



Blue Care  
Network  
of Michigan

# What to know about our point of service plans

Blue Elect Plus<sup>SM</sup> POS and Blue Elect Plus HSA<sup>SM</sup> POS

EDUCATE

ENGAGE

EMPOWER



You get the freedom to choose doctors in and out of our network — without a referral.

## Blue Elect Plus POS plans give you flexibility on where you get care — and added value

Access to care is important. That's why this point of service health care plan offers you the affordability of managed care benefits without the need for a referral. Blue Elect Plus POS makes finding care easy. You get access to BCN's large network of health care providers as well as the flexibility of choosing one in or out of our plan's network.

### How a point of service plan works

#### If you live in Michigan

Once you enroll, you can go to any physician or specialist without a referral. However, you must first select a BCN-participating primary care provider to be your ongoing health care partner. By seeing a participating BCN primary care provider, you may pay less out of pocket for services. And involving them at the start means you have a primary provider who's experienced in total patient care — focused on your overall medical health, mental health and well-being.

#### If you live outside Michigan

Once you enroll, you don't need an assigned primary care provider or a referral to see other health care providers. To receive your lower-cost, in-network benefits, you'll need to see a BlueCard<sup>®</sup> Traditional participating provider who's based outside Michigan.\* However, we encourage you to have a BlueCard Traditional provider to coordinate your routine and specialist care.

\*Refer to your *Certificate of Coverage* and riders to see what's included when you travel or call Customer Service at the number on the back of your BCN member ID card for details.

## What you pay will depend on where you go for care

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

- **In-network providers** are BCN-participating 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 doctors.
- **Out-of-network providers** in Michigan don't participate with BCN. Providers outside Michigan who don't participate with a BlueCard Traditional plan also are considered out of network. You may get care for covered services from these providers, but you'll pay more.

Health care providers who aren't in network may bill you for the difference between what we pay and what they charge for their service. You'll be responsible for paying that difference. Some out-of-network providers may require you to pay in full for the services you receive when you receive them. You can then request reimbursement for our share of the cost.

### Enrolling using a Michigan address? Find doctors in your plan's network

If you enroll with a Michigan address, you must first select a BCN-participating primary care provider to be your ongoing health care partner. You can have one primary provider for everyone in your family. Or, each family member can have their own. For example, you may want your younger children to see a pediatrician, while adult family members go to an internist.

We make it easy for you to find a primary provider who's in your plan's network.

Once you're enrolled in a point of service plan, you'll be able to activate your online account to find a primary care provider or change your current one.

### Know which services require an in-network provider before we can pay for them

Some services are included as part of your benefit package only when received from a health care provider in your plan's network (see List A).

But, there are also some preventive services that you can receive in or out of network (see List B).

#### A. In-network only services

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

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

- Flu vaccine
- Mammography
- Colonoscopy
- Routine prenatal care

### Prior authorization for certain services

Blue Elect Plus point of service plans don't require referrals. However, whether your doctor is in or out of network, certain services require prior authorization before we can pay for them. Examples are hospitalization, certain radiology services and outpatient therapy. For certain services provided by an in-network doctor, the doctor coordinates the authorization process. **When you see a doctor who's not in your plan's network, you're responsible for having the out-of-network provider call the number on the back of your BCN member ID card to request a prior authorization.**

### Blue Elect Plus HSA POS

If your plan is a Blue Elect Plus HSA POS plan, it combines a Blue Elect Plus plan with an HSA-qualified high deductible health plan. If you have this plan, your employer may offer an HSA administered through HSA Bank® or HealthEquity®. Contact your employer to see what is available to you.

What's a health savings account? An HSA is like a 401(k) account for your health care. You can use your HSA to pay for current health care expenses and save for future qualified medical expenses, including retiree health expenses.

You'll be able to access money in your account with an HSA Visa® card.

If you're eligible for an HSA through HSA Bank or HealthEquity from your employer, you'll receive a welcome kit from the HSA administrator after you enroll.

#### Key HSA facts

- Contributions, investment earnings and withdrawals for qualified medical expenses are all tax advantaged.
- Contributions that aren't spent roll over from year to year.
- Once the account reaches \$1,000 with HSA Bank or \$2,000 for HealthEquity, you can invest your money.

#### Before you enroll:

Check that your current Michigan doctor is in network:

1. Go to [bcbsm.com/find-a-doctor](https://bcbsm.com/find-a-doctor).
2. Click *Search without logging in* and enter your location information.
3. Select *Blue Care Network (HMO and POS plans) under All Plans*.

HealthEquity is an independent company supporting Blue Cross and BCN by providing health care spending account administration services. An independent, FDIC-insured bank holds the health saving account dollars.

HSA Bank is a division of Webster Bank, N.A., an independent company supporting Blue Cross and BCN by providing health care spending account administration services. An independent, FDIC-insured bank holds the health saving account dollars.

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