

**1. Q. Why do I need a primary care physician?**

**A.** As a BCN member, you must have a primary care physician assigned. If you would like, your primary care physician can be used to coordinate your care, including wellness visits, routine screenings and nonemergency illnesses such as earaches and sore throats. They can also be used to arrange your care, including lab tests, specialty and hospital visits.

You can view or change your primary care physician by registering for a member online account at [bcbsm.com](http://bcbsm.com). You can also view or change your primary care physician with [our mobile app](#) by logging into your member account and select *Find a Doctor* and then *My Primary Care Physicians*.

**2. Q. Do I need to receive referrals from my primary care physician in order to see a specialist?**

**A.** No, the University of Michigan Domestic Student Health Plan is a self-referral plan. For this reason, members are not required to obtain referrals for in or out-of-network services; however, prior authorization is still required for in- and out-of-network services for which benefit or clinical review must be met such as hospitalization.

**3. Q. What is a prior authorization?**

**A.** A prior authorization is a process that requires a physician to obtain approval from BCN before performing certain services or prescribing select prescription drugs. For an updated list of services that require prior authorization, contact BCN customer service at 1-800-662-6667.

**4. Q. What coverage will I have when traveling out of the state of Michigan?**

**A.** In-network coverage if you use a Blue Cross provider or

Out-of-network coverage if you **do not** use a Blue Cross provider

For more information about your in- and out-of-network costs, you can refer to the benefits at a glance document located at [bcbsm.com/umich](http://bcbsm.com/umich) .

**5. Q. What coverage will I have when traveling out of the country?**

**A.** ER and urgent care access only

**6. Q. How do I obtain my ID card?**

**A.** There are two ways you will be able to access your ID card.

- You will receive an email once you are enrolled that will contain your BCN enrollee ID number. Once you have received this email, you can create an account. You can refer to the How to Register flyer located at [bcbsm.com/umich](http://bcbsm.com/umich) for instructions on creating an account.
- A physical ID card will also be mailed to the address on file.

**7. Q. How do I update my address?**

**A.** For address changes, please contact Relation Customer Service at 800-955-1991.