

MSU Health Plans through Blue Care Network

Frequently Asked Questions

Q: How do I get care?

A: When you enroll, we'll assign you an MSU Student Health Services primary care physician, who's based at Olin Health Center, to provide care and coordinate your medical treatment.

Your MSU Student Health Services doctor will recommend special care should you need it. You may need special approval from BCN for certain services. Be sure to coordinate all your health care needs with your primary doctor. This will not only ensure you get the care you need, but that you'll pay the least out of pocket.

If you're seeking care within 45 miles of Olin, you must have a referral from Olin for all services in the Student Health Services network. If you're seeking care more than 45 miles from Olin, you don't need a referral.

For detailed information about getting care, see "How does the referral process work?" below.

Q: How does the referral process work?

- A:** You may need a referral from your MSU Student Health Services doctor before getting care. You also may need BCN approval.
- *Services at Olin Health Center:* Referral is not required, but certain services require BCN approval.
 - *Services from BCN-contracted health care providers within 45 miles of Olin:* You must have a referral from Olin for all services from a health care provider or facility in the Student Health Services network. BCN won't pay the claim if you don't get a referral from Olin. Some services may also require BCN approval.
 - *Services from BCN-contracted providers farther than 45 miles from Olin:* You don't need a referral from Olin for services from a BCN-contracted provider or facility farther than 45 miles from Olin. However, some services may require BCN approval.
 - *Services from noncontracted providers:* You don't need a referral from Olin for services from an out-of-network or noncontracted provider. But you'll pay higher out-of-pocket costs, and the provider can bill you the balance for the service that BCN won't pay for. Note that some services may require BCN approval.

Q: Are there exemptions to the referral requirement?

A: These are the exemptions:

For GA coverage: The referral requirement doesn't apply to all eligible dependent children and COBRA members. If you seek services from a BCN-contracted provider more than 45 miles from Olin, you don't need a referral.

For Student coverage: The referral requirement doesn't apply to visiting scholars, the optional practical training program, College of Law, all eligible dependent children and the following Colleges: Human Medicine, Osteopathic Medicine and Veterinary Medicine.

Q: How do I find a provider?

A: To find a provider day or night, just go to bcbsm.com and click on *Find a Doctor*, then *Get Started*. Then click on *Employer Group* and *Michigan State University*. You can also call Customer Service at **1-800-662-6667** from 8 a.m. to 5:30 p.m. Monday through Friday.

Q: Do I need a referral for behavioral health services?

A: Members can call our behavioral health services phone line any time without a referral. For routine care issues, you can reach a care manager from 8 a.m. to 5 p.m. Monday through Friday at **1-800-482-5982**. In case of an emergency, care managers are available 24 hours a day, seven days a week at **1-800-482-5982**.

Q: What about special care for women?

A: Our Woman's Choice program allows you to visit a BCN-affiliated gynecologist, obstetrician or OB-GYN without coordinating the service with your primary care physician. This includes routine care like Pap smears, annual well-woman visits and obstetrical care.

Q: What does prior authorization mean?

A: Advance approval may be required for medical services such as hospital care, elective surgeries and specialty drugs. Your doctor must contact us and we must approve care before you receive it, or you may be responsible for the cost of the service.

Q: Who's responsible for notifying BCN when I seek services out of network or if a service requires authorization?

A: Your primary doctor or specialist can contact BCN on your behalf. If you receive medical care from providers who aren't part of our network without the required BCN approval, you'll be responsible for the cost of the service. Inpatient care, physical therapy and gastric bypass surgery are examples where BCN approval is required.

Q: What if I'm now seeing a doctor who isn't part of the BCN network?

A: You can continue seeing any provider whether or not he or she participates with BCN. But, your out-of-pocket costs will be higher, and you'll pay a higher deductible and coinsurance. Plus, the provider can bill you for the balance of the service that BCN won't pay. Also, BCN needs to authorize certain services from out-of-network providers before you receive them — we won't pay for those services if we don't authorize them first.

For certain medical conditions, you can request to continue seeing an out-of-network provider and we will pay for the treatment as if it's in network. For example, if you're pregnant and you're in your second trimester, you can continue to see your current OB-GYN to be sure your care is continuous. To request a continuation of care, call Customer Service at **1-800-662-6667**.

Q: What should I do in an emergency?

A: Call 911 or go to the nearest *emergency room* in the event of an emergency. We define a medical emergency as a condition that causes symptoms severe enough that someone with average health knowledge would believe that immediate medical attention is needed.

Go to an *urgent care center* for care for sudden illness or injury that's not life-threatening but requires quick attention so you don't develop more serious or long-term problems.

Routine care for minor medical problems, such as headaches, colds, slight fever, back pain or follow-up care is not considered a medical emergency.

Q: What type of care can I receive when traveling out of Michigan?

A: We provide routine, emergency, urgent and follow-up care through BlueCard®, a Blue Cross and Blue Shield Association program that lets members receive care anywhere in the United States where a Blue plan is offered.

For more information, call BlueCard at **1-800-810-BLUE (2583)**.

For more information

See the *Member Guide* posted online or refer to your *Member Handbook*. Call BCN Customer Service at **1-800-662-6667** from 8 a.m. to 5:30 p.m. Monday through Friday.

Q: What kind of care can I get if I'm traveling out of the United States?

A: Your BCN plan provides full medical coverage while traveling abroad through the Blue Cross Blue Shield Global Core program. You also have GeoBlue, which provides worldwide medical evacuation and repatriation coverage.

You may be required to pay out-of-pocket for services and seek reimbursement upon returning to the country. Proof of payment, itemized bills and any relevant documentation, including medical records, are required.

For more information, call:

- Blue Cross Blue Shield Global Core Service Center at **800-810-2583** or collect at **804-673-1177**; **bcbsglobalcore.com**
- GeoBlue Global Health and Safety Team at **800-257-4823** inside the U.S. or collect at **610-254-8771**; **globalhealth@geo-blue.com**

GeoBlue is an international health insurance program of Worldwide Insurance Services, which is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross, Blue Shield, the Blue Cross and the Blue Shield symbols, BlueCard and Blue Cross Blue Shield Global Core are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans.

Q: How do I fill a prescription?

A: Your BCN plan includes access to more than 2,400 retail pharmacies in Michigan (including Olin) and 60,000 retail pharmacies outside of Michigan. If you need help finding a pharmacy, call Customer Service at **1-800-662-6667**. In an emergency, if a participating pharmacy isn't available, you can visit an out-of-network pharmacy, pay for the prescription and then submit a request to BCN for reimbursement. We'll reimburse you what you paid, minus your usual in-network copay.

Q: Where can I go for lab services, diabetes testing supplies and durable medical equipment?

A: For all of these services, your doctor will write a prescription.

BCN contracts with Joint Venture Hospital Laboratories (also known as JVHL) to provide clinical laboratory services throughout Michigan. Lab testing can be done at the laboratory at Olin, or at any other JVHL facility.

BCN contracts with J&B Medical Supply Company to provide diabetes materials and testing supplies, including insulin pumps and blood glucose monitors. Members must contact J&B Medical Supply directly to arrange for supplies.

BCN contracts with Northwood, Inc. to provide durable medical equipment as well as prosthetics and orthotic appliances for members. Some items may be available at Olin; members must contact Olin directly for availability. All other items must be obtained from a Northwood facility.