Blue Cross Blue Shield
Blue Care Network
of Michigan

Know your plan before you enroll

5 things to help you feel prepared and confident during open enrollment.

Open enrollment is an important time to get to know your health plan for the next plan year. Knowing the basics can help reduce confusion, avoid surprise costs and make it easier to use your benefits. We're here to help make those basics easier to understand.

Know your plan type

You may have one plan option or multiple to choose from. Start by understanding which plans are available to you, such as PPO, HMO or point-of-service. Each works differently when it comes to getting care and referrals to specialists.

Ask yourself:

What are my plan options? Do I know the key differences?

See the key differences

Consider next year's healthcare needs for you and your family

Think about routine visits, prescriptions, specialist care, tests, procedures and planned surgery. If you have multiple plan options, compare costs like premiums, copays, deductibles and out-of-pocket maximums to see how they fit with your expected healthcare needs.

Ask yourself:

What healthcare services do I anticipate for the next plan year and is it more than last year? Am I aware of what my out-of-pocket costs may be?

Verify your doctors and facilities are in network

Make a list of the doctors, specialists, hospitals and facilities you and your family already use. Then check whether they're in network with the plan you want to choose. This will help you avoid unexpected costs or the need to switch providers later.

Ask yourself:

Are my doctors and preferred healthcare facilities in network?

Find in-network doctors

Review your prescription coverage

If you or your family take medications, check whether they're on your health plan's drug list and what they may cost. Also, look for in-network pharmacies, mail-order options and prior authorization requirements.

Ask yourself:

Are my medications covered? What will I pay for them? Do I know where and how to fill them?

View latest drug lists

Understand specialty care requirements

How you see a specialist, such as a cardiologist or dermatologist, depends on the plan type. With an HMO, you must start with your primary care provider, who will refer you to a specialist when needed. PPO and point-of-service plans don't require referrals.

Ask yourself:

Do I plan to see a specialist next year? Do I need a referral before seeing a specialist?

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