secure account, you can visit bcbsm.com/find-a-doctor and select *Search without logging in*. You’ll need to enter your location and select *Blue Elect Plus POS* under *Find a different plan*. You can also call **1-800-810-BLUE (2583)** to locate in-network Blue Plan providers outside Michigan. We recommend you also call the provider’s office before receiving care to confirm they’re a participating provider in your plan’s network.

What if I live in Michigan and have an assigned PCP, but see another BCN contracted provider in Michigan for an office visit?

The specialist copay will apply, and a PCP referral isn’t required.

What if I live in Michigan and have an assigned PCP, but see a provider in Michigan who’s contracted with Blue Cross Blue Shield of Michigan PPO, but isn’t a BCN contracted provider?

The Blue Cross Blue Shield of Michigan PPO provider will be considered out of network and the out-of-network cost will apply. This out-of-network provider may bill you for the difference between our payment and the doctor’s charges, and you’ll be responsible for that amount. The balance bill amount won’t apply to your out-of-pocket maximum.

What if I enrolled with an address outside of Michigan and see a provider in Michigan who’s contracted with Blue Cross Blue Shield of Michigan PPO, but isn’t a BCN contracted provider?

The Blue Cross Blue Shield of Michigan PPO provider is out of network and the out-of-network cost will apply. This out-of-network provider may bill you for the difference between our payment and the doctor’s charges, and you’ll be responsible for that amount. The balance bill amount won’t apply to your out-of-pocket maximum.

What if my family lives outside of Michigan but my spouse or dependent qualifies for a BCN65 or Medicare Advantage product? Can I select Blue Elect Plus?

You can select Blue Elect Plus, but you can’t enroll your BCN65- or Medicare Advantage-eligible spouse or dependent on your contract. BCN65 and Medicare Advantage products aren’t available to subscribers or dependents who live outside of Michigan. If you want to cover your whole family, you’d need to select another plan that isn’t a Blue Elect Plus or BCN product. If Blue Elect Plus is the only plan offered, your employer would have to offer you a PPO plan.

What if I travel and need to receive care?

Most Blue Elect Plus POS members* who live or travel within the U.S. but outside Michigan have access to the nationwide network of Blue Plan providers with in-network benefits. You'll need to show your plastic BCN member ID card for proof of coverage. If traveling outside the U.S., you have coverage for emergency care only.

If I live in Windsor, Canada am I eligible for Blue Elect Plus?

Yes, you're eligible. However, since we don't have Blue Plan providers in Canada, you and your dependents must select a BCN PCP in Michigan and receive services in Michigan. Out-of-country care is limited to emergency services only.

I'm a Blue Elect Plus member living in Michigan, if I have an office visit with a PCP-like Blue Plan provider in Colorado, for example, what copay will I be charged?

The specialist copay will apply.

Blue Elect Plus doesn't require referrals to in- or out-of-network providers. Does prior authorization apply?

Yes. To get your full benefit, doctors in- and out-of-network must get prior authorization by BCN for certain services. For example, hospitalization, certain radiology services, outpatient therapy and other health care services.

How does an in- and out-of-network provider know to contact BCN for prior authorization for certain services?

For services provided by an in-network provider, the provider coordinates the prior authorization process. For services provided by an out-of-network provider that need prior authorization, it's your responsibility to have that provider call the number on the back of your BCN member ID card and share medical information for clinical review. If the out-of-network provider doesn't receive prior authorization from BCN, you may be responsible for the entire cost of the service.

What if I receive durable medical equipment from an out-of-network provider?

Durable medical equipment requires prior authorization from BCN. If you enrolled with a Michigan address, you need to receive DME from our BCN contracted vendors, such as Northwood. There's no option for out-of-network coverage. If you use an out-of-network vendor, it's not a benefit, in or out of state.

If you enrolled with an address outside of Michigan, your Blue Plan provider may use a different vendor. Out of state, you need to follow the local host Blue Plan rules for DME to be covered.

How does the HRA work on the point of service plans?

It's administered by Blue Care Network and offers the same HRA funding arrangements as our BCN HMO plans.

*If you're a Blue Elect Plus member who resides in the Upper Peninsula of Michigan and have the MI Focus rider (BCADD2 or BCNUSF), you're eligible for urgent and emergency care services, including accidental, when you seek care outside Michigan.

