



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

Confidence comes with every card.®

# Blue Care Network Certificate of Coverage High Deductible Health Plan For Individuals

## Blue Care Network 10-Day Money-Back Guarantee

Blue Care Network is committed to the health and satisfaction of our members. If for any reason you are unsatisfied and wish to terminate your coverage, simply notify BCN in writing within 10 days of the effective date of your coverage. You will receive a full refund of your premium. If you terminate your coverage after 10 days, you will receive a pro-rated refund on the unused portion of your premium. Please see the "How to Reach Us" section of this certificate for our mailing address and Customer Service telephone numbers.



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This certificate of coverage (certificate) is part of the contract between you and Blue Care Network of Michigan (BCN).

This certificate describes the benefits provided under your coverage. It includes **General Provisions and Your Benefits**.

This High Deductible Health Plan (HDHP) is a non-group product of BCN, an independent corporation operating under a license from the Blue Cross® Blue Shield Association®. This association is made up of independent Blue Cross® Blue Shield® plans. This association permits BCN to use the Blue Cross® Blue Shield® service marks in Michigan.

When you enroll, you understand that:

- BCN is not contracting as the agent of the association.
- You have not entered into the contract with BCN based on representations by any person other than BCN.
- No person, entity or organization other than BCN will be held accountable or liable to you for any of BCN's obligations created under the contract.
- There are no additional obligations on the part of BCN other than those obligations stated under the provisions of the contract with BCN.

BCN is a Health Maintenance Organization (HMO) licensed by the state of Michigan and affiliated with Blue Cross® Blue Shield® of Michigan.

This certificate and any attached riders are issued by BCN and is a contract between you, as an enrolled member and BCN.

By choosing to enroll as a BCN member, you agree to abide by the rules as stated in the General Provisions and Your Benefits chapters. You also recognize that, except for emergency health services, only those health care services provided by your primary care physician or arranged and approved by BCN are covered under this certificate. You are entitled to the benefits as described in this certificate in exchange for the premium paid to BCN.

## IMPORTANT HEALTH SAVINGS ACCOUNT INFORMATION

This HDHP is a health plan that contains certain requirements set by the Internal Revenue Service with respect to deductible amount and out-of-pocket limits. A qualifying HDHP has a minimum annual deductible and maximum out-of-pocket limits. The HDHP does not offer copayments and coinsurance for pharmacy and medical services prior to satisfying the annual deductible.

You must be covered by a HDHP if you want to open a Health Savings Account (HSA).

You have the option to open an HSA if you have a HDHP, you have no other coverage (except limited purpose coverage) and you are not enrolled in Medicare.



You cannot establish and contribute to an HSA unless you have coverage under a HDHP. Your HSA money can be used to help pay your deductible, copayments, coinsurance and qualified medical expenses not covered by this plan.

Only services incurred after you establish your HSA are considered qualified medical expenses. Expenses incurred before you establish your HSA are not considered qualified medical expenses.

It is your responsibility to keep track of your HSA deposits and expenditures and keep all of your explanation of payments and receipts.

If you have questions about this coverage, contact BCN Customer Service department.

Blue Care Network  
20500 Civic Center Drive  
Southfield, MI 48076  
1-800-662-6667  
<http://www.bcbsm.com/>

## **Definitions**

These definitions will help you understand the terms that we use in this certificate. They apply to the entire certificate. Other terms are defined in subsequent sections as necessary. In addition to these terms, use of terms “we”, “us” and “our” refer to BCN or another entity or person BCN authorizes to act on its behalf. The terms “you” or “your” refer to the member that is enrolled with BCN as either a subscriber or family dependent.

### **Acute Care or Service**

Medical care that requires a wide range of medical, surgical, obstetrical and or pediatric services. It generally requires a hospital stay of less than 30 days.

### **Acute Illness or Injury**

Characterized by sudden onset (following an injury) or presents an exacerbation of a disease and is expected to last a short period after treatment by medical or surgical intervention.

### **Approved Amount (Allowed Amount)**

The lower of the billed charge or our maximum payment level for the covered service. Any cost sharing that you owe is subtracted from the approved amount before we make our payment.

### **Assertive Community Treatment**

A service-delivery model that provides intensive, locally based treatment to people with serious persistent mental illnesses.

### **Balance Billing**

Sometimes also called extra billing, is when a provider bills you for the difference between the provider's charge and the approved amount. A BCN participating provider may not balance bill you for covered services.

### **Benefit**

A covered health care service as described in this certificate.

### **BlueCard Program®**

A program that is subject to Blue Cross® and Blue Shield® Association policies and the rules set forth in this certificate. It allows BCN to process claims incurred in other states through the applicable Blue Cross® and Blue Shield® Plan.

### **Blue Care Network (BCN)**

A Michigan health maintenance organization in which you are enrolled. The reference to Blue Care Network may include another entity or person Blue Care Network authorizes to act on its behalf.

### **Calendar Year**

A period of time beginning January 1 and ending December 31 of the same year.

### **Certificate or Certificate of Coverage**

This legal document that describes the rights and responsibilities of both you and BCN. It includes any riders that may be attached to this document.

### **Chronic**

A disease or ailment that is not temporary or recurs frequently. Arthritis, heart disease, major depression and schizophrenia are examples of chronic diseases.

### **Coinsurance**

Your share of the costs of a covered service calculated as a percentage of the BCN approved amount that you owe after you pay any deductible. This amount is determined based on the approved amount at the time the claims are processed. Your coinsurance is not altered by an audit, adjustment or recovery. Your coinsurance is added or amended when a rider is attached. The coinsurance applies toward the out-of-pocket maximum.

### **Continuity of Care**

Seamless, continuous care rendered by a specific provider that if interrupted, could have negative impacts on the specific condition or disorder for which the patient is being treated. Continuity of care also includes ongoing coordination of care in high risk patients that have multiple medical conditions.

### **Contraceptive Counseling**

A preventive service that helps you choose a contraceptive method.

### **Contract**

This certificate and any related riders, your signed application for coverage and your BCN ID card.

### **Coordination of Benefits (COB)**

Process for determining which certificate or policy is responsible for paying first for covered services (primary carrier) when a member has coverage under more than one policy.

### **Copayment (Copay)**

A fixed dollar amount you owe for certain covered services usually when you receive the service. A copay is added or amended when a rider is attached. Copay amounts might be different for different health care services. For example, your emergency room copay might be higher than your office visit copay. Copays apply toward the out-of-pocket maximum.

### **Cost Sharing (Deductible, Copayment and/or Coinsurance)**

The portion of health care costs you owe as defined in this certificate and attached riders. We pay the rest of the allowed amount for covered services.

## Covered Services

A health care service that is identified as payable in this certificate. Such services must be medically necessary, as defined in this certificate, and ordered or performed by a provider that is legally authorized or licensed to order or perform the service. The provider must also be appropriately credentialed or privileged, as determined by BCN, to order or perform the service.

## Custodial Care

Care primarily used to help the member with activities of daily living or meet personal needs. Such care includes help walking, getting in and out of bed, bathing, cooking, cleaning, dressing and taking medicine. Custodial care can be provided safely and reasonably by people without professional skills or training. Custodial care is not a covered benefit.

## Deductible

The amount that you must pay for covered services, under any certificate, before benefits are payable. Payments made toward your deductible are based on the approved amount at the time a claim is processed. Your deductible is not altered by an audit, adjustment, or recovery. Your deductible amount is added or amended when a rider is attached. Your deductible does not apply to all services. Your deductible applies to the out-of-pocket maximum.

## Dependent Child

An eligible individual, under the age of 26, who is the son or daughter in relation to the subscriber or spouse by birth, legal adoption or for whom the subscriber or spouse has legal guardianship.



A principally supported child is not a dependent child for purposes of this certificate. See definition of principally supported child below.

## Elective Abortion

Services, devices, drugs or other substances provided by any provider in any location that are intended to terminate a woman's pregnancy for a purpose other than to: increase the probability of live birth, preserve the life or health of the child after a live birth; or remove a fetus that has died as a result of natural causes, accidental trauma, or a criminal assault on the pregnant woman. Any service, device, drug or other substance related to an elective abortion is also excluded.



Elective abortions do not include: a prescription drug or device intended as a contraceptive; services, devices, drugs or other substances provided by a physician to terminate a woman's pregnancy because her physical condition, in the physician's reasonable medical judgment, requires that her pregnancy be terminated to avert her death; and treatment of a woman experiencing a miscarriage or who has been diagnosed with an ectopic pregnancy.

### **Emergency Medical Condition**

A medical condition that manifests itself by acute symptoms of sufficient severity (including severe pain) which could cause a prudent layperson with average knowledge of health and medicine to reasonably expect that the absence of immediate medical attention would result in:

- The health of the patient (or with respect to a pregnant woman, the health of the woman or her unborn child) to be in serious jeopardy, or
- Serious impairment to bodily functions, or
- Serious dysfunction of any bodily organ or part (or with respect to a pregnant woman who is having contractions, there is inadequate time for a safe transfer to another hospital before delivery or the transfer may pose a threat to the health and safety of the woman or unborn child)

### **Enrollment**

The process of submitting a completed enrollment form and paying the necessary premium to BCN to receive coverage.

### **Facility**

A hospital or facility that offers acute care or specialized treatment, including, but not limited to, substance use disorder treatment, rehabilitation treatment, skilled nursing care or physical therapy.

### **Family Dependent**

An eligible family member who is enrolled with BCN for health care coverage. A family dependent includes dependent children and a dependent under a qualified medical child support order but does not include a principally supported child. Family dependents must meet the requirements stated in Section 1.

### **General Provisions**

It describes the rules of your health care Coverage. See Chapter 1.

### **Grievance**

A written dispute about coverage determination or quality of care that you submit to BCN. For a more detailed description of the grievance process, refer to section 3.5.

### **Habilitative Services/Devices**

Health care services and devices that help a person keep, learn, or improve skills and functioning for daily living (habilitative services). Examples include therapy for a child who is not walking or talking at an expected age. These services may include physical and occupational therapy, speech and language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

### **Health Savings Account (HSA)**

A tax-favored trust or custodial account that you set up with a qualified HSA trustee to pay or reimburse certain qualified medical expenses you incur. You must be covered by a High Deductible Health Plan to take advantage of an HSA.

### **High Deductible Health Plan (HDHP)**

A health plan with a minimum annual deductible and out-of-pocket maximum. These minimum and maximums are determined annually by the Internal Revenue Service and are subject to change. HDHP requires members to pay for all covered services, except preventive care services, until the deductible is met.

### **Hospital**

A participating acute care facility that provides continuous, 24-hour inpatient medical, surgical or obstetrical care. The term “hospital” does not include a facility that is primarily a nursing care facility, rest home, home for the aged or a facility to treat substance use disorder, psychiatric disorders or pulmonary tuberculosis.

### **Inpatient**

A hospital admission where you occupy a hospital bed while receiving hospital care including room and board and general nursing care. It may occur after a period of observation care.

### **Medical Director**

When used in this certificate, BCN’s Chief Medical Officer (“CMO”) or a designated representative.

### **Medical Necessity or Medically Necessary**

A health care services provided to the member for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms that are:

- Rendered in accordance with generally accepted standards of medical practice
- Clinically appropriate in terms of type, frequency, extent, site and duration, and considered effective for the member’s illness, injury or disease or its symptoms;
- Not primarily for the convenience of the member or health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that Member’s illness, injury or disease;
- Not regarded as experimental by BCN; and
- Rendered in accordance with BCN Utilization Management Criteria.

### **Member**

Any person eligible for health care services under this certificate on the date the services are rendered. This means the subscriber and any eligible dependent listed on the application. The member is the “patient” when receiving covered drugs or services.

### **Mental Health Provider**

A duly licensed and qualified to provide mental health services in a hospital or other facility in the state where treatment is received. Mental health services may require preauthorization.

### **Nonparticipating or Nonparticipating Provider**

Physicians and other health care professionals, or hospitals and other facilities or programs that have not signed a participation agreement with BCN to accept our payment as payment in full. Some nonparticipating providers, however, may agree to accept our payment on a per claim basis. You may be billed directly by the nonparticipating provider and will be responsible for the entire cost of the service.



### **Observation Care**

Clinically appropriate services that include testing and/or treatment, assessment, and reassessment provided before a decision can be made whether you will require further services in the hospital as an inpatient admission or may be safely discharged from the hospital setting. Your care may be considered observation hospital care even if you spend the night in the hospital.

### **Online Visit**

BCN-specified evaluation and management services delivered via the internet. Contact is initiated by you and must be within the provider's scope of practice.

### **Open Enrollment Period**

A period of time set each year by BCN when you can enroll or disenroll in BCN.

### **Out-of-Pocket Maximum**

Is the most you have to pay for covered services during a calendar year. The out-of-pocket maximum includes your medical and pharmacy deductible, copayment and coinsurance. This limit never includes your premium, balance billed charges or health care that we do not cover. Out-of-pocket maximum amount may be amended when a rider is attached.

### **Participating or Participating Provider**

An individual provider, facility or other health care entity that is contracted with BCN to provide you with covered services. The participating provider agrees not to seek payment from you for covered services except for permissible deductible, copayments and coinsurance.

### **Patient Protection Affordable Care Act (“PPACA”)**

Also known as the Affordable Care Act, is the landmark health reform legislation passed by the 111th Congress and signed into law by President Barack Obama in March 2010.

### **PCP Referral**

Process by which the primary care physician (PCP) directs you to a referral physician (specialist) prior to a specified service or treatment plan. The PCP coordinates the referral and any necessary BCN preauthorization.

### **Preauthorization, Prior Authorization or Preauthorized Service**

Health care coverage that is authorized or approved by your primary care physician (PCP) and/or BCN prior to obtaining the care or service. Emergency services do not require preauthorization. Preauthorization is not a guarantee of payment. Services and supplies requiring preauthorization may change as new technology and standards of care emerge. Current information regarding services that require preauthorization is available by calling Customer Service.

