Blue Care Network of Michigan

A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

2026 Blue Care Network products at a glance

For BCN commercial and BCN Advantage℠

Effective Jan. 1, 2026

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This is a summary of Blue Care Network products that is general in nature. It should not be used to determine a member's benefits. BCN recommends that each time a member presents for services the provider check the eligibility and benefits for that member. To determine whether a member is eligible for services and whether a service is a covered benefit, providers can use our provider portal (availity.com*) or call Provider Inquiry, which has a 24-hour automated component. A member's eligibility, covered benefits and physician assignment may all change over time.

BCN commercial fully insured products for groups

Note: Some have unique ID cards. In addition, many of the fully insured products listed here are also offered by self-funded groups, in which case the prefix would be XYS. For more information on self-funded products, refer to the BCN commercial self-funded products section later in this document.

Product name	Prefix	Product information
BCN HMO℠	XYH	**BCN HMO coverage options** include BCN1, BCN1LG, BCN5, CLSSLG[1] and CLSSSM[1]. Different riders may be added to cover various services. Different deductibles, copayments and coinsurance may apply.
BCN Healthy *Blue* Living℠ HMO	XYH	For the Healthy *Blue* Living plan, a standard benefit level and an enhanced benefit level — with lower out-of-pocket costs — are available. The subscriber must have the primary care physician complete and electronically submit the *Blue Care Network Qualification Form* and complete an online health assessment. **BCN Healthy *Blue* Living HMO[1]** subscribers who use tobacco or whose BMI is 30 or more (or both) must participate in tobacco cessation coaching or a BCN-sponsored weight management program (or both). The subscriber's compliance determines the benefit status for all members.
BCN HRA℠ HMO	XYH	**BCN HRA HMO[1]** offers a full spectrum of health care. Through the employer-funded health reimbursement arrangement, members are assisted in paying for qualified medical expenses.
BCN HSA℠ HMO	XYH	**BCN HSA HMO[1]** combines a high-deductible health plan with a tax-advantaged health savings account. Members pay deductible, copayments and coinsurance until the out-of-pocket maximum is met. After that, eligible services are covered in full for the rest of the year.
BCN HMO Fixed Cost℠	XYH	**BCN HMO Fixed Cost[1]** plans have a flat-dollar copay for certain services; otherwise, those services are covered in full, with no coinsurance or deductible. Copay amounts vary by type of service and place of service. Prescription drug coverage is included. Preventive care is covered at 100%.

2026 Blue Care Network products at a glance

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Product name	Prefix	Product information
BCN Routine Care℠ HMO	XYH	For **BCN Routine Care HMO** members, most services are subject to the deductible and coinsurance except for preventive and lab / pathology services, which are covered at 100%, and primary care visits and Preferred Generic Tier and Nonpreferred Generic Tier drugs, which are covered with a copayment.
Blue Elect Plus℠ POS	XYH	For **Blue Elect Plus POS**, members with a Michigan address must select a BCN primary care physician; they also have the option to seek care from other in-network or out-of-network providers without a referral. Members who live outside of Michigan, with a non-Michigan address, don't need an assigned primary care physician. They also don't need a referral; they just need to see a participating provider from the nationwide network of Blue Plans who's based outside Michigan for in-network benefits. All members have lower costs when seeing in-network providers. Note: Members with a non-Michigan address can see an out-of-network provider but will pay higher out-of-pocket costs. Prior authorization requirements apply for certain services provided by both in- and out-of-network providers. Refer to the Blue Care Network: Blue Elect Plus POS webpage at authorizations.bcbsm.com.
Blue Elect Plus℠ HRA POS	XYH	**Blue Elect Plus HRA POS** combines an employer-funded health reimbursement arrangement with a Blue Elect Plus POS plan. Members can pay for qualified medical expenses through an employer-funded HRA. This plan operates like Blue Elect Plus POS in terms of in-network and out-of-network health care providers, and referral and prior authorization requirements. Refer to the Blue Care Network: Blue Elect Plus POS webpage at authorizations.bcbsm.com.
Blue Elect Plus HSA℠ POS	XYH	**Blue Elect Plus HSA POS** combines an HSA-qualified high-deductible health plan with a Blue Elect Plus POS plan. This plan operates like Blue Elect Plus POS in terms of in-network and out-of-network health care providers, and referral and prior authorization requirements. Refer to the Blue Care Network: Blue Elect Plus POS webpage at authorizations.bcbsm.com.

