



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

**A. Blue Care Network (BCN) members who live in Michigan** 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*.

**Blue Care Network (BCN) members who do not live in Michigan**, such as students pursuing Optional Practical Training, Academic training, or Curricular Practical Training, do not need to have a primary care physician assigned and should follow the instructions at [bcbsm.com/umichglobal](http://bcbsm.com/umichglobal) under Find a Doctor > Outside of Michigan if they need medical care, including preventive or routine medical care.

**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 Student and Scholar 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, and/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. 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. To locate Blue Cross Providers outside of the state of Michigan, follow the directions at [bcbsm.com/umichglobal](http://bcbsm.com/umichglobal) under Find a Doctor > Outside of Michigan

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/umichglobal](http://bcbsm.com/umichglobal).

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

**A.** Full coverage.

For more information about out-of-country coverage, you can refer to the “Traveling?” section located at [bcbsm.com/umichglobal](http://bcbsm.com/umichglobal).

**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 that will contain your BCN enrollee ID number. Follow the instructions in that email to create your BCN account and obtain your virtual (electronic) ID card.



**Blue Care  
Network  
of Michigan**

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- A physical ID card will also be mailed to the address on file

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

A. Follow [these instructions](#) to update your address in [Wolverine Access](#).