



Confidence comes with every card.®

Blue Care Network: Understanding member ID cards

2019 product information for providers

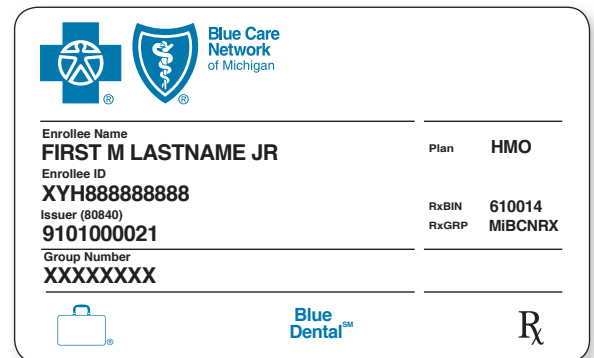
This brochure will help you know about the different ID cards you may see in your practice from members who have Blue Care Network coverage.

All Blue Care Network member ID cards have the same basic layout, but the information on each card may vary slightly depending on employer group and benefit plan. Your patient may carry a card for a standard commercial plan, a self-funded plan or a Medicare Advantage plan. BCN also issues an Away from Home Care® card that provides guest membership services to members from other Blue Cross Blue Shield HMO plans who live in Michigan for 90 consecutive days or longer.

The standard BCN ID card layout

ID cards for BCN products include the following:

- > **Enrollee Name**
Name of the subscriber or member.
- > **Enrollee ID**
Alphanumeric identifier composed of a three-character BCN code followed by a BCN-issued contract number. **Use this number for billing and checking eligibility and benefits.**
- > **Issuer**
Identifies the specific Blue Care Network plan.
- > **Group Number**
Number exclusive to an employer group. The upper portion of the ID card may display a specific BCN plan name or unique name and logo of the particular employer group. Members who don't belong to a group are assigned a special number that appears in the Group Number space.
- > **Suitcase image**
Some cards may include this image which indicates coverage by BlueCard® while traveling outside of Michigan. If this image is not present, care outside of the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
- > **Blue DentalSM**
Appears if member has dental coverage through Blue Cross Blue Shield of Michigan.
- > **Rx or MedicareRx symbol**
Appears if member has BCN prescription drug coverage or Part D drug coverage (for BCN AdvantageSM members).
- > **Rx Limited**
Indicates that limited prescription coverage is available in accordance with the preventive services requirement of the Patient Protection and Affordable Care Act when the plan doesn't offer a regular pharmacy benefit.



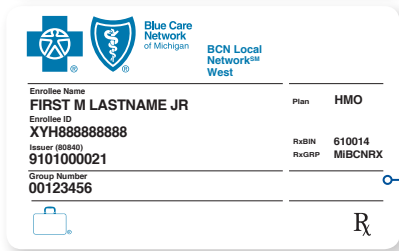
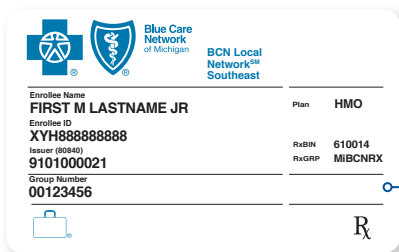
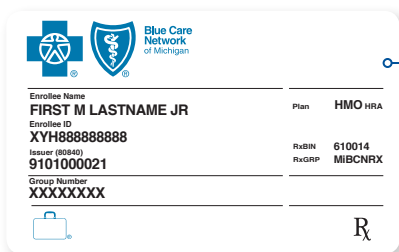
Most BCN plans use the standard BCN ID card. However, some have unique plan identifiers, as shown on the following pages.



Note: Products with prefix XYV are purchased from the Health Insurance Marketplace.

Only ID cards that vary from the standard BCN ID card are displayed. All BCN employer group products except Blue Elect Plus Self-Referral Option are available with BCN's standard HMO provider network or PCP Focus, BCN's local PCP network.

