

**READY
TO HELP**



MICHIGAN

We're ready to help with life's big changes.

A major change in your life, such as turning 26, having a baby, or getting married, may also change your eligibility for the health coverage you have now. Updating your health plan to one that fits your new life doesn't have to be complicated if you have a partner in the process.

Blue Cross® Blue Shield® of Michigan is ready to help — starting with this **2025 Health Plan Guide**. We created it to help you understand your health plan options, benefits and costs, and to make it easy to start or continue trusted coverage from Blue Cross.

Let's start with the questions you probably have right now.

When does coverage usually need to change?

Turning 26	At the end of the month or year you turn 26, depending on your health plan terms (if you're on a parent's plan)
Birth or adoption of a child	Coverage for the child can begin on the date of birth or adoption; enroll within 60 days
Marriage	If switching plans, coverage under your current plan may end when your new coverage begins
Losing job-based coverage	On your last day of work or at the end of the month, depending on employer policy
Divorce or legal separation	Coverage usually ends on the divorce date or at the end of that month, based on the plan
Moving to a new area	If your current plan doesn't cover your new location, coverage may end on the move date

Why it's important to avoid having a coverage gap

Without health coverage, you could possibly incur high out-of-pocket costs in the event of an unexpected medical event. Keeping your coverage active enables you to maintain medical care, prescriptions, peace of mind and so much more.



A Blue Cross health plan for every stage of your life.

We've designed a wide variety of low-cost and flexible individual and family plans to fit your needs, wherever you are in life. To get started now, visit bcbsm.com/individuals.

Let's start with the basics.

There are two main types of health plans — preferred provider organization (PPO) and health maintenance organization (HMO). These differ in the way members gain access to provider networks and referrals — and in costs.

PPO

Visit any doctor without a referral
Be covered for most services

HMO

Your chosen primary care provider coordinates all care
Referral needed to see a specialist

Have questions? Call us at 1-833-202-6031 or visit bcbsm.com/individuals.

Explore health plans built for every stage of life.

Meet your health plan options.



Bronze

Ideal if you prefer
lower monthly costs



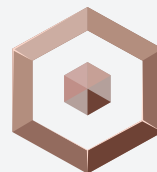
Silver

Balanced monthly
premiums and
out-of-pocket costs



Gold

Comprehensive
coverage with minimal
out-of-pocket expenses



Catastrophic

Lowest monthly premium
but high deductible for
worst-case scenarios

If you're viewing this electronically, click to receive a quote.

GET A QUOTE →

Finding the right health plan for your needs.

To get started, ask yourself these questions. You're well on your way to making a smart decision for your new health plan.

1. Do you see a doctor often?	Think Silver or Gold.
2. Are you mostly healthy and want to save money?	Bronze can work.
3. Want the most flexibility?	Look at PPO options.
4. Prefer your doctor to coordinate care?	Look at HMO options.
5. Are you healthy and between the ages of 19 to 30?	Think Catastrophic.



More help with your health plan savings.

Depending on your income, family size and other factors, you may be eligible for financial assistance from the government for your health plan. This is called a subsidy.

Visit **[bcbsm.com/subsidy](https://www.bcbsm.com/subsidy)** to learn more and see if you qualify.

4 steps to enroll.

Signing up for your health plan doesn't have to be a hassle. Here's what you need to do.

1. Know when your coverage needs to change

2. Select your new plan

3. Have these ready:

Social Security Number

Income info

Mailing address

Documents about current coverage

4. Enroll online or over the phone



Frequently asked questions

What happens if I've lost my coverage?

You may qualify for a special enrollment period and can shop for a new plan through Blue Cross or healthcare.gov.*

How long do I have to enroll?

You have 60 days from when your coverage ends to sign up for a new plan.

What if I don't qualify for savings or a subsidy?

You can still get coverage directly through Blue Cross with plans to fit different budgets.

Can I keep the same doctor?

Yes, if your doctor is in network for the plan you choose.



Ready to enroll? Scan the QR code.

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