### **Premium**

The amount prepaid monthly for health care coverage.

### **Preventive Care**

Care designed to maintain health and prevent disease. Examples of preventive care include immunizations, health screenings, mammograms and colonoscopies.

### **Primary Care Physician (PCP)**

The participating physician you choose to provide and coordinate all of your medical care, including specialty and hospital care. A primary care physician is appropriately licensed in one of the following medical fields:

- Family Practice
- General Practice
- Internal Medicine
- Pediatrics

### **Principally Supported Child**

An individual less than 26 years of age for whom principal financial support is provided by the subscriber in accordance with Internal Revenue Service standards, and who has met the eligibility standards for at least six full months prior to applying for coverage. A principally supported child must meet the requirements in Section 1.



A principally supported child is not the same as a dependent child.

### **Professional Services**

Covered services performed by licensed practitioners based on their scope of practice. Types of practitioners include but are not limited to practitioners with the following licenses:

- Doctor of Medicine (MD)
- Doctor of Osteopathic Medicine (DO)
- Doctor of Podiatric Medicine (DPM)
- Licensed Psychologist (LP)
- Limited License Psychologist (LLP)
- Licensed Professional Counselor (LPC)
- Licensed Master Social Worker (LMSW)
- Licensed Marriage and Family Therapist (LMFT)
- Certified Nurse Midwife (CNM)
- Certified Nurse Practitioner (CNP)
- Clinical Nurse Specialist-Certified (CNS-C)
- Board Certified Behavior Analyst (BCBA)
- Doctor of Chiropractic (DC)
- Physician Assistant (PA)

### **Referral**

The process by which the primary care physician (PCP) directs you to a referral physician (specialist) prior to a specified service or treatment plan. The PCP coordinates the referral and any necessary BCN preauthorization.

**Referral Physician (Specialist)**

A provider you are referred to by your primary care physician (PCP).

**Rehabilitation Services**

Health care services that help you keep, get back, or improve skills and functioning for daily living that have been lost or impaired because you were sick, hurt, or disabled.

**Rescission**

The cancellation of coverage that dates back to the effective date of the member's contract and voids coverage during this time.

**Respite Care**

Relief to family members or other persons caring for terminally ill persons at home.

**Rider**

A document that changes a certificate by adding, limiting, deleting or clarifying benefits.

**Routine**

Non-urgent, non-emergency, non-symptomatic medical care provided for the purpose of disease prevention.

**Services**

Surgery, care, treatment, supplies, devices, drugs or equipment given by a health care provider to diagnose or treat a disease, injury, condition or pregnancy.

**Service Area**

Geographic area made up of counties or parts of counties, where we are authorized by the state of Michigan to market and sell our health plans. The majority of our participating providers are located in the service area.

**Skilled Care**

Services that:

- Require the skills of qualified technical or professional health personnel such as registered nurses, physical therapists, occupational therapists and speech pathologists, and/or must be provided directly by or under the general supervision of these skilled nursing or skilled rehabilitation personnel to assure the safety of the member and to achieve medically desired result
- Are ordered by the attending physician
- Are medically necessary according to generally accepted medical standards. Examples include but are not limited to intravenous medication (including administration); complex wound care and rehabilitation services. Skilled care does not include private duty or hourly nursing, respite care, or other supportive or personal care services such as administration or routine medications, eye drops and ointments.

**Skilled Nursing Facility**

A facility that provides continuous skilled nursing and other health care services by or under the supervision of a physician and a registered nurse.

**Subscriber**

The person who signed and submitted the application for coverage.

**Telemedicine**

Real-time health care services delivered via telephone, internet, or other electronic technology when you're not in your provider's presence. Contact for these services can be initiated by you or your provider and must be within your provider's scope of practice.

**Urgent Care Center**

Walk-in care needed for an unexpected illness or injury that requires immediate treatment to prevent long-term harm. Urgent care centers are not the same as emergency rooms or professional providers' offices.

**Your Benefits**

A detailed description of health care coverage including exclusions and limitations. See Chapter 2.

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# CHAPTER 1 - GENERAL PROVISIONS

## SECTION 1: Eligibility, Enrollment, and Effective Date of Coverage

This section describes eligibility, enrollment and effective date of coverage. All subscribers and members must meet eligibility requirements set by BCN.

Certain requirements depend on whether the member is a:

- Subscriber
- Family Dependent
- Dependent Under a Qualified Medical Child Support Order
- Principally Supported Child

If you are a minor child, you are eligible for child-only benefits.



If more than one child is in a family, each must have his or her own contract and be named as the subscriber.

All members must live in the BCN Service Area unless stated otherwise in this chapter.

### 1.1 Subscribers

#### Eligibility

You are eligible for coverage under this certificate if:

- You are a resident of Michigan and a U.S. citizen or legally present and live in Michigan at least 180 days per year; and
- Are not enrolled in or eligible for Medicare

To persons who become eligible for Medicare coverage after enrolling in this certificate.

This certificate is not a Medicare supplemental certificate. It is not intended to fill the gaps in Medicare coverage and it may duplicate some Medicare benefits. If you are eligible for Medicare, consider switching your coverage to Medicare supplemental. Be sure you understand what this certificate covers, what it will not cover and whether it duplicates coverage you have under Medicare.

If you are Medicare eligible and a service is covered under Medicare, benefits will not be payable under this certificate.



## Enrollment

When you can enroll:

- During the annual open enrollment period
- At any other time due to qualifying event, including but not limited to:
  - A birth
  - A change in marital status
  - Loss of a job
  - Loss of group coverage
- At other times of the year as allowed by federal law

## Effective Date

The effective date is established by BCN based on when your enrollment form is received and processed.

## 1.2 Family Dependents

### Eligibility

A family dependent may be:

- Be the legally married **spouse** of the subscriber
- A dependent child – subscriber’s child including natural child, step child, legally adopted child or child placed for adoption. The dependent child’s spouse is not covered under this certificate. The dependent child’s children may be covered in limited circumstances.



Newborn children, including grandchildren, may qualify for limited benefits immediately following their birth even though they are not listed on your contract. If the newborn’s mother is covered under this contract, see maternity care in the Inpatient Hospital Services section of this certificate.

- A dependent under a Qualified Medical Child Support Order
- A dependent due to any other court order
- A foster child placed by agency or court order

Dependent children and a dependent under a Qualified Medical Child Support Order are eligible for coverage until they turn 26. The child’s BCN membership terminates at the end of the calendar year in which they turn 26.

**Exception:** An unmarried dependent child and a dependent under a Qualified Medical Child Support Order who becomes 26 while enrolled in coverage and who is totally and permanently disabled may continue coverage if:

- The child is incapable of self-sustaining employment because of developmental disability or physical handicap
- The child relies primarily on the subscriber for financial support
- The child lives in the Service Area
- The disability began before their 26<sup>th</sup> birthday

## Family Dependents Eligibility (continued)

Physician certification, verifying the child's disability and that it occurred prior to the child's 26th birthday, must be submitted to BCN within 31 days of the end of the calendar year in which the child turns age 26.

If the disabled child is entitled to Medicare benefits, BCN must be notified of Medicare coverage in order to coordinate member benefits.



A dependent child whose only disability is a learning disability or substance use disorder does not qualify for health care coverage under this exception.

## Enrollment

When you can add eligible family dependents to the subscriber's contract:

- During the annual open enrollment
- When the subscriber enrolls
- Within 60 days of a "qualifying event," that is, birth, marriage, placement for adoption, Qualified Medical Child Support Order.



See below for additional requirements for dependents under a Qualified Medical Child Support Order.

If the eligible family dependents were not enrolled because of other coverage, and they lose their coverage, the subscriber may add them within 60 days of their loss of coverage with supporting documentation.



Other non-enrolled eligible family dependents may also be added at the same time as the newly qualified family dependent.

## Effective Date of Coverage – Other Than Dependent Under a Qualified Medical Child Support Order

- Coverage is effective based on your qualifying event or special enrollment period as defined by PPACA. If the family dependent is not enrolled within 60 days, coverage will not begin until the next open enrollment period's effective date.
- For a family dependent who lost coverage and notifies BCN within 60 days, coverage will be effective based on PPACA guidelines. If you do not notify BCN within 60 days, coverage will not begin until the next open enrollment period's effective date.
- Adopted children are eligible for coverage from the date of placement or the first of the following month.



Placement means when the subscriber becomes totally responsible for the child; therefore, the child's coverage may begin before the child lives in the subscriber's home.

## 1.3 *Dependent Under a Qualified Medical Child Support Order*

### **Eligibility**

The child will be enrolled under a Qualified Medical Child Support Order if the subscriber is under court or administrative order that makes the subscriber legally responsible to provide coverage.



A copy of the court order, court-approved settlement agreement or divorce decree is required to enroll the child. If you have questions about whether an order is “qualified” for purposes of State law, call Customer Service at the number provided on the back of your BCN ID card or refer to Section 7, Obtaining Additional Information.

### **Enrollment**

The dependent child under this section may be enrolled at any time, preferably within 60 days of the court order.

In addition:

- If the subscriber parent who is under court order to provide coverage does not apply, the other parent or the state Medicaid agency may apply for coverage for the child.
- A subscriber parent who has individual coverage must change from individual coverage to family coverage.



Rates will increase for family coverage.

- If the parent, who is under a court or administrative order to provide coverage for the child, is not already a subscriber, that parent may enroll (if eligible) when the child is enrolled.
- Neither parent may disenroll the child from an active contract while the court or administrative order is in effect, unless the child becomes covered under another plan.

### **Effective Date of Coverage**

- If BCN receives notice within 60 days of the court or administrative order, coverage is effective as of the date of the order or as of the date defined by PPACA.
- If BCN receives notice later than 60 days from the date of the order, coverage is effective on the date BCN receives notice.

## **1.4 Principally Supported Child**

### **Eligibility**

A principally supported child must:

- Not be the child of the subscriber or spouse by birth, legal adoption or legal guardianship
- Be related to the subscriber by blood or marriage (for example, grandchild, niece or nephew)
- Be less than 26 years of age
- Be unmarried
- Live full-time in the home with the subscriber
- Not be eligible for Medicare
- Be dependent on the subscriber for principal financial support in accordance with Internal Revenue Service standards and have met these standards for at least 6 full months prior to applying for coverage.

### **Enrollment**

You may apply for coverage for a principally supported child after you have been the principal support for 6 months. Coverage will begin 3 months after the application is accepted by BCN.

To apply, you must furnish the following:

- Evidence that the child was reported as a dependent on the subscriber's most recently filed tax return; or
- Evidence and a sworn statement that the dependent qualified for dependent tax status in the current year; and
- Proof of eligibility if requested by BCN.

### **Effective Date of Coverage**

Coverage for a principally supported child begins on the first day of the month, 3 months after application and proof of support is received and accepted by BCN.

The premium payment must have been received by BCN prior to the effective date of coverage.

## **1.5 Additional Eligibility Guidelines**

The following guidelines apply to all members:

- **Change of Status:** You agree to notify BCN within 60 days of any change in eligibility status of you or any family dependents. When a member is no longer eligible for coverage, they are responsible for payment for any services or benefits.
- We will only pay for covered Services you receive when you are a BCN member covered under this certificate. If you are admitted to a hospital or skilled nursing facility either when you become a member or when your BCN membership ends, we will only pay for covered services provided during the time you were a member.

## SECTION 2: Other Party Liability

### IMPORTANT NOTICE

BCN does not pay claims or coordinate benefits for services that:

- Are not provided or preauthorized by BCN and a primary care physician
- Are not covered services under this certificate

It is your responsibility to provide complete and accurate information when requested by us in order to administer Section 2. Failure to provide requested information, including information about other coverage may result in a denial of claims.

### Applicable to Members Who Participate with an HSA

You (and your family dependent if you have dependent coverage) generally cannot have any other health coverage that is not a HDHP. You can have additional insurance that provides benefits only for the following:

- Liabilities incurred under workmen's compensation laws, tort liabilities, or liabilities related to ownership or use of property
- A specific disease or illness
- A fixed amount per day (or other period) of hospitalization

You can also have coverage (whether provided through insurance or otherwise) for the following items:

- Automobile insurance
- Disability
- Dental care
- Vision care
- Long term care

### **2.1 Non-duplication**

- BCN coverage provides you with the benefits for health care services as described in this Certificate.
- BCN coverage does not duplicate benefits or pay more for covered services than the BCN approved amount.
- BCN does not allow "double-dipping" meaning that the member and/or provider is not eligible to be paid by both BCN and another health plan or another insurance policy.
- This is a coordinated certificate, meaning coverage described in this certificate will be reduced to the extent that the services are available or payable by other health plans or policies under which you may be covered, whether or not you make a claim for payment under such health plan or policy.

## **2.2 Coordination of Benefits**

We coordinate benefits payable under this certificate per Michigan's Coordination of Benefits Act.

## **2.3 Subrogation and Reimbursement**

Subrogation is the assertion by BCN of your right, or the rights of your dependents or representatives, to make a legal claim against or to receive money or other valuable consideration from another person, insurance company or organization.

Reimbursement is the right of BCN to make a claim against you, your dependents or representatives if you or they have received funds or other valuable consideration from another party responsible for benefits paid by BCN.

### **Definitions**

The following terms used in this section have the following meanings:

#### **Claim for Damages**

A lawsuit or demand against another person or organization for compensation for an injury to a person when the injured party seeks recovery for the medical expenses.

#### **Collateral Source Rule**

A legal doctrine that requires the judge in a personal injury lawsuit to reduce the amount of payment awarded to the plaintiff by the amount of benefits BCN paid on behalf of the injured person.