Product name	BCN prefix	Details
BCN HMO SM standard plans <i>Uses standard BCN ID card</i>	XYH or XYV	BCN HMO standard plans have many plan variations. <ul style="list-style-type: none"> Different riders may be added to cover various services. Different cost sharing (deductibles, copayments and coinsurance) may apply.
Blue Elect Plus Self-Referral Option SM <i>Uses standard BCN ID card</i>	XYH or XYV	Blue Elect Plus Self-Referral Option members can choose a hospital or practitioner within the State of Michigan, whether those providers are affiliated with BCN or not. <ul style="list-style-type: none"> Members must first select a BCN primary care physician. They can then seek care from other providers without a referral. Members pay the most for services from providers not affiliated with BCN
Healthy Blue Living SM HMO Healthy Blue Living HMO Basic SM <i>Uses standard BCN ID card</i>	XYH or XYV	For both Healthy Blue Living plans, a standard benefit level and an enhanced benefit level — with lower out-of-pocket costs — are available. For both plans, the primary care physician must complete and electronically submit the Blue Care Network Qualification Form. <ul style="list-style-type: none"> For BCN Healthy Blue Living HMO, the subscriber must complete an online health assessment and may also need to work toward certain health goals. The primary care physician must submit the Blue Care Network Qualification Form. The subscriber's compliance determines benefit status for all members. For BCN Healthy Blue Living HMO Basic, the subscriber must complete the online health assessment. A,B,C scores don't apply. The primary care physician must submit the Blue Care Network Qualification Form. Failure to comply affects the benefit status for all members.
BCN Routine Care SM <i>Uses standard BCN ID card</i>	XYH or XYV	<ul style="list-style-type: none"> Most services are subject to the deductible and coinsurance except preventive and lab/pathology services (covered at 100 percent). Primary care visits and Tier 1A/1B drugs are covered with a copayment; deductible doesn't apply. Deductible and out-of-pocket maximum are integrated for both medical and pharmacy.
BCN HRA SM HMO	XYH or XYV	BCN HRA HMO is an HMO with a health reimbursement arrangement. <ul style="list-style-type: none"> An HRA pays a portion of the member's out-of-pocket expenses for the deductible or coinsurance or both. HRA dollars can't be used for fixed-dollar copayments, noncovered services, or pharmacy, dental, vision or hearing services. The provider should be guided by the information on the web-DENIS Deductible/Copay screen when determining whether to bill BCN (for the HRA) or the member or both. The provider will receive a remittance advice statement with the same claim number and a check. After receiving reimbursement, the provider bills the member for the remaining deductible or coinsurance owed.
BCN HSA SM HMO <i>Uses standard BCN ID card</i>	XYH or XYV	BCN HSA HMO combines a high-deductible health plan with a tax-advantaged health savings account. <ul style="list-style-type: none"> Deductible and out-of-pocket maximum are integrated for both medical and pharmacy.
BCN Local Network SM Southeast	XYH	BCN Local Network Southeast is offered in Wayne, Oakland and Macomb counties. <ul style="list-style-type: none"> The provider network includes Ascension Health-affiliated primary care physicians and specialists and these seven hospitals: Crittenton; Providence Park Novi; Providence Southfield; St. John Hospital and Medical Center, Detroit; St. John Macomb-Hospitals in Madison Heights and Warren; and St. John River District Hospital in East China Township. Members must select a primary care physician from this local network. Standard Southeast region referral and authorization requirements apply.
BCN Local Network SM West	XYH	BCN Local Network West is offered in Kent, Muskegon and Oceana counties. <ul style="list-style-type: none"> The provider network includes Mercy Health-affiliated primary care physicians and specialists and these four hospitals: Mercy Health Hackley; Mercy Health Lakeshore; Mercy Health Muskegon; and Mercy Health St. Mary's. Members must select a primary care physician from this local network. Services provided outside the local network require a referral from the primary care physician. Authorization requirements apply.



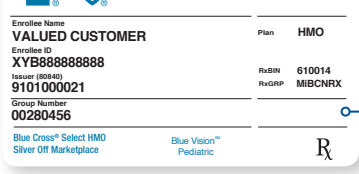


BCN HMO products for individuals



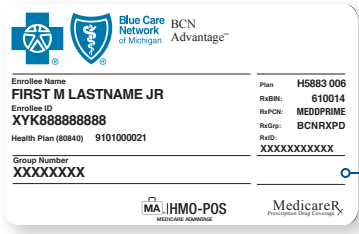
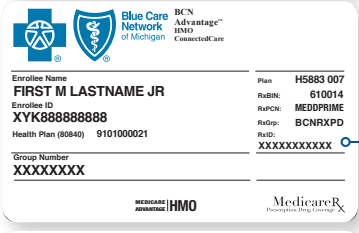
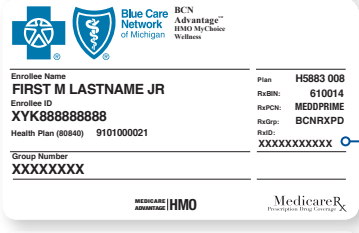
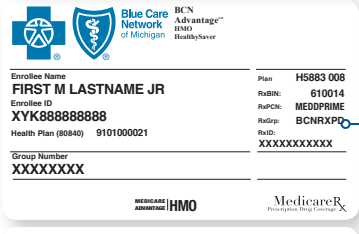

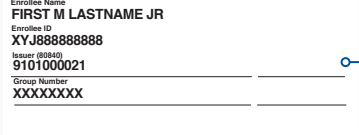
Note: Products with prefix XYW are purchased from the Health Insurance Marketplace.

All individual ID cards have product names on them. Two examples are shown below.

Product name	BCN prefix	Details
	XYB or XYW	Available to residents of Oakland, Macomb and Wayne counties. Members select a primary care physician from the Blue Cross Metro Detroit HMO provider network. For care provided within the Metro Detroit HMO network or the BCN HMO statewide network, standard BCN referral and authorization requirements apply. Care rendered outside the statewide BCN provider network requires submission of an authorization request to BCN. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
	XYB or XYW	Blue Cross Preferred HMO members can choose from physicians and hospitals in the statewide BCN HMO network. The member's primary care physician (or OB-GYN, for obstetric-gynecologic-related services) coordinates care and refers the member to specialists. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
	XYB or XYW	Available to residents of all the counties included in the PCP Focus network including Kent and Muskegon. Members select a primary care physician from within the entire PCP Focus network and can access specialists and hospitals from BCN's statewide HMO network. The member's primary care physician (or OB-GYN, for obstetric-gynecologic-related services) coordinates care and refers the member to specialists. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.

Products associated with government programs



Product name	BCN prefix	Details
	XYK	BCN Advantage HMO-POS offers Medicare Advantage HMO-POS products for employer groups and individuals. <ul style="list-style-type: none"> Covers services provided under Medicare and additional preventive and wellness care. May include a Medicare Part D drug benefit or a BCN commercial drug benefit for employer group members. Providers bill BCN Advantage instead of Medicare. Provider network is separate from the standard BCN network.
	XYK	BCN Advantage HMO ConnectedCare is a Medicare Advantage HMO product for residents of Arenac, Genesee, Iosco, Kalamazoo, Livingston, Macomb, Oakland, Saginaw, St. Clair, Washtenaw and Wayne counties. <ul style="list-style-type: none"> Members must select a primary care physician from within the BCN Advantage HMO ConnectedCare provider network – physicians affiliated with Together Health (Trinity and Ascension) — who will refer them for appropriate specialty and hospital care. Care provided by a provider outside this network requires a referral from the primary care physician and plan authorization. Providers bill BCN Advantage instead of Medicare. Travel benefits include urgent and emergency care only.
	XYK	BCN Advantage HMO MyChoice Wellness is a Medicare Advantage HMO product for Kent, Muskegon, Oceana and Ottawa county residents (individual members) only. Not available to employer or union groups. <ul style="list-style-type: none"> Members select a primary care physician from within the MyChoice Wellness network (primarily physicians affiliated with Mercy Health). Care provided outside the MyChoice Wellness network requires a primary care physician referral and plan authorization. Providers bill BCN Advantage instead of Medicare. Travel benefits include urgent and emergency care only.
	XYK	BCN Advantage HMO HealthySaver and BCN Advantage HMO HealthyValue are for individuals who reside in Arenac, Genesee, Iosco, Kalamazoo, Kent, Livingston, Macomb, Muskegon, Oakland, Oceana, Ottawa, Saginaw, St. Clair, Washtenaw or Wayne county. These products vary in coverage levels and out-of-pocket costs. <ul style="list-style-type: none"> Both products consist primarily of physicians affiliated with Mercy Health in the West region and Together Health (Trinity and Ascension) in the East and Southeast regions. Care provided outside the designated provider network requires a referral from the primary care physician and plan authorization.
	XYK	BCN Advantage HMO HealthySaver and BCN Advantage HMO HealthyValue are for individuals who reside in Arenac, Genesee, Iosco, Kalamazoo, Kent, Livingston, Macomb, Muskegon, Oakland, Oceana, Ottawa, Saginaw, St. Clair, Washtenaw or Wayne county. These products vary in coverage levels and out-of-pocket costs. <ul style="list-style-type: none"> Both products consist primarily of physicians affiliated with Mercy Health in the West region and Together Health (Trinity and Ascension) in the East and Southeast regions. Care provided outside the designated provider network requires a referral from the primary care physician and plan authorization.
	XYF (XYD for self-funded)	BCN 65 is purchased by employer groups to complement members' Original Medicare coverage. Providers bill Medicare first. Nongroup BCN 65 coverage does not include a pharmacy benefit.
	XYJ	MyBlue Medigap offers non-HMO individual products that supplement Original Medicare. <ul style="list-style-type: none"> Providers bill Medicare first. Members may see any provider who accepts Medicare. There is no assigned primary care physician. Referrals and plan authorization are not required.

Self-funded plans

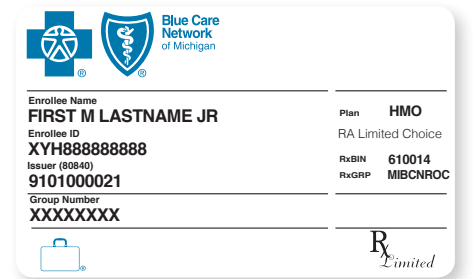
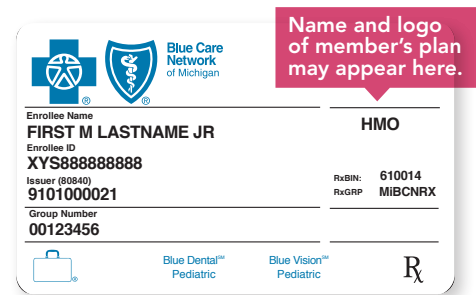
BCN offers self-funded plans. ID cards carry the BCN name and logo, and the upper right corner of the ID card may display the unique name and logo of the self-funded health plan.

The employer assumes the risk for claim costs and pays an administrative fee for the services and programs provided by BCN, including claims processing.

- The contract number begins with XYS (XYD for a Medicare self-funded contract).
- Some plans have tiered or limited networks. Care provided outside a plan's network may require plan approval.
- Examples of self-funded plans include, Michigan State University, Trinity Health and U-M Premier Care.

RA Limited Choice

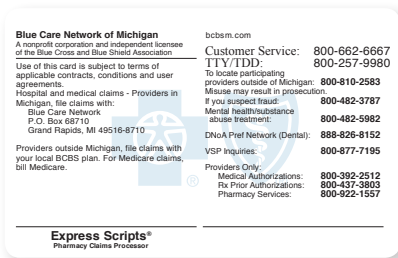
Some BCN members have contraceptive coverage through BCN only in addition to the health coverage they have through their employer. These members carry a separate ID card called RA Limited Choice. RA stands for "religious accommodation" and is for members of certain nonprofit organizations.



Back of a BCN member ID card

Information located on the back of the member's ID card is plan-specific and may vary. The image below shows the back of a typical card.

- Contact information is provided for both members and providers.
- Blue Care Network began removing the magnetic stripe from BCN commercial cards beginning Dec. 31, 2015. Any card requested on or after that date won't have a magnetic stripe.



- In 2016, the magnetic stripe on the back of the BCN Advantage ID cards was replaced with a bar code.

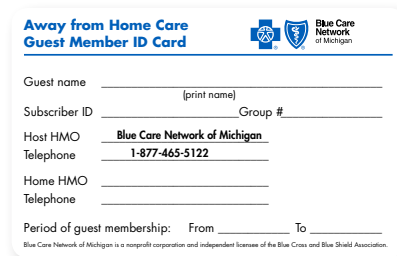


Travel and guest coverage

BlueCard® is a national program from the Blue Cross and Blue Shield Association that gives Blue Cross and BCN members easy and convenient access to health care services while traveling or living outside of their Blue Cross home state.

Members pay their regular deductible, coinsurance and copayments for service. Out-of-state Blue Cross and BCN members with the nationally recognized BlueCard suitcase logo on their ID cards should be treated as Blue Cross Blue Shield of Michigan traditional members with traditional coverage.

Away From Home Care® is a BCN program that provides prearranged guest membership services to out-of-state Blue Cross Blue Shield HMO members temporarily living in Michigan for 90 consecutive days or longer.



The ID cards shown in this brochure are examples and may differ for a specific member based on the member's benefit package.

For additional information on these products, please refer to the Member Eligibility and Member Benefits chapters of the BCN Provider Manual located on web-DENIS. Click on BCN Provider Publications and Resources, then click on Provider Manual.