[1] May be subject to PCP Focus, BCN's local primary care physician network, available to employer groups with less than 300 enrolled BCN contracts in the following Michigan counties: Allegan, Bay, Benzie, Berrien, Calhoun, Cass, Clinton, Eaton, Genesee, Grand Traverse, Ingham, Jackson, Kalamazoo, Kent, Lapeer, Leelanau, Lenawee, Livingston, Macomb, Manistee, Monroe, Muskegon, Oakland, Ottawa, Saginaw, Shiawassee, St. Clair, Van Buren, Washtenaw, Wayne and Wexford.

BCN commercial self-funded products

Note: The name of the unique plan may appear on the ID card. In addition, many of the fully insured products listed above are also offered by self-funded groups; however, we haven't identified these self-insured products by name in this section.

Product name	Prefix	Product information
Self-funded products	XYS (XYD for Medicare self-funded contract)	With **BCN's self-funded products**, the employer assumes the risk for claim costs and pays an administrative fee for the services and programs (such as health education and chronic condition management). BCN processes the claims. Numerous self-funded plans are available, including but not limited to: Michigan State University, U-M Premier Care and Healthy Blue Choices℠ POS. For products that have a designated provider network, care provided outside of that network may require plan approval and typically results in higher out-of-pocket costs for members. Note: The Healthy Blue Choices POS product for FCA operates like Blue Elect Plus POS.

BCN commercial fully insured products for individuals

Note: MyBlue℠ appears in the upper right of the card. The product name appears in the lower left.

Product name	Prefix	Product information
Blue Cross® Preferred HMO	XYB or XYW	**Blue Cross Preferred HMO** members have a broad choice of physicians and hospitals from BCN's entire HMO network. The member's primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services. Note: The Blue Cross Preferred HMO Value plan is available to individuals under the age of 30 or with a hardship who live in one of the 52 rural counties in which the Blue Cross Select Value HMO plan is not available. Certain services are payable before the deductible is applied. Members can access primary care physicians, specialists and hospitals from across BCN's entire HMO network. The primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
Blue Cross® Select HMO	XYB or XYW	**Blue Cross Select HMO** plans are available to residents of the 31 counties included in the PCP Focus network. Members select their primary care physician from within the entire PCP Focus network and can access specialists and hospitals from across BCN's entire HMO network. The primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.

Product name	Prefix	Product information
Blue Cross® Local HMO	XYB or XYW	**Blue Cross Local HMO** is available to Oakland, Macomb and Wayne county residents. Members must choose a primary care physician from the Blue Cross Local HMO provider network who will refer them to appropriate specialty and hospital care within the Trinity Health system or at a Henry Ford Ascension hospital[2]. For care within the statewide BCN provider network, standard BCN referral and clinical review requirements apply. Care provided outside the statewide BCN provider network requires prior authorization from BCN. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.

[2] Henry Ford Ascension hospitals include the following: Henry Ford Health St. John Hospital, Henry Ford Health Macomb Oakland Hospital, Henry Ford Health Providence Hospital, Henry Ford Health River District Hospital, Henry Ford Health Brighton Center for Recovery, Henry Ford Health Rochester Hospital and Henry Ford Health Genesys Hospital.

Products related to government programs

Note: Some have unique ID cards.

Product name	Prefix	Product information
BCN Advantage℠ HMO-POS	XYK	**BCN Advantage HMO-POS** offers Medicare Advantage products in numerous counties in Michigan. They provide coverage for Medicare-covered services and offer additional prevention and wellness care. Group products as well as individual products (Elements, Classic, Prestige and Prime Value) are available. All members have access to a nationwide network of Blue Plan providers. Members must select a primary care physician from within the BCN Advantage HMO-POS provider network. Care provided outside this network requires a referral from the primary care physician and prior authorization from the plan. Providers should bill BCN Advantage, not Medicare.
BCN Advantage℠ HMO ConnectedCare	XYK	**BCN Advantage HMO ConnectedCare** is a Medicare Advantage product for individuals who reside in Arenac, Genesee, Iosco, Kalamazoo, Livingston, Macomb, Oakland, Saginaw, St. Clair, Washtenaw and Wayne counties. Members must select a primary care physician from within the BCN Advantage HMO ConnectedCare provider network. Care outside this provider network requires a referral from the primary care physician and prior authorization from the plan. Providers should bill BCN Advantage, not Medicare
BCN 65℠	XYF (XYD for self-funded)	**BCN 65** is a commercial product that is secondary to Medicare. BCN 65 covers Medicare copayments, coinsurance and deductibles and provides some additional benefits such as preventive care. Providers should bill Original Medicare first.
MyBlue Medigap℠	XYJ	**MyBlue Medigap**[3] includes non-HMO individual products that supplement Original Medicare. Members with these plans can see any provider who accepts Original Medicare. No primary care physician is assigned. No referrals or prior authorizations are required. Providers must bill Original Medicare first.

[3] The provider network is all providers who accept Original Medicare.

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