#### **Common Fund Doctrine**

A legal doctrine that requires BCN to reduce the amount received through subrogation by a pro-rata share of the plaintiff's court costs and attorney fees.

#### **First Priority Security Interest**

The right to be paid before any other person from any money or other valuable consideration recovered by:

- Judgment or settlement of a legal action
- Settlement not due to legal action
- Undisputed payment

#### **Lien**

A first priority security interest in any money or other valuable consideration recovered by judgment, settlement or otherwise up to the amount of benefits, costs and legal fees BCN paid as a result of the plaintiff's injuries.

#### **Made Whole Doctrine**

A legal doctrine that requires a plaintiff in a lawsuit be fully compensated for his or her damages before any subrogation liens may be paid.

## Other Equitable Distribution Principles

Any legal or equitable doctrines, rules, laws or statutes that may reduce or eliminate all or part of BCN's claim of subrogation.

## Plaintiff

A person who brings the lawsuit or claim for damages. The plaintiff may be the injured party or representative of the injured party.

## **Your Responsibilities**

In certain cases, BCN may have paid for health care services for you or other members on your contract that should have been paid by another person, insurance company or organization.

In these cases:

- You assign to us your right to recover what BCN paid for your medical expenses for the purpose of subrogation. You grant BCN a lien or right of recovery.
- Reimbursement on any money or other valuable consideration you receive through a judgment, settlement or otherwise regardless of 1) who holds the money or other valuable consideration or where it is held; 2) whether the money or other valuable consideration is designated as economic or non-economic damages; and 3) whether the recovery is partial or complete.
- You agree to inform BCN when your medical expenses should have been paid by another party but was not due to some act or omission.
- You agree to inform BCN when you hire an attorney to represent you, and to inform your attorney of BCN's rights and your obligations under this certificate.
- You must do whatever is reasonably necessary to help BCN recover the money paid to treat the injury that caused you to claim damages for personal injury.
- You must not settle a personal injury claim without first obtaining written consent from BCN if the settlement relates to services paid by BCN.
- You agree to cooperate with BCN in our efforts to recover money we paid on your behalf.
- You acknowledge and agree that this certificate supersedes any made whole doctrine, collateral source rule, common fund doctrine or other equitable distribution principles.
- You acknowledge and agree that this certificate is a contract between you and BCN and any failure by you, other members on the contract or representatives to follow the terms of this certificate will be a material breach of your contract with us.
  - a) When you accept a BCN ID card for coverage, you agree that, as a condition to receiving benefits and services under this certificate, you will make every effort to recover funds from the liable party.
  - b) When you accept a BCN ID card for coverage, it is understood that you acknowledge BCN's right of subrogation. If BCN requests, you will authorize this action through a subrogation agreement. If a lawsuit by you or by BCN results in a financial recovery greater than the services and benefits provided by BCN, BCN has the right to recover its legal fees and costs out of the excess.
  - c) When reasonable collection costs and legal expenses are incurred in recovering amounts that benefit both you and BCN, the costs and legal expenses will be divided equitably.

## Your Responsibilities (continued)

- d) You agree not to compromise, settle a claim, or take any action that would prejudice the rights and interests of BCN without obtaining BCN's prior written consent.
- e) BCN will have the right to recover from you the amount to which BCN has a right to subrogation. If you refuse or do not cooperate with BCN regarding subrogation, it will be grounds for terminating membership in BCN upon 30 days written notice. You have the right to appeal our decision by contacting Customer Service.

## SECTION 3: Member Rights and Responsibilities

### 3.1 Confidentiality of Health Care Records

Your health care records are kept confidential by BCN, its agents and the providers who treat you.

You agree to permit providers to release information to BCN. This can include medical records and claims information related to Services you may receive or have received.

BCN agrees to keep this information confidential. Consistent with our Notice of Privacy Practice, information will be used and disclosed only as preauthorized or as required by or as may be permissible under the law.

It is your responsibility to cooperate with BCN by providing health history information and helping to obtain prior medical records at the request of BCN.

### 3.2 Inspection of Medical Records

You have access to your own medical records or those of your minor children or wards at your provider's office during regular office hours. In some cases, access to records of a minor without the minor's consent may be limited by law or applicable BCN policy.

### 3.3 Primary Care Physician (PCP)

BCN requires you to choose a primary care physician. You have the right to designate any primary care physician who is a participating physician and who is able to accept you or your family members. If you do not choose a primary care physician upon enrollment, we will choose one for you.

For children under the age of 18 ("minors"), you may designate a participating pediatrician as the primary care physician if the participating pediatrician is available to accept the child as a patient. Alternatively, the parent or guardian of a minor may select a participating family practitioner or general practitioner as the minor's primary care physician and may access a participating pediatrician for general pediatric services for the minor (hereinafter "pediatric services"). No PCP referral is required for a minor to receive pediatric services from the participating pediatrician.



## Primary Care Physician (PCP) (continued)

You do not need preauthorization from BCN or from any other person, including your primary care physician, in order to obtain access to obstetrical or gynecological care from a participating provider who specializes in obstetric and gynecologic care. The participating specialist, however, may be required to comply with certain BCN procedures, including obtaining preauthorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. The female member retains the right to receive the obstetrical and/or gynecological services directly from her primary care physician.

Information on how to select a primary care physician, and for a list of participating primary care physician, participating pediatricians and participating health care professionals (including certified and registered nurse midwives) who specialize in obstetrics or gynecology is available at <http://www.bcbsm.com/> or by calling Customer Service at the number provided on the back of your BCN ID card.

If after reasonable efforts, you and the primary care physician are unable to establish and maintain a satisfactory physician-patient relationship, you may be transferred to another primary care physician. If a satisfactory physician-patient relationship cannot be established and maintained, you may be asked to disenroll upon 30 days written notice; all dependent family members will also be required to disenroll from coverage. (See Section 5)

### **3.4 Refusal to Accept Treatment**

You have the right to refuse treatment or procedures recommended by participating providers for personal or religious reasons. However, your decision could adversely affect the relationship between you and your physician, and the ability of your physician to provide appropriate care for you.

If you refuse the treatment recommended, and the participating providers believes that no other medically acceptable treatment is appropriate, the participating provider will notify you. If you still refuse the treatment or request procedures or treatment that BCN and/or the participating provider regards as medically or professionally inappropriate, treatment of the condition or complications caused by failure to follow the recommendations of the participating provider will no longer be payable under this certificate.

### **3.5 Grievance Procedure**

BCN and your primary care physician are interested in your satisfaction with the services and care you receive as a member. If you have a problem relating to your care, we encourage you to discuss this with your primary care physician first. Often your primary care physician can correct the problem to your satisfaction. You are always welcome to contact our Customer Service department with any questions or problems you may have.

We have a formal grievance process if you are unable to resolve your concerns through Customer Service, or to contest an adverse benefit determination.

## Grievance Procedure (continued)

At any step of the grievance process, you may submit any written materials to help us in our review. You have 180 calendar days from the date of discovery of a problem to file a grievance with or appeal a decision by BCN. There are no fees or costs charged to you when filing a grievance.

If you are member of an ERISA (Employee Retirement Security Act) qualified group, you have the right to bring a civil action against BCN after completing the BCN internal grievance procedures under the terms applying to ERISA groups. Non-ERISA group members, including their dependents, and non-group members, including their dependents, must exhaust all grievance steps (including external review by the Department of Insurance & Financial Services) prior to filing civil action. You may obtain further information from the local U.S. Department of Labor or by contacting the Department of Insurance & Financial Services at the number and address below.

## Definitions

### Adverse Benefit Determination

Includes the following:

- A request for a benefit, on application of any utilization review technique, does not meet the requirements for medical necessity, appropriateness, health care setting, level of care, or effectiveness or is determined to be experimental or investigational and is therefore denied, reduced, or terminated or payment is not provided or made, in whole or in part, for the benefit
- The denial, reduction, termination, or failure to provide or make payment, in whole or in part, for a benefit based on a determination of a covered person's eligibility for coverage
- A prospective or retrospective review determination that denies, reduces, or terminates or fails to provide or make payment, in whole or in part, for a benefit
- A rescission of coverage determination
- Failure to respond in a timely manner to request for a determination

### Pre-Service Grievance

An appeal that you can file when you disagree with our decision not to pre-approve a service you have not yet received.

### Post-Service Grievance

An appeal that you file when you disagree with our payment decision or our denial for a service that you have already received.

## ***Review and Decision by the BCN Grievance Panel***

To submit a grievance, you or someone authorized by you in writing, must submit a statement of the problem in writing, to the Appeals and Grievance Unit in the Customer Services department at the address listed below:

Appeals and Grievance Unit  
Blue Care Network  
P. O. Box 284  
Southfield, MI 48086-5043  
Fax 866-522-7345

The Appeals and Grievance Unit will review your grievance and give you our decision within 30 calendar days for pre-service and 60 calendar days for post-service.

The person or persons who made the initial determination are not the same individuals involved in the grievance panel. When an adverse determination is made, BCN will provide you with a written statement, containing the reasons for the adverse determination, the next step of the grievance process and forms used to request the next grievance step. BCN will provide, upon request and free of charge, all relevant documents and records relied upon in reaching an adverse determination.

If the grievance pertains to a clinical issue, the grievance will be forwarded to an independent Medical Consultant within the same or similar specialty for review. If BCN needs to request medical information, an additional 10 business days may be added to the resolution time. When an adverse determination is made, a written statement, in plain English, will be sent within 5-calendar days of the panel meeting, but not longer than 30-calendar days for pre-service and 60-calendar days for post-service after receipt of the request for review. Written confirmation will contain the reasons for the adverse determination, the next step of the grievance process and the form used to request an external grievance review. BCN will provide, upon request and free of charge, all relevant documents and records relied upon in reaching an adverse determination.

## ***External Review***

If you do not agree with the decision or our internal grievance process is waived, you may appeal to Department of Insurance & Financial Services (DIFS).

You may mail your request and the required forms that we give you to:

Department of Insurance and Financial Services  
Office of General Counsel  
Health Care Appeals Section  
P.O. Box 30220  
Lansing, MI 48909-7720

You may also contact the Department with your request by phone, fax, or online:

Phone: 877-999-6442  
Fax: 517-284-8837  
Online: <https://difs.state.mi.us/Complaints/ExternalReview.aspx>

## External Review (continued)

When filing a request for an external review, the member will be required to authorize the release of any medical records that may be required to be reviewed for the purpose of reaching a decision on the external review.

If we fail to provide you with our final determination within 30 calendar days for pre-service or 60-calendar days for post-service (plus 10 business days if BCN requests additional medical information) from the date we receive your written grievance, you will be considered to have exhausted the internal grievance process and may request an external review from the Department of Insurance and Financial Services. You must do so within 127 days of the date you received either our final determination or the date our final determination was due. Mail your request for a standard external review, including the required forms that we will provide to you, to the above address.

### **Expedited Review**

Under certain circumstances – if your medical condition would be seriously jeopardized during the time it would take for a standard grievance review – you can request an expedited review. You, your doctor or someone acting on your behalf can initiate an expedited review by calling Customer Service or faxing us at 866-522-7345.

We will decide within 72 hours of receiving both your grievance and your physician's confirmation. If we tell you our decision verbally, we must also provide a written confirmation within two business days. If we fail to provide you with our final determination timely or you receive an adverse determination, you may request an expedited external review from DIFS within 10-calendar days of receiving our final determination. In some instances, we may waive the requirement to exhaust our internal grievance process.

## **3.6 Continuity of Care for Professional Services**

When a contract terminates between BCN and a participating provider (including your primary care physician) who is actively treating you for conditions and under the circumstances listed below, the disaffiliated physician may continue treating you.

### **Continuity of Care for Existing Members**

#### **Physician Requirements**

The continuity of care provisions apply only when your physician:

- Notifies BCN of his or her agreement to accept the BCN approved amount as payment in full for the services provided
- Continues to meet BCN's quality standards
- Agrees to adhere to BCN medical and quality management policies and procedures

It is the responsibility of the physician to notify you within 15 days of the date the BCN contract ended of his or her willingness to continue accepting payment from BCN for covered services.

## Continuity of Care for Existing Members (continued)

### Medical Conditions and Coverage Time Limits

If the physician provides notification of such an option, BCN will permit the member to continue an ongoing course of treatment as follows:

- **Pregnancy Related:** If you are in your second or third trimester of pregnancy at the time of the physician's disaffiliation, services provided by your physician may continue post-partum care (typically six weeks) for covered services directly related to your pregnancy.
- **Terminal Illness:** If you were diagnosed as terminally ill (with a life expectancy of 6 months or less) and were receiving treatment from the disaffiliated provider related to your illness prior to the end of the provider's BCN contract, coverage for services provided by your provider may continue for the ongoing course of treatment through death.
- **Life-Threatening Condition:** If you have a life-threatening disease or condition for which death is likely if the course of treatment is interrupted. Coverage for services provided by the disaffiliated provider may continue through the current period of active treatment or 90 calendar days from the time the provider's contract with BCN ended, whichever comes first.
- **Other Medical Conditions:** For chronic (ongoing) and acute medical conditions (a disease or condition requiring complex ongoing care such as chemotherapy, radiation therapy, surgical follow-up visits) when a course of treatment began prior to the treating physician's disaffiliation.

Coverage for services provided by the disaffiliated provider may continue through the current period of active treatment or 90 calendar days from the time the provider's contract with BCN ended, whichever comes first. The treating physician or health care provider must attest that your condition would worsen or interfere with anticipated outcomes if your care were discontinued. Your participating primary care physician must coordinate all other services in order for them to be covered services.

### Coverage

If the former participating provider (including your primary care physician) provides notification to you and agrees to meet the "Physician Requirements" listed above, BCN will continue to provide coverage for the covered services when provided for an ongoing course of treatment, subject to Medical Conditions and Coverage Time Limits detailed above. In order for additional covered services to be paid, your participating primary care physician must provide or coordinate all such services.



You will be responsible for any amount charged by the nonparticipating provider if the above criteria are not met unless you obtain a referral to the physician from your primary care physician and authorization from BCN.

### **Continuity of Care for New Members**

If you are a new member and want to continue an active course of treatment from your existing, nonparticipating provider, you may request enrollment in BCN's continuity of care program. In order for the services to be paid by BCN, at the time of enrollment you must have selected a primary care physician who will coordinate your care with the nonparticipating provider.

## Continuity of Care for New Members (continued)

Eligibility criteria to participate in the continuity of care program include the circumstances and time periods described below:

### Coverage Time Limits and Qualification Criteria

**Pregnancy Related:** If you are in your second or third trimester of pregnancy at the time of enrollment, coverage provided by your nonparticipating provider may continue through post-partum care for covered services directly related to your pregnancy.

**Terminal Illness:** If you were diagnosed as terminally ill (with a life expectancy of six months or less) and were receiving treatment from the nonparticipating provider related to your illness prior to enrollment, coverage for services provided by your nonparticipating provider may continue for the ongoing course of treatment through death.

**Other Medical Conditions:** For chronic and acute medical conditions when a course of treatment began prior to enrollment, coverage for services provided by the nonparticipating provider may continue through the current period of active treatment or 90 calendar days from the time of enrollment, whichever comes first.

### Coverage

Coverage will be provided for covered services for an ongoing course of treatment, subject to Coverage Time Limits and Qualification Criteria detailed above. In order for additional covered services to be paid, your participating primary care physician must provide or coordinate all such services.



You will be responsible for any amount charged by the nonparticipating provider if the above criteria are not met unless you obtain a referral to the physician from your primary care physician and authorization from BCN.

## **3.7 Additional Member Responsibilities**

You have the responsibility to do the following:

- Read the member handbook, this certificate and all other materials for members
- Call customer service with any questions
- Comply with the plans and instructions for care that you have agreed on with your practitioners
- Provide, to the extent possible, complete and accurate information that BCN and its participating providers need in order to provide you with care
- Make and keep appointments for non-emergency medical care. You must call the doctor's office if you need to cancel an appointment
- Participate in the medical decisions regarding your health
- Participate in understanding your health problems and developing mutually agreed upon treatment goals
- Comply with the terms and conditions of the coverage provided

### 3.8 Preauthorization Process

Some services and supplies require preauthorization by your primary care physician and/or BCN. Section 8 tells you which services and supplies need preauthorization. You can get a complete and detailed list by contacting customer service. The list may change from time to time.

This chart describes the type of request, preauthorization procedures and time frames.

Type of Request	Time to Request Additional Information	Time to Obtain Additional Information	Time to Decision	Time to Initial Notification	Time to Written Notification
Pre-service urgent requests requiring additional information	Within 24 hours of receipt of request	Within 48 hours of notifying provider of the need for additional information	Within 72 hours from receipt of request	Practitioner notified by telephone or fax within 72 hours from receipt of request for approvals or denials	Written notification is given to member and provider within 3 days from initial oral notification
Pre-service urgent requests with all information	Not applicable	Not applicable	Within 24 hours of receipt of request	Practitioner notified by telephone or fax within 24 hours from receipt of request for approvals or denials	Written notification is given to member and provider within 3 days from initial oral notification
Pre-service non-urgent requests with all information	Not applicable	Not applicable	Within 14 days from receipt of request	Initial notification is given to member and provider within 14 days from receipt of request	Written notification is given to member and provider within 14 days from receipt of request
Pre-service non-urgent requests requiring additional information	Within 5 days of receipt of request - Written request for information is sent to member and provider	Within a minimum of 45 days of request for information	Within 14 days of receipt of information	Initial notification is given to member and provider within 14 days from receipt of information	Written notification is given to member and provider within 14 days from receipt of information

Type of Request	Time to Request Additional Information	Time to Obtain Additional Information	Time to Decision	Time to Initial Notification	Time to Written Notification
Concurrent care	Within 24 hours of receipt of request	Within 48 hours of notifying provider of the need for additional information	Within 72 hours from receipt of request	Practitioner notified by telephone or fax within 72 hours from receipt of request	Written notification is given to member and provider within 3 days from initial oral notification
Urgent concurrent care	Not applicable	Not applicable	Within 24 hours of receipt of request	Initial notification is given to provider within 24 hours of receipt of request	Written notification of denial is sent to member and provider within 3 days from initial oral notification
Post-service requests with all information	Not applicable	Not applicable	Within 30 days of receipt of request	Not applicable	Within 30 days of receipt of request
Post-service requests requiring additional information	Within 5 days of receipt of request. Written request for information is sent to member and provider	Within a minimum of 45 days of request for information	Within 14 days of receipt of information	Not applicable	Written notification is given to member and provider within 14 days from receipt of information

### 3.9 Pediatric Dental Essential Health Benefit

The Affordable Care Act (ACA) requires that Qualified Health Plans (QHPs) like this one offer 10 Essential Health Benefits (EHBs). One benefit is pediatric dental coverage. This requirement applies to anyone who obtains medical coverage, regardless of their age.

Members over 18 years of age without dependents are still required to have the pediatric dental benefit EHB as part of their plans. This certificate satisfies the ACA requirement for pediatric dental coverage as part of a Qualified Health Plan. This certificate **does not** provide dental benefits to members over 18 years of age. There is **no rate** added to your premium to satisfy the ACA-mandated pediatric dental coverage.

To satisfy the ACA pediatric dental coverage mandate for members under 18 years of age, a stand-alone pediatric dental plan (SADP) is available. This SADP may be purchased by a subscriber who is 18 years of age on the plan's effective date, or by a subscriber with dependents under 18 years of age. Contact Customer Service for more information on how and when you may purchase a stand-alone pediatric dental plan.



## **SECTION 4: Forms, Identification Cards, Records and Claims**

### **4.1 Forms and Applications**

You must complete and submit any enrollment form or other forms that BCN requests. You represent that any information you submit is true, correct and complete.

The submission of false or misleading information in connection with coverage is cause for rescission of your contract upon 30 days written advance notice.

You have the right to appeal our decision to rescind your coverage by following the grievance procedure as described in Section 3 and in the member handbook. The grievance procedure is also on our web site at <http://www.bcbsm.com/>. To obtain a copy, you can call Customer Service at the number shown on the back of your BCN ID card.

### **4.2 Identification Card**

You will receive a BCN identification card. You must present this card whenever you receive or seek services from a provider. This card is the property of BCN, and its return may be requested at any time.

To be entitled to benefits, the person using the card must be the member on whose behalf all premiums have been paid. If a person is not entitled to receive benefits, the person must pay for the services received.

If you have not received your card or your card is lost or stolen, please contact Customer Service immediately by calling the number provided in the member handbook. Information regarding your BCN ID card is also on our website at <http://www.bcbsm.com/>.

### **4.3 Misuse of Identification Card**

BCN may confiscate your identification card and may terminate all rights under this certificate if you misuse your identification card by doing any of the following:

- Permit any other person to use your card
- Attempt to or defraud BCN

### **4.4 Membership Records**

- We maintain membership records.
- Benefits under this certificate will not be available unless the member submits information in a satisfactory format.
- If you or someone applying for coverage on your behalf misrepresents your tobacco use or state or county of residence, BCN has the right to recover from you the difference in premium between what you are paying and what you should have paid.
- You are responsible for correcting any inaccurate information provided to BCN. If you intentionally fail to correct inaccurate information, you will be responsible to reimburse BCN for any service paid based on the incorrect information.

#### **4.5 Authorization to Receive Information**

By accepting coverage under this certificate, you agree to the following:

- BCN may obtain any information from providers in connection with services provided to a member
- BCN may disclose any of your medical information to your primary care physician or other treating physicians or as otherwise permitted by law
- BCN may copy records related to your care

#### **4.6 Member Reimbursement**

Your coverage is designed to avoid the requirement that you pay a provider for covered services except for applicable copayments, coinsurance or deductible.

If, however, circumstances require you to pay a provider, ask us in writing to be reimbursed for those services. Written proof of payment must show exactly what services were received including diagnosis, CPT codes, date and place of service. A billing statement that shows only the amount due is not sufficient.

Additional information on how to submit a claim and the reimbursement form is available at <http://www.bcbsm.com/> and in the member handbook.

Send your itemized medical bills promptly to us.

BCN Customer Service  
P. O. Box 68767  
Grand Rapids, MI 49516-8767



Written proof of payment must be submitted within 12 months of the date of service. Claims submitted 12 months past the date of service would not be paid.

## SECTION 5: Termination of Coverage

### 5.1 Termination of Coverage

This certificate is guaranteed renewable and it will continue in effect for one year from the effective date and from year to year thereafter, unless terminated as follows:

- This certificate may be terminated by Blue Care Network with 31 days prior written notice, which shall include reason for termination. Benefits will terminate for subscriber and dependents as of the date of termination of this certificate.
- If the subscriber terminates this certificate, all rights to benefits shall cease as of the effective date of termination.

You must notify us if you want to terminate your coverage under this certificate. Once you provide us with this notice, your coverage will end on one of the following dates.

- If you notify us at least 14 days before the date you want your coverage to end, your coverage will end on your requested date
- If you notify us in less than 14 days before the date you want your coverage to end, we will end it on your requested date only if it is feasible for us to do so
- In all other cases, we will end your coverage 14 days after your request that your coverage be terminated



If you purchased coverage under this certificate on the marketplace, you may terminate it only if you contact the marketplace with proper notice.

### 5.2 Termination for Nonpayment

#### Nonpayment of Premium

- If you fail to pay the premium by the due date, coverage for you and your dependents will be terminated.
- If the coverage is terminated, any benefits incurred by a member and paid by BCN after the termination will be charged to the subscriber as permitted by law.
- **Grace Period:** A grace period of 31 days will be granted for the payment of each premium falling due after the first premium, during which grace period the policy shall continue in force.
- **If you are receiving an advance payment of a federal premium tax credit** and had paid at least one full month of premium during the current benefit year, you will be given a three-consecutive month grace period before we will cancel your coverage for not paying your premium when due. If you need health care service at any time during the second and third months of the grace period, we will hold payment for claims beginning on the first day of the second month of the grace period and notify the participating provider that we are not paying these claims during this time. If we do not receive your payment in full for all premiums due before the grace period ends, your coverage will be cancelled. Your last day of coverage will be the last day of the first month of the three-month grace period. All claims for any health services that were provided after the last day of coverage will be denied.

## Termination for Nonpayment (continued)

### **Nonpayment History**

BCN may refuse to accept an application for enrollment or may decline renewal of any member's coverage if the applicant or any member on the contract has a history of delinquent payment of their share of the costs for covered services.

### **Nonpayment of Member's Cost Sharing**

BCN may terminate coverage for a member under the following conditions:

- If you fail to pay applicable copayments, deductible, coinsurance or other fees within 90 days of their due date; or
- If you do not make and comply with acceptable payment arrangements with the Participating provider to correct the situation

The termination will be effective at the renewal date of the certificate. BCN will give reasonable notice as required by law of such termination.

## **5.3 Termination of a Member's Coverage**

### **Termination\***

Coverage for any member may also be terminated for any of the reasons listed below. Such termination is subject to legally required notice and grievance rights, if applicable:

- You no longer meet eligibility requirements
- Coverage is cancelled for nonpayment
- You misuse your coverage
- Misuse includes illegal or improper use of your coverage such as:
  - Allowing an ineligible person to use your coverage
  - Requesting payment for services you did not receive
- You fail to repay BCN for payments we made for services that were not a benefit under this certificate, subject to your rights under the appeal process
- You are satisfying a civil judgment in a case involving BCN
- You are repaying BCN funds you received illegally
- You are serving a criminal sentence for defrauding BCN
- We no longer offer this coverage
- BCN exits the individual market
- Your cessation of association membership

\*The termination reasons defined above are applicable only if you purchased your coverage off of the Health Insurance Marketplace. If you purchased your coverage on the Health Insurance Marketplace, see Section 7.18.

## Termination of a Member's Coverage (continued)

### Rescission

If you commit fraud that in any way affects your coverage or make an intentional misrepresentation of material fact to obtain, maintain or that otherwise affects your coverage, BCN will consider you in breach of contract and, upon 30 days' written advance notice your membership may be rescinded. Once we notify you that we are rescinding your coverage, we may hold or reject claims during this 30-day period. In some circumstances, fraud or intentional misrepresentation of material fact may include:

- Misuse of the BCN ID card (Section 4)
- Intentional misuse of the BCN system
- Knowingly providing inaccurate information regarding eligibility

You have the right to appeal our decision to rescind your coverage by following the BCN grievance procedure in Section 3 of this certificate. You can also find this procedure in your member handbook, at <http://www.bcbsm.com/> or you can contact Customer Service who will provide you with a copy.

### **5.4 Extension of Benefits**

All rights to BCN benefits end on the termination date **except**:

- Benefits will be extended for a preauthorized inpatient admission that began prior to the termination date. Coverage is limited to facility charges; professional claims are not payable after the termination date.

As noted in Section 1, benefits are only provided when members are eligible and covered under this certificate. However, as permitted by law, this extension of benefits will continue only for the condition being treated on the termination date, and only until any one of the following occurs:

- You are discharged
- Your benefit exhausted prior to the end of the contract
- You become eligible for other coverage



If coverage is rescinded due to fraud or intentional misrepresentation of a material fact, this extension shall not apply.

## **SECTION 6: Continuation Coverage**

### **6.1 *Loss of Coverage by Dependent***

If a family dependent ceases to be eligible for coverage because of:

- Death of the subscriber
- Divorce of the subscriber
- Change of residence
- Loss of dependent status

Then the family dependent may apply for coverage. A minor or totally disabled dependent who is 19 years or older, may be covered only as a dependent on a parent's contract.

## **SECTION 7: Additional Provisions**

### **7.1 Notice**

Any notice that BCN is required to give its members will be:

- In writing
- Delivered personally or sent by U.S. Mail
- Addressed to your last address provided to BCN

### **7.2 Change of Address**

You must notify BCN immediately if your address changes. Except as otherwise stated in this certificate, you must live within the BCN Service Area for at least 180 days a year.

### **7.3 Headings**

The titles and headings in this certificate are not intended as part of this certificate. They are intended to make your certificate easier to read and understand.

### **7.4 Governing Law**

The certificate of coverage is made and will be interpreted under the laws of the State of Michigan and federal law where applicable.

### **7.5 Execution of Contract of Coverage**

When you sign the BCN enrollment form, you indicate your agreement to all terms, conditions, and provisions of coverage as described in this certificate.

### **7.6 Assignment**

Benefits covered under this certificate are for your use only. They cannot be transferred or assigned. Any attempt to assign them will automatically terminate all your rights under this certificate. You cannot assign your right to any payment from us or for any claim or cause of action against us to any person, provider, or other insurance company.

We will not pay a provider except under the terms of this certificate.

### **7.7 Policies, Member Handbook and Welcome Kit**

Reasonable policies, procedures, rules and interpretation may be adopted in order to administer the certificate. Your benefits include additional programs and services, as set forth in the member handbook and welcome kit.

## **7.8 Time Limit for Legal Action**

You may not begin legal action against us later than three years after the date of service of your claim. If you are bringing legal action about more than one claim, this time limit runs independently for each claim.

You must first exhaust the grievance and appeals procedures, as explained in this certificate, before you begin law action. You cannot begin legal action or file a lawsuit until 60 days after you notify us that our decision under the grievance and appeals procedure is unacceptable.

## **7.9 Your Contract**

Your contract consists of the following:

- Certificate of coverage
- Any attached riders
- Your member handbook
- The application signed by the subscriber
- The BCN identification card

Your coverage is not contingent on undergoing genetic testing or disclosing results of any genetic testing to us. BCN does not:

- Adjust premiums based on genetic information
- Request/require genetic testing
- Collect genetic information from an individual at any time for underwriting purposes

These documents supersede all other agreements between BCN and members as of the effective date of the documents.

## **7.10 Reliance on Verbal Communication and Waiver by Agents**

Verbal verification of your eligibility for coverage or availability of benefits is not a guarantee of claims payment. All claims are subject to a review of the diagnosis reported, verification of medical necessity, the availability of benefits at the time the claim is processed, as well as the conditions, limitations, exclusions, maximums, copayments, deductible and coinsurance under your certificate and attached riders.

No agent or any other person, except an officer of BCN, has the authority to do any of the following:

- Waive any conditions or restrictions of this certificate
- Extend the time for making payment

No agent or any other person except an officer of BCN has the authority to bind BCN by making promises or representations, or by giving or receiving information.



## 7.11 Amendments

- This certificate and the contract between you and BCN are subject to amendment, modification or termination.
- Such changes must be made in accordance with the terms of the certificate or by mutual agreement between you and BCN with regulatory approval and with prior notice.

## 7.12 Major Disasters

In the event of major disaster, epidemic or other circumstances beyond the control of BCN, BCN will attempt to provide covered services insofar as it is practical, according to BCN's best judgment and within any limitations of facilities and personnel that exist.

If facilities and personnel are not available, causing delay or lack of services, there is no liability or obligation to perform covered services under such circumstances.

Such circumstances include, but are not limited to:

- Complete or partial disruption of facilities
- Disability of a significant part of facility, BCN personnel
- War
- Riot
- Civil insurrection
- Labor disputes not within the control of BCN

## 7.13 Obtaining Additional Information

You can obtain additional information at:

- <http://www.bcbsm.com/>; or
- By writing BCN Customer Service at P.O. Box 68767, Grand Rapids, MI 49516-8767
- Call our Customer Service department at the number shown on the back of your BCN ID card

The following information is available:

- The current provider network in your service area
- The professional credentials of the health care providers who are participating providers
- The names of participating hospitals where individual participating physicians have privileges for treatment
- How to contact the appropriate Michigan agency to obtain information about complaints or disciplinary actions against a health care provider
- Information about the financial relationships between BCN and a participating provider
- Preauthorization requirements and any limitations, restrictions or exclusions on services, benefits or providers



Some of this information is found in the member handbook and on <http://www.bcbsm.com/>.

### **7.14 Right to Interpret Contract**

During claims processing and internal grievances, BCN reserves the right to interpret and administer the terms of the certificate and any riders that amend this certificate. The adverse decisions regarding claims processing and grievances are subject to your right to appeal.

### **7.15 Independent Contactors**

BCN does not directly provide any health care services under this certificate, and we have no right or responsibility to make medical treatment decisions. Medical treatment decisions may only be made by health professionals in consultation with you. Participating providers and any other health professions providing health care services to under this certificate do so as independent contractors.

### **7.16 Clerical Errors**

Clerical errors, such as an incorrect transcription of effective dates, termination dates, or mailings with incorrect information will not change the rights or obligations of you and BCN under this certificate. These errors will not operate to grant additional benefits, terminate coverage otherwise in force or continue coverage beyond the date it would otherwise terminate.

### **7.17 Waiver**

In the event that you or BCN waive any provision of this certificate, you or BCN will not be considered to have waived that provision at any other time or to have waived any other provision. Failure to exercise any right under this certificate does not act as a waiver of that right.

### **7.18 Information About Your Bill and Termination of Coverage**

Each bill for a regular billing cycle covers a one-month period.

If you purchased this coverage on the Health Insurance Marketplace (“Marketplace”) and are eligible for a premium tax credit (subsidy):

- The Marketplace will determine if you are eligible for a subsidy;
- You are responsible only for your portion of the premium, not the subsidy; and
- You will receive subsidies only if this coverage is available on the Marketplace and you purchase this coverage from the Marketplace.

If you are receiving an advance payment of a federal premium tax credit and had paid at least one full month of premium during the current year, you will be given a three-consecutive month grace period before we will cancel your coverage for not paying your premium when due. If you have health care services at any time during the second and third months of the grace period we will hold payment for claims for these services beginning on the first day of the second month of the grace period. We will notify your providers that we are not paying these claims during this time.

If we do not receive your payment in full for all premiums due before the grace period ends, your coverage will be cancelled. Your last day of coverage will be the last day of the first month of the three-month grace period. All claims for any health services that were provided after that last day of coverage will be denied.

## Information About Your Bill and Termination of Coverage (continued)

If you purchased this coverage either off the Marketplace or on the Marketplace but are not eligible for a subsidy:

- Subsidies are not available for coverage purchased off the Marketplace;
- You are responsible for the entire premium amount; and
- You must pay your premium by the due date printed on your bill. When we receive your payment, we will continue your coverage through the period for which you have paid.
- The 90-day grace period does not apply if you do not receive a premium tax credit. If we do not receive your premium by the due date, we will allow you a grace period of 30 days, during which we will send you a final bill. Your coverage will not continue during the grace period. If we receive your premium payment during the grace period, your coverage will be reinstated without a lapse. If we do not receive your payment during the grace period, your coverage will be terminated as of the last day of paid coverage.



Premium payments will only be accepted from the subscriber, member, blood relative, legal guardian or other person or entity authorized under the law to pay the premium on the subscriber's behalf.

If you purchased this coverage on the Health Insurance Marketplace (“Marketplace”), BCN will terminate your coverage only:

- If you are no longer eligible for coverage through the Marketplace
- Non-payment of premium (after grace period)
- For recession for a non-prohibited reason
- If the qualified health plan is terminated or decertified
- You change products
- BCN exits the individual market
- Your cessation of association membership

See Sections 5.1, 5.2 and 5.3b for additional coverage termination information.

## CHAPTER 2 – YOUR BENEFITS

### *Important Information*

This certificate provides you with important information about your health care benefits including preauthorization requirements. Any attached rider(s) provides you with additional information about your cost sharing and benefit maximums. Read the entire certificate and all attached riders carefully.

- The services listed in this chapter are covered when services are provided in accordance with certificate requirements (including referral from PCP or other participating providers) and, when required, are preauthorized or approved by BCN except in an emergency.
- Medical services defined in this certificate are covered services only when they are medically necessary.
- A referral or preauthorization is not a guarantee of payment. All claims are subject to:
  - Review of the diagnosis reported
  - Verification of medically necessary
  - Availability of benefits at the time the claim is processed
  - Conditions, limitations, exclusions, maximums
  - Coinsurance, copayments and deductible under your certificate
- If you receive services that we do not cover, you will pay for the services.
- Your PCP or other participating provider coordinates referrals and preauthorization.
  - For an updated list of services that require preauthorization, contact Customer Service at the number shown on the back of your BCN ID card. You cannot self-refer unless specified in this certificate.
- If there is an insufficient number of participating providers for a specific provider specialty within the BCN Service Area, you may obtain care from a nonparticipating provider only when referred by your PCP and preauthorized or approved by BCN.
- If you purchase a deluxe item or equipment when not medically necessary, the approved amount for the basic item applies toward the price of the deluxe item. You are responsible for any costs over the approved amount.
- Coverage is subject to the limitations and exclusions listed in this chapter.
- A rider may be attached to this certificate. It applies or revises copayments, coinsurance, deductible, out-of-pocket maximum and/or benefit maximums.
- When a Rider is attached to this certificate, the rider will take precedence.
- BCN will manage or may direct your care to a surgical or treatment setting for select services.
- You can find information about other benefits as listed below, in the member handbook or at <http://www.bcbsm.com/>:
  - Disease management
  - Prevention
  - Wellness
  - Care management services
- For an updated list of services that require preauthorization, contact Customer Service at the number shown on the back of your BCN ID card.

## SECTION 8: Your Benefits

### 8.1 Cost Sharing

You may have to pay a deductible, copayment and/or coinsurance for covered services. A rider that amends this certificate will explain what cost sharing you must pay.

#### Cost Sharing = Deductible, Coinsurance and Copayment Calculation

If you have a coinsurance or copayment for a particular service as well as a deductible, you will first be responsible for the payment of the deductible. The coinsurance or copay will be based on the remaining balance of the approved amount. BCN will be responsible to make payment to the provider only after the deductible, coinsurance, and copays have been paid.

#### **Deductible Requirements**

The deductible is the amount you must pay each year before BCN will pay for covered services. A rider that amends this certificate will tell you how much it will be.

Your deductible is based on amounts defined annually by the federal government for High Deductible Health Plans. Your deductible renews each calendar year. It does not carry over to the new year.



The deductible does not apply to preventive services (Section 8.3).

#### Aggregate Deductible

If there are two or more members on a family contract, the entire family deductible amount (aggregate deductible) must be met before BCN pays for any expenses for any one person covered under the plan. **Aggregate deductible** means there is one family deductible amount that must be met first. The entire family deductible may be satisfied by one family member or the combined (aggregate) of the entire family before BCN will pay for covered services. The deductible does not accumulate towards the out-of-pocket maximum.

The approved amount will be applied to the deductible for medical and pharmacy covered services. Charges paid by a member in excess of the approved amount or for non-covered services do not apply toward the deductible.

#### **Copayment (Copay)**

A copayment is a fixed dollar amount you must pay for certain covered services when you receive them. You are responsible for copays defined in this certificate and any riders that amend this certificate. Copays count toward your out-of-pocket maximum. Once you meet your out-of-pocket maximum, you will not be responsible for copays for the remainder of the calendar year.

#### **Coinsurance**

Coinsurance (if any) is the portion of the approved amount that you must pay for covered services. A rider that amends this certificate will tell you if you must pay coinsurance for any covered services.



Coinsurance will not apply to preventive services (Section 8).

### **Out-of-Pocket Maximum**

The out-of-pocket maximum is the most you will pay for covered services under this certificate and any attached riders per calendar year. A rider that amends this certificate will tell you how much it will be. The out-of-pocket maximum includes your BCN medical and BCN prescription drug deductible, copay(s) and coinsurance.

We base your out-of-pocket maximum on the amount defined annually by the federal government. Your out-of-pocket maximum renews each calendar year. It does not carry over to the new year.

Once your out-of-pocket maximum is met, no more deductible, copayments or coinsurance will be required for the remainder of the calendar year.

Payments for the following will not be applied to the out-of-pocket maximum:

- Any premium or contributions paid toward the premium
- Charges paid by you in excess of our approved amount
- Non-covered services

### **Benefit Maximum**

Some of the covered services described in the certificate are covered for a limited number of days or visits per calendar year. This is known as the benefit maximum. Once you have reached a maximum for a covered service, you will be responsible for the cost of the additional services received during that calendar year even when continued care may be medically necessary.

Examples of covered services that have a benefit maximum include, but are not limited to:

- Medical rehabilitation
- Spinal manipulation
- Skilled nursing care

## 8.2 Professional Physician Services (Other Than Behavioral Health Services)

We cover the following services in full after you meet your deductible.

A) Physician services at an office site, hospital location or online visit:

- Primary care physician (PCP)
- BCN participating OB/GYN for female members
- Referral physician
- Online visit

Provided by a BCN participating provider or online vendor selected by BCN to:

- Diagnose a condition
- Make treatment and consultation recommendations
- Write a prescription, if appropriate
- Provide other medical or health treatment

The online visit must allow the member to interact with a BCN participating provider or online visit vendor in real time. Treatment and consultation recommendation made online, including writing a prescription, are to be held to the same standards of appropriate practice as those in traditional settings.

If a cost-sharing rider is attached, the PCP office visit copay applies. If your benefits have a deductible and it applies to PCP office visits, then it will also apply to online visit.



Not all online visit services are considered an online visit but may be considered telemedicine. Telemedicine services will be subject to the same cost sharing as services rendered in an office setting.


***Online visit exclusions include but are not limited to:***

- Reporting of normal test results
- Provision of educational materials
- Handling of administration issues, such as registration, scheduling of appointments, or updating billing information



Non-preventive diagnostic, therapeutic and surgical procedures performed in the office are subject to the applicable deductible. See Preventive and Early Detection Services and Outpatient Services sections for further information about office visits.

## Professional Physician Services (Other Than Behavioral Health Services) (continued)

- B) **Maternity prenatal and postnatal office visits** when provided by your primary care physician or participating OB/GYN or participating certified nurse midwife.
- Routine prenatal maternity care is covered in full; deductible does not apply.
  - Non-routine prenatal maternity care is covered in full after deductible.
  - Postnatal care is covered in full; deductible does not apply.
  - Maternity education is covered when provided by your PCP or participating OB/GYN.
-  If cost sharing rider is attached, cost sharing does not apply to routine prenatal visits. The cost sharing does apply to non-routine (non-preventive) high-risk prenatal visits and postnatal care.
- C) **Home Visits** by a physician in your home or temporary residence.
- For home health care services other than physician visits, see the Home Health Care Services section in this chapter for additional information.
- D) **Inpatient Professional Services** while you are in an inpatient hospital or skilled nursing facility or inpatient rehabilitation center when preauthorized by BCN and billed by a physician.
- E) **Allergy Care** — Allergy testing, evaluation, serum, injection of allergy serum and related office visits.
- F) **Chiropractic Services and Osteopathic Manipulative Therapy** when provided by a BCN participating chiropractor or osteopathic physician, referred by your primary care physician and preauthorized by BCN.

Mechanical traction once per day is covered when it is performed with chiropractic spinal manipulation.

Radiological services and X-rays are covered when preauthorized. See Outpatient Services section and any attached riders for cost-sharing information.

### **Benefit Maximum**

Osteopathic manipulative therapies on any location of the body and chiropractic spinal manipulations to treat misaligned or displaced vertebrae of the spine are limited to the benefit maximum of 30 combined visits per member per calendar year. For example, a spinal manipulation performed by a chiropractor will reduce the number of spinal manipulations available from an osteopathic physician.

Visits for mechanical traction are applied toward your benefit maximum for physical, speech and language pathology, and occupational therapy services. Any combination of therapies (mechanical traction or physical, speech and language pathology, and occupational therapy) is limited to a combined benefit defined under Outpatient Therapy section.



## Professional Physician Services (Other Than Behavioral Health Services) (continued)

- G) Eye Care — Treatment of medical conditions and diseases of the eye when services are referred by your primary care physician and preauthorized by BCN.

### 8.3 Preventive and Early Detection Services

We cover preventive and early detection services as defined in the federal Patient Protection and Affordable Care Act (“PPACA”). These services must be provided or coordinated by your primary care physician. Services are modified by the federal government from time to time.

Preventive services include but are not limited to the following:

- Health screenings, health assessments, and adult physical examinations set at intervals in relation to your age, sex and medical history.

Health screenings include but are not limited to:

- Obesity
  - Glaucoma
  - EKG
  - Vision and hearing (See Section 9 for exclusions)
  - Type 2 diabetes mellitus
  - Abdominal aortic aneurysm (one-time ultrasonography screening for smokers)
- Women’s health and well-being
    - Gynecological (well woman) examinations including routine pap smear and mammography screening
    - Screening for sexually transmitted diseases; HIV counseling and screening
    - Contraceptive counseling and methods; office administered contraceptive devices and appliances; such as intrauterine devices (IUDs); implantable and injected drugs such as Depo-Provera; and diaphragms including measurement, fittings, removal, administration and management of side effects
    - Maternity counseling for the promotion and support of breast-feeding and prenatal vitamin counseling
    - Routine preventive prenatal office visits
    - Breast pump and associated supplies needed to support breast-feeding covered only when preauthorized and obtained from a participating durable medical equipment provider and as mandated by law. Convenience items such as storage containers, bags, bottles and nipples are not covered. (See Durable Medical Equipment section for limitations and exclusions)
    - Maternity screening for iron deficiency anemia, Hepatitis B Virus infection (at first prenatal visit) and Rh(D) incompatibility screening
    - Screening for gestational diabetes
    - Bone density screening
    - Screening and counseling for interpersonal and domestic violence
    - Female sterilization services

## Preventive and Early Detection Services (continued)

### Women's health and well-being (continued)

- Genetic counseling and BRCA testing if appropriate for women whose family history is associated with an increased risk for deleterious mutations in the BRCA1 or BRCA2 genes
- Newborn and well-child assessments and examinations
- Immunizations (pediatric and adult) as recommended by the Advisory Committee on Immunization Practices or other organizations recognized by BCN
- Screening colonoscopy and flexible sigmoidoscopy
- Morbid Obesity Weight Management - Dietician services billed by a physician or other provider recognized by BCN
- Depression screening, substance use disorder/chemical dependency when performed by the primary care physician
- Nutritional counseling including diabetes self-management, morbid obesity, and diet behavioral counseling

Other nutritional counseling Services may be covered when Preauthorized by your Primary Care Physician and BCN.



Certain health education and health counseling Services may be arranged through your primary care physician but are not payable under your certificate. Examples include but are not limited to:

- Lactation classes not provided by your physician
  - Tobacco cessation programs (other than a BCN tobacco cessation program)
  - Exercise classes
- Aspirin therapy counseling for the prevention of cardiovascular disease
  - Tobacco use and tobacco caused disease counseling



Deductible (cost sharing) will apply to non-routine diagnostic procedures.

Any member cost sharing for office visits will still apply with the following restrictions:

- If a recommended preventive service or early detection service is billed separately from the office visit, then you will be responsible for the office visit cost sharing, but there will be no cost sharing for the preventive service;

## Preventive and Early Detection Services (continued)

Member cost sharing for office visits will still apply with the following restrictions: (continued)

- If a recommended preventive service or early detection service is not billed separately from the office visit and the primary purpose of the office visit is the delivery of the preventive service, you will have no cost sharing for the office visit; and
- If a recommended preventive service or early detection service is not billed separately from an office visit and the primary purpose of the office visit is not the delivery of the preventive service, you will be responsible for payment of any cost sharing for the office visit.



To see a current list of the preventive benefits and immunizations that are mandated by PPACA, you may go to <https://www.healthcare.gov/coverage/preventive-care-benefits/>. You may also contact BCN Customer Service.

## 8.4 Inpatient Hospital Services

We cover inpatient hospital (facility) and professional services in full after deductible when determined to be medically necessary and preauthorized by BCN. Services include but are not limited to the following:

- Room and board, general nursing services, special diets
- Operating and other surgical treatment rooms, delivery room, and special care units
- Anesthesia, laboratory, radiology, and pathology services
- Chemotherapy, inhalation therapy and dialysis
- Physical, speech, and occupational therapy
- Long-term acute care
- Other inpatient services and supplies necessary for the treatment of the member
- Maternity care and all related services when provided by the participating attending physician or participating certified nurse midwife. The participating certified nurse midwife must be overseen by a participating OB/GYN.

Under federal law, the mother is covered for no less than the following length of stay in a hospital in connection with childbirth except as excluded under Section 9.

- 48 hours following a vaginal delivery
- 96 hours following a delivery by cesarean section

Hospital length of stay begins at the time of delivery if delivery occurs in a hospital and at time of admission in connection with childbirth if delivery occurs outside the hospital. BCN preauthorization is not required for the minimum hospital stay.

## Inpatient Hospital Services (continued)

### Maternity Care (continued)



Maternity care includes coverage of the mother's newborn only during the 48 or 96 hours when the newborn has not been added to a BCN contract. These services include:

- Newborn examination given by a physician other than the anesthesiologist or the mother's attending physician
- Routine care during the newborn's eligible hospital stay
- Services to treat a newborn's injury, sickness, congenital defects or birth abnormalities during the newborn's eligible hospital stay

- Newborn care

Under federal law, the newborn child is covered for no less than the following length of stay in a hospital in connection with childbirth except as excluded under Section 9.

- 48 hours following a vaginal delivery
- 96 hours following a delivery by cesarean section

Hospital length of stay begins at the time of delivery if delivery occurs in a hospital and at time of admission in connection with childbirth if delivery occurs outside the hospital. BCN preauthorization is not required for the minimum hospital stay.

Newborn care includes:

- Newborn examination given by a physician other than the anesthesiologist or the mother's attending physician
- Routine care during the newborn's eligible hospital stay



If the newborn is not covered under a BCN contract, they may qualify for coverage under the mother's maternity care benefit for the period of 48 or 96 hours.

- Certain other inpatient hospital services may have separate requirements. Your cost sharing is different. (See, for example, coverage for infertility, treatment of TMJ, weight reduction procedures and any attached riders.)

See Inpatient Professional Services section.

## **8.5 Outpatient Services**

We cover outpatient services when medically necessary and preauthorized by your treating physician and BCN.

We cover outpatient services in the following places:

- Outpatient hospital setting
- Physician office
- Free standing ambulatory center
- Dialysis center

Outpatient services include but are not limited to:

- Facility and professional (physician) services
- Surgical treatment
- Anesthesia, laboratory, radiology and pathology services
- Chemotherapy, inhalation therapy, radiation therapy and dialysis
- Physical, speech and occupational therapy - see Outpatient Therapy Services
- Injections (for allergy) - see Professional Physician Services (Other Than Behavioral Health Services)
- Professional services - see Professional Physician Services (Other Than Behavioral Health Services)
- Durable medical equipment and supplies - see Durable Medical Equipment
- Diabetic supplies and equipment - see Diabetic Supplies and Equipment
- Prosthetic and orthotic equipment and supplies - see Prosthetic and Orthotics
- Other medically necessary outpatient services and supplies
- Preventive lab and radiology services are covered in full; deductible does not apply

Certain outpatient services have separate requirements. Your cost sharing is also different. (See, for example, coverage for infertility; treatment of TMJ, and weight reduction procedures and any attached riders.)

## **8.6 Emergency and Urgent Care**

### **Definitions**

#### **Accidental Injury**

A traumatic injury, which if not immediately diagnosed and treated, could be expected to result in permanent damage to your health.

#### **Emergency Services**

Services to treat a medical emergency as described above.

## Emergency and Urgent Care (continued)

### Medical Emergency

The sudden onset of a serious medical condition resulting from injury, sickness or mental illness that manifests itself by signs and symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to your health or to your pregnancy, in the case of a pregnant woman, serious impairment to bodily function, or serious dysfunction of any bodily organ or part.

### Stabilization

The point at which it is reasonably probably that no material deterioration of a condition is likely, within reasonable probability, to result from or occur during your transfer.

### Urgent Care Services

Services that appear to be required in order to prevent serious deterioration to your health resulting from an unexpected sudden illness or injury that could be expected to worsen if not treated within 24 hours. Examples include flu, strep throat, or other infections; foreign material in the eye, sprain or pain following a fall; and a cut, sore or burn that does not heal.

## Coverage

Emergency services and urgent care services are covered after deductible up to the point of stabilization when they are medically necessary and needed either 1) for immediate treatment of a condition that is a medical emergency as described above; or 2) if the primary care physician directs you to go to an emergency care facility.

In case of such medical emergency or accidental injury, you should seek treatment at once. We urge you, the hospital or someone acting for you to notify your primary care physician or BCN within 24 hours, or as soon as medically reasonable. Inpatient emergency admissions require preauthorization by BCN.

Emergency services include professional and related ancillary services and emergency services provided in an urgent care center or hospital emergency room.

Emergency services are no longer payable as emergency services at the point of the member's stabilization as defined above.



Observation stay resulting from emergency services is subject to emergency room cost sharing if an emergency room rider is added to your coverage.

**Follow-up care** in an emergency room or urgent care facility - such as removal of stitches and dressings - is a covered benefit only when preauthorized by your primary care physician and by BCN. This applies even if the hospital emergency staff or physician instructed you to return for follow-up.

## Emergency and Urgent Care (continued)

### **Admission to a Nonparticipating Hospital After Emergency Services**

If you are hospitalized in a nonparticipating hospital, we may require that you be transferred to a participating hospital as soon as you have stabilized. If you refuse to be transferred, all related non-emergency covered services will not be covered from the date of stabilization.

### **Out-of-Area and Nonparticipating Provider Coverage**

You are covered when traveling outside of the BCN service area for emergency services and urgent care services that meet the conditions described above. (See Section 9 for additional information.)

For dates of service beginning on or after 1/1/2021, when services are rendered by a nonparticipating provider, we pay the greater of:

- Median in-network rate
- Rate we would pay a participating provider
- Medicare rate

These rates are calculated according to the requirements of the Patient Protection and Affordable Care Act.

You are responsible for any cost sharing required under your rider. Additionally, you will be responsible to pay the difference between BCN's approved amount and the amount the nonparticipating provider bills if the nonparticipating provider does not accept BCN's approved amount as payment in full (also referred to as balance billing). This amount does not apply to your out-of-pocket maximum.

## **8.7 Ambulance**

We cover ambulance services in full after deductible.

We pay for:

Ground and air ambulance services to take a patient to a covered destination.

For ground ambulance, a covered destination may include:

- A hospital
- A skilled nursing facility
- A member's home
- A dialysis center

For air ambulance, a covered destination may include:

- A hospital
- Another covered facility, with BCN preauthorization

## Ambulance (continued)

We will pay for a member to be taken to the nearest approved destination capable of providing the level of care necessary to treat the member's condition.



Transfer of the member between covered destinations must be prescribed by the attending physician.

In every case, the following conditions must be met:

- The service must be medically necessary; any other means of transport would endanger the member's health.
- We only pay for the transportation of the member and whatever care is required during transport. We do not pay for other services that might be billed with it.
- The service must be provided in a vehicle licensed as a ground or air ambulance, which is part of a licensed ambulance operation.

We also pay for ground and air ambulance services when:

- The ambulance arrives at the scene, but transport is not needed or is refused.
- The ambulance arrives at the scene, but the member has expired.

### Air Ambulance

Air ambulance services must also meet these requirements:

- No other means of transportation are available
- The member's condition requires transportation by air ambulance rather than ground ambulance
- The provider is not a commercial airline
- The member is taken to the nearest facility capable of treating the member's condition



If your air ambulance transportation does not meet the above requirements, the services may be eligible for review under case management. They may approve the services for transportation that positively impacts clinical outcomes, but not for a member's or family's convenience.

We do not pay for:

- Services provided by fire departments, rescue squads or other emergency transport providers whose fees are in the form of donations.
- Air ambulance services when the member's condition does not require air ambulance transport.
- Air ambulance services when a hospital or air ambulance provider is required to pay for the transport under the law



## 8.8 Reproductive Care and Family Planning

### A) Genetic Testing

We cover medically indicated genetic testing and counseling when they are preauthorized by BCN and provided in accordance with generally accepted medical practice.

Covered in full after Deductible.



Genetic counseling and BRCA testing if appropriate for women whose family history is associated with an increased risk for deleterious mutations in the BRCA1 or BRCA2 genes is covered with no cost sharing. (See Preventive and Early Detection Services section)

#### **Exclusions include but are not limited to:**

Genetic testing and counseling for non-members.

### B) Voluntary Sterilization

We cover inpatient, outpatient, and office-based sterilization services.

**Female Sterilization:** Covered in full as defined in the federal Patient Protection and Affordable Care Act for Women Preventive Services; deductible does not apply.

#### **Exclusions include, but are not limited to:**

Reversal of surgical sterilization for males and females

### C) Non-Elective Abortion

We cover a non-elective abortion **only** on the following instances:

- To increase the probability of a live birth;
- To preserve the life or health of the child after live birth;
- To remove a fetus that has died as a result of natural causes, accidental trauma, or a criminal assault on the pregnant woman;
- The intentional use of an instrument, drug or other substance or device by a physician to terminate a woman's pregnancy if the woman's physical condition, in the physician's reasonable medical judgment, necessitates the termination of the woman's pregnancy to avert her death; or
- Treatment upon a woman who is experiencing a miscarriage or has been diagnosed with an ectopic pregnancy.

#### **Exclusions include but are not limited to:**

- Any service related to elective abortions with the exception of office consultations
- Cases not identified above
- Abortions otherwise prohibited by law

## Reproductive Care and Family Planning (continued)

### **D) Infertility**

We cover diagnosis, counseling and planning Services for treatment of the underlying cause of infertility when medically necessary and preauthorized by your primary care physician and BCN except as stated below and in Section 9.

Examples of Covered Services:

- Sperm count
- Endometrial biopsy
- Hysterosalpingography
- Diagnostic laparoscopy

Following the initial sequence of diagnostic work-up, additional work-ups may begin only when BCN determines they are in accordance with generally accepted medical practice.

### **Exclusions include but are not limited to:**

- Harvesting
- Storage or manipulation of eggs and sperm
- Sperm washing
- Post-coital test
- Monitoring of ovarian response to ovulatory stimulants
- Ovarian wedge resection or ovarian drilling
- Reconstructive surgery of one or both fallopian tubes to open the blockage that causes infertility
- Any procedure done to enhance reproductive capacity and fertility
- Services for the partner in a couple who is not enrolled with BCN and does not have coverage for infertility services or has other coverage
- Artificial insemination, in-vitro fertilization (IVF) procedures, such as GIFT (Gamete Intrafallopian Transfer) or ZIFT (Zygote Intrafallopian Transfer), and all related services, and any other assisted reproduction procedure
- All services and fees related to surrogate parenting arrangements including, but not limited to, maternity and obstetrical care for non-member surrogate parents
- Reversal procedures and other infertility Services for couples who have undergone a prior voluntary sterilization procedure (e.g. vasectomy or tubal ligation)

### **8.9 Skilled Nursing Facility**

We cover skilled nursing facility services in full after deductible for recovery from surgery, disease or injury. Skilled nursing care must be medically necessary and preauthorized by BCN.

### **Benefit Maximum**

Up to a total benefit maximum of 45 days per calendar year.

### **Exclusions include but are not limited to:**

- Bed-hold charges incurred when you are on an overnight or weekend pass during an inpatient stay
- Custodial care (See Section 9)

## 8.10 Hospice Care

Hospice care is an alternative form of medical care for terminally ill members with a life expectancy of 6 months or less. Hospice care provides comfort and support to members and their families when a life-limiting illness no longer responds to cure oriented-treatments.

Hospice care in a participating licensed hospice facility, hospital or skilled nursing facility is covered. We also cover hospice care in the home. Hospice care has to be medically necessary and preauthorized by BCN.

We cover hospice care in full after deductible:

- Professional visits (such as physician, nursing, social work, home-health aide and physical therapy)
- Durable medical equipment (DME) related to terminal illness
- Medications related to the terminal illness (e.g. pain medication)
- Medical/surgical supplies related to the terminal illness
- Respite care in a facility setting



Short-term inpatient care in a licensed hospice facility is covered when skilled nursing services are required and cannot be provided in other settings. Preauthorization is required.

**Exclusions include but are not limited to:**

- Housekeeping services
- Food, food supplements and home delivered meals
- Room and board at an extended care facility or hospice facility for purposes of delivering custodial care

## 8.11 Home Health Care Services

We cover home health care services for members who are confined to their home as an alternative to long-term hospital care.

Home health care must be:

- Medically necessary
- Provided by a participating home health care agency
- Provided by professionals employed by the agency and who participate with the agency

We cover home health care services in full after the deductible:

- Skilled nursing care provided by or supervised by a registered nurse employed by the home health care agency

## Home Health Care Services (continued)

We cover home health care services (continued)

- Intermittent physical, speech or occupational therapy



Outpatient therapy limits as defined in Outpatient Therapy Services section do not apply.

- Hospice care
- Other health care services approved by BCN when they are performed in the member's home

### **Exclusions include but are not limited to:**

- Housekeeping services
- Custodial care (See Section 9)

## **8.12 Home Infusion Therapy Services**

Home infusion therapy services provide for the administration of prescription medications and biologics (including antibiotics, total parenteral nutrition, blood components or other similar products) that are administered into a vein or tissue through an intravenous (IV) tube. These services are provided in the member's home or temporary residence (such as skilled nursing facility).

### Food Supplements

Supplemental feedings administered *via tube*:

- This type of nutrition therapy is also known as enteral feeding. Formulas intended for this type of feeding as well as supplies, equipment, and accessories needed to administer this type of nutrition therapy, are covered.

Supplemental feedings administered *via IV*:

- This type of nutrition therapy is also known as parenteral nutrition. Nutrients, supplies, and equipment needed to administer this type of nutrition are covered.

### **Coverage**

Home infusion therapy services are covered in full after deductible when medically necessary and preauthorized by BCN.

## **8.13 Behavioral Health Services (Mental Health and Substance Use Disorder)**

### **Mental Health Care**

We cover evaluation, consultation and treatment necessary to determine a diagnosis and treatment plan for mental health conditions that are in accordance with generally accepted standards of practice. Non-emergency mental health services must be preauthorized as medically necessary by BCN with the exception of routine outpatient psychotherapy services. (Mental health emergency services are covered pursuant to Emergency and Urgent Care section.)

Medical services required during a mental health admission must be preauthorized separately by your primary care physician and BCN.

### **Definitions**

#### **Inpatient Mental Health Service**

Service provided during the time you are admitted to a BCN approved acute care facility that provides continuous 24-hour nursing care for comprehensive treatment.

#### **Intensive Outpatient Mental Health**

Acute care services provided on an outpatient basis. They consist of a minimum of 3 hours per day, 3 days per week and may include, but are not limited to individual, group and family counseling, medical testing, diagnostic evaluation and referral to other services in a treatment plan.

#### **Outpatient Mental Health**

Services include individual, conjoint, family or group psychotherapy and crisis intervention.

#### **Partial Hospitalization Mental Health**

A comprehensive acute care program that consists of a minimum of 4 hours per day, 3 days a week. Treatment may include, but is not limited to psychiatric evaluation, counseling, medical testing, diagnostic evaluations and referral to other services in a treatment plan. Partial hospitalization services are often provided in lieu of inpatient psychiatric hospitalization.

## Residential Mental Health Treatment

Treatment that takes place in a licensed domiciliary facility which has 24/7 supervision on a unit that is not locked. A nurse or psychiatrist is on site 24/7 or available afterhours with a response time of 60 minutes to the facility to assist with medical issues, administration of medication and crisis intervention as needed. The treatment team is multidisciplinary and led by board certified psychiatrists. Residential treatment is:

- Focused on improving functioning and not primarily for the purpose of maintenance of the long-term gains made in an earlier program;
- A structured environment that will allow the individual to reintegrate into the community, it cannot be considered a long-term substitute for lack of available supportive living environment(s) in the community or as long-term means of protecting others in the member's usual living environment; and
- Not based on a preset number of days such as standardized program (i.e. "30-day treatment program"), however, the benefit design will be the same as your medical inpatient benefit when preauthorized by BCN.

## Coverage

Mental health care is covered in either an inpatient or outpatient setting. To obtain services call Behavioral Health Management at the number shown on the back of your BCN ID card. They are available 24 hours a day, 7 days a week. You do not need a referral from your primary care physician to get care.

See Section 9 for Exclusions and Limitations.

## Substance Use Disorder Services

Substance use disorder treatment means treatment for physiological or psychological dependence on or abuse of alcohol, drugs or other substances. Diagnosis and treatment may include medication therapy, psychotherapy, counseling, detoxification services, medical testing, diagnostic evaluation, and referral to other services in a treatment plan.

Non-emergency substance use disorder treatments must be preauthorized as medically necessary by BCN with the exception of routine outpatient psychotherapy services. (Substance use disorder emergency services are covered pursuant to Emergency and Urgent Care Services section.)

Medical inpatient services required during a substance use disorder admission must be authorized separately by your primary care physician and BCN.

## Definitions

### Detoxification ("Detox")

Medical treatment and management of a person during withdrawal from physiological dependence on alcohol or drugs or both. Detox can occur in an inpatient or outpatient setting.

### **Domiciliary Partial**

Refers to partial hospitalization combined with an unsupervised overnight stay component.

### **Inpatient Substance Use Disorder Treatment**

Acute care services provided in a structured and secure full day (24 hour) setting to a member who is ambulatory and does not require medical hospitalization. Inpatient services may include 24-hour professional supervision, counseling, detox, medical testing, diagnostic evaluation and referral or other services specified in a treatment plan. Inpatient substance use disorder treatment is sometimes also referred to as rehabilitation (“rehab”).

### **Intensive Outpatient Substance Use Disorder Treatment**

Treatment that is provided on an outpatient basis consisting of a minimum of 3 hours per day, 3 days per week and might include but is not necessarily limited to individual, group and family counseling, medical testing, diagnostic and medication evaluation and referral to other services specified in a treatment plan.

### **Outpatient Substance Use Disorder Treatment**

Outpatient visits (individual, conjoint, family or group psychotherapy) for a member who is dependent on and/or abusing alcohol or drugs (or both). The visit may include counseling, detox, medical testing, diagnostic evaluation and referral for other services.

### **Partial Hospitalization**

A comprehensive, acute-care program that consists of a minimum of 4 hours per day, 3 days a week. Partial hospitalization treatment may include, but is not necessarily limited to, psychiatric evaluation and management, counseling, medical testing, diagnostic evaluation and/or referral to other services in a treatment plan.

## **Coverage**

We cover substance use disorder services including counseling, medical testing, diagnostic evaluation and detoxification in a variety of settings. To obtain services call BCN Behavioral Health Management at the number shown on the back of your BCN ID card. They are available 24 hours a day 7 days a week. You do not need a referral from your primary care physician to get care.

## **8.14 Autism Spectrum Disorders**

### **Definitions**

#### **Applied Behavioral Analysis (ABA)**

Design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences to produce significant improvement in human behavior, including the use of direct-observation, measurement, and functional analysis of the relationship between environment and behavior.

#### **Approved Autism Evaluation Center (“AAEC”)**

An academic and/or hospital-based, multidisciplinary center experienced in the assessment, work-up, evaluation and diagnosis of the autism spectrum disorders. AAEC evaluation is necessary for ABA.

## Autism Spectrum Disorders (“ASD”)

Disorders defined by the most recent edition of the Diagnostic and Statistical Manual published by the American Psychiatric Association.

### Evaluation

Includes a review of the member’s clinical history and examination of the member. Based on the member’s needs, as determined by the BCN AAEC, an evaluation may also include cognitive assessment, audiologic evaluation, a communication assessment, assessment by an occupational or physical therapist and lead screening.

### Line Therapy

Tutoring or other activities performed one-on-one with person diagnosed with ASD according to a treatment plan designed by a BCN AAEC and a Board-Certified Behavioral Analyst (BCBA).

### Preauthorization Process

Occurs before treatment is rendered in which a BCN nurse or case manager approves the initial treatment plan and continued services. A request for continued services will be authorized contingent on the member demonstrating measurable improvement and therapeutic progress, which can typically occur at 3, 6, or 9-month intervals.

### Treatment Plan

A detailed, comprehensive, goal-specific plan of recommended therapy for the ASD covered under this certificate.

## Benefits

Services for the diagnosis and treatment of ASD are covered when performed by a BCN approved participating provider. Covered diagnostic services must be provided by a participating physician or a participating psychologist and include assessments, evaluations or tests, including the autism diagnostic observation schedule.

Services for the treatment of ASD are covered as follows:

- Comprehensive treatment focused on managing and improving the symptoms directly related to a member’s ASD
- Services and treatment must be medically necessary, preauthorized and deemed safe and effective by BCN
- Therapeutic care as recommended in the treatment plan includes:
  - Occupational therapy, speech and language therapy and physical therapy (when performed by a participating occupational therapist, participating speech therapist and participating physical therapist)
  - ABA (when performed by a participating BCBA and participating psychologist)
  - Outpatient mental health therapy when performed by a participating social worker, participating clinical psychologist, and participating psychiatrist
  - Genetic testing
  - Social skills training
  - Nutritional therapy



## Autism Spectrum Disorders Benefits (continued)

- Services deemed experimental or ineffective by BCN are covered only when mandated by law, included in a treatment plan recommended by the BCN AAEC that evaluated and diagnosed the member's condition and when approved by BCN.

### Coverage

ABA treatment is available to children through the age of 18. This limitation does not apply to:

- Other mental health services to treat or diagnose ASD
- Medical services, such as physical therapy, occupational therapy, speech therapy, genetic testing or nutritional therapy used to diagnose and treat ASD

ABA for line therapy services is subject to the cost sharing as defined in the attached cost sharing rider. You are responsible for meeting the deductible prior to BCN paying for covered services.

Behavioral health services included in the treatment plan are subject to the cost sharing as defined in the attached cost sharing rider. You are required to pay any copay at the time the Service is rendered. You are responsible for meeting the deductible prior to BCN paying for covered services.

Outpatient therapy services included in the treatment plan are subject to the cost sharing as defined in the attached cost sharing rider. You are required to pay your copay at the time the service is rendered. You are responsible for meeting the deductible prior to BCN paying for covered services.

Services performed pursuant to the recommended treatment plan will not count toward benefit maximums in your coverage, including but not limited to, visit or treatment limits imposed on physical therapy, speech and language pathology or occupational therapy.

This coverage overrides certain exclusions as defined in this certificate such as:

- Exclusion of treatment of chronic, developmental or congenital conditions, learning disabilities or inherited speech abnormalities; and
- Treatment solely to improve cognition concentration and/or attentiveness, organizational or problem-solving skills, academic skills, impulse control or other behaviors for which behavior modification is sought when a member is being treated for covered ASD.

### Benefit Limitations

Coverage is available subject to the following requirements:

- **Preauthorization** – Services performed under the recommended treatment plan must be approved for payment during BCN's preauthorization process. If preauthorization is not obtained, rendered Services will not be covered and the member may be held responsible for payment for those services.

## Autism Spectrum Disorders Benefits (continued)

### Benefit Limitations (continued)

- **Prior Notification** – BCN must receive prior notification of the evaluation and diagnostic assessment of the member.
- **Providers** – All services to treat ASD must be performed by a BCN approved provider.
- **Required Diagnosis for ABA** – In order to receive preauthorization, the member must be evaluated and diagnosed with ASD by a participating psychiatrist, participating developmental pediatrician or other professional as agreed upon by a BCN AAEC. Other authorization requirements may also apply. The requirement to be evaluated and diagnosed by a BCN AAEC does not exist for other services related to ASD.
- **Termination at Age 19** – Benefits are limited to children up to and including the age of 18. This age limitation does not apply to outpatient mental health (excluding ABA services) and services used to diagnose ASD. Benefits for ASD terminate on the child's 19th birthday.
- **Treatment Plan** – ABA services must be included in a treatment plan recommended by a BCN AAEC that evaluated and diagnosed the member's condition.
  - Measurable improvement in the member's condition must be expected from the recommended treatment plan. Once treatment begins, the plan will be subject to periodic assessment by BCN nurse or case manager.

### **Exclusions include but are not limited to:**

- Any treatment that is not specifically covered herein and that is considered experimental/investigational by, or is otherwise not approved by BCN including, but not limited to, sensory integration therapy and chelation therapy
- Conditions such as Rett's Disorder and Childhood Disintegrative Disorder

## **8.15 Outpatient Therapy Services**

Outpatient therapy and/or rehabilitative services that result in meaningful improvement in your ability to perform functional day-to-day activities that are significant in your life roles, including:

- Medical rehabilitation – includes but not limited to cardiac and pulmonary rehabilitation
- Physical therapy
- Occupational therapy
- Speech therapy
- Chiropractic and osteopathic mechanical traction
- Biofeedback for treatment of medical diagnosis when medically/clinically necessary, as determined according to BCN medical policies

## Outpatient Therapy Services (continued)

We cover short term outpatient therapy services in full after deductible when the following conditions are met:

- Preauthorized by BCN as medically necessary
- Treatment for recovery from surgery, disease or injury
- Provided in an outpatient setting
- Services are not provided by any federal or state agency or any local political subdivision, including school districts
- Results in meaningful improvement in your ability to do important day to day activities within 90 days of starting treatment

Habilitative Services that help a person keep, learn or improve skills and functioning for daily living are covered in full after deductible when preauthorized by BCN as medically necessary.

Examples include but are not limited to:

- Therapy for a child who isn't walking or talking at the expected age
- Physical and occupational therapy, speech and language pathology and other services for people with disabilities

## ***Benefit Maximums***

### Rehabilitative

- Rehabilitative physical therapy/occupational therapy/mechanical traction services are limited to combined benefit maximum of 30 visits per calendar year.
- Rehabilitative speech therapy services are limited to a benefit maximum of 30 visits per calendar year.
- Cardiac and pulmonary rehabilitation is limited to a combined benefit maximum of 30 visits per calendar year.

### Habilitative

- Habilitative physical therapy/occupational therapy/mechanical traction services are limited to combined benefit maximum of 30 visits per calendar year.
- Habilitative speech therapy services are limited to a benefit maximum of 30 visits per calendar year.

## ***General exclusions include but are not limited to:***

- Cognitive therapy and retraining (neurological training and retraining)
- Services that can be provided by any federal or state agency or local political subdivision, including school districts, when the member is not liable for the costs in the absence of insurance

## Outpatient Therapy Services (continued)

### General exclusions include but are not limited to: (continued)

- Vocational rehabilitation including work training, work related therapy, work hardening, work site evaluation and all return to work programs
- Treatment during school vacations for children who would otherwise be eligible to receive therapy through the school or a public agency
- Craniosacral therapy
- Prolotherapy
- Rehabilitation services obtained from non-health professionals, including massage therapists
- Strength training and exercise programs
- Sensory integration therapy

### ***Additional exclusions for speech therapy include but are not limited to:***

- Sensory, behavioral, cognitive or attention disorders
- Treatment of stuttering or stammering
- Swallowing therapy for deviant swallow or tongue thrust;
- Vocal cord abuse resulting from life-style activities or employment activities such as, but not limited to, cheerleading, coaching, singing
- Summer speech program - treatment for children who would be eligible to receive speech therapy through school or a public agency

## ***8.16 Durable Medical Equipment***

Durable medical equipment (DME) is:

- Medically necessary
- Equipment used primarily for medical purposes
- Requires a prescription from the treating physician
- Is intended for repeated use
- Useful primarily because of illness, injury or congenital defect

### ***Coverage***

We cover rental or purchase of DME when limited to the basic equipment. Any supplies required to operate the equipment and special features must be considered medically necessary and preauthorized by BCN. Items must be obtained from a DME participating provider or a participating facility upon discharge.

## Durable Medical Equipment Coverage (continued)

In many instances, BCN covers the same items covered by Medicare Part B as of the date of the purchase or rental. In some instances, however, BCN guidelines may differ from Medicare.



Breast pump needed to support breast-feeding is covered in full when preauthorized and obtained from a DME participating provider (See Preventive and Early Diagnosis section.)

For specific coverage information and to locate a participating DME provider, please call Customer Service at the number provided on the back of your BCN ID card.

### **Limitations include but are not limited to:**

- The equipment must be considered DME under your coverage and must be:
  - Appropriate for home use
  - Obtained from a BCN participating provider
  - Prescribed by your primary care physician or a participating provider
  - Preauthorized by BCN
- The equipment is the property of the DME provider. When it is no longer medically necessary, you may be required to return it
- Repair or replacement, fitting and adjusting of DME are covered only when needed as determined by BCN resulting from body growth, body change or normal use
- Repair of the item if it does not exceed the cost of replacement

### **Exclusions include but are not limited to:**

- Deluxe equipment (such as motor-driven wheelchairs and beds, etc.) unless medically necessary for the member and/or required so the member can operate the equipment.



If the deluxe item is requested when not medically necessary, the approved amount for the basic item may be applied toward the price of the deluxe item at the member's option. You are responsible for any costs over the approved amount designated by BCN for a deluxe item that may be prescribed.

- Items that are not considered medical items
- Duplicate equipment
- Items for comfort and convenience (such as bed boards, bathtub lifts, overhead tables, adjust-a-beds, telephone arms, air conditioners, hot tubs, water beds)
- Physician's equipment (such as blood pressure cuffs and stethoscopes)
- Disposable supplies (such as sheets, bags, ear plugs, elastic stockings)
- Over the counter supplies including wound care (such as disposable dressing and wound care supplies) in absence of skilled nursing visits in the home
- Exercise and hygienic equipment (such as exercycles, bidet toilet seats, bathtub seats, treadmills)

## Durable Medical Equipment Coverage (continued)

### Exclusions include but are not limited to: (continued)

- Self-help devices that are not primarily medical items (such as sauna baths, elevators, ramps, special telephone or communication devices)
- Equipment that is experimental or for research (See Section 9)
- Needles and syringes for purposes other than for treatment of diabetes
- Repair or replacement due to loss, theft, damage or damage that can be repaired
- Assistive technology and adaptive equipment such as computers, supine boards, prone standers and gait trainers
- Modifications to your home, living area, or motorized vehicles - This includes equipment and the cost of installation of equipment, such as central or unit air conditioners, swimming pools and car seats
- All repairs and maintenance that result from misuse or abuse
- Any late fees or purchase fees if the rental equipment is not returned within the stipulated period of time

## **8.17 Diabetic Supplies and Equipment and Outpatient Diabetes Management Program (ODMP)**

We pay for the following in full after deductible:

- Services and medical supplies to treat and control diabetes when prescribed by a physician or other professional provider licensed to prescribe it and obtained from a BCN participating provider.

Services and supplies include:

- Blood glucose monitors
- Blood glucose monitors for the legally blind
- Insulin pumps
- Test strips for glucose monitors
- Visual reading and urine test strips
- Lancets
- Spring-powered lancet devices
- Syringes
- Insulin
- Medical supplies required for the use of an insulin pump
- Nonexperimental drugs to control blood sugar
- Medication prescribed by a podiatric physician, M.D. or D.O. that is used to treat foot ailments, infections and other medical conditions of the foot, ankle or nails associated with diabetes
- Diabetic specialty shoes

## Diabetic Supplies and Equipment and Outpatient Diabetes Management Program (continued)

Diabetic supplies and equipment are limited to basic equipment. Special features must be medically necessary and preauthorized by BCN. Replacement of diabetic equipment is covered only when medically necessary.

Repair and replacement are covered only when needed as determined by BCN as not resulting from misuse. Repair of the item will be covered if it does not exceed the cost of replacement.

For specific coverage information and to locate a participating provider, please call Customer Service at the number provided on the back of your BCN ID card.

- Diabetes self-management training conducted in a group setting, whenever practicable, if:
  - Self-management training is considered medically necessary upon diagnosis by an M.D. or D.O. who is managing your diabetic condition and when needed under a comprehensive plan of care to ensure therapy compliance or to provide necessary skills and knowledge
  - Your M.D. or D.O. diagnoses a significant change with long-term implications in your symptoms or conditions that necessitate changes in your self-management or a significant change in medical protocol or treatment
  - The provider of self-management training must be:
    - Certified to receive Medicare or Medicaid reimbursement or
    - Certified by the Michigan Department of Community Health.

You pay no cost-sharing for training from an in-network provider.

- Enhanced Diabetes Management Program

Members will receive:

- A Welcome Kit:
  - Blood glucose meter
  - Lancing Device, and
  - Carrying case
- On-demand supplies
  - Unlimited test strips
  - Lancets, and
  - Control Solution
- Management and coaching services



The program must be provided by a select BCBSM vendor. For information on the Enhanced Diabetes Management Program, contact BCN Customer Service.

You are not eligible for this program if Medicare is your primary payer.

## Diabetic Supplies and Equipment and Outpatient Diabetes Management Program (continued)

### **Exclusions include but are not limited to:**

- Replacement due to loss, theft or damage or damage that can be repaired
- Deluxe equipment unless medically necessary for the member. If the deluxe item is requested when not medically necessary, the approved amount for the basic item may be applied toward the price of the deluxe item at your option. You are responsible for any costs over the approved amount designated by BCN for a deluxe item that is prescribed.
- Alcohol and gauze pads

## **8.18 Prosthetics and Orthotics**

### **Definitions**

#### **Prosthetics**

Artificial devices that serve as a replacement of a part of the body lost by injury (traumatic) or missing from birth (congenital).

Prosthetic devices can be either:

- **External:** Devices such as an artificial leg, artificial arm or the initial set of prescription lenses for replacement of an organic lens of the eye following medically necessary eye surgery (e.g. cataract surgery)
- **Internal Implantable Prosthetic Devices:** Devices surgically attached or implanted during a preauthorized surgery such as a permanent pacemaker, artificial hip or knee, artificial heart valves, implanted lens immediately following preauthorized surgery for replacement of an organic lens of the eye (e.g. cataract surgery) are considered internal devices

#### **Orthotics**

Artificial devices that support the body and assist in its function (e.g., a knee brace, back brace, etc.).

### **Coverage**

Basic medically necessary prosthetics and orthotics are covered when preauthorized by BCN and obtained from a participating provider. Medically necessary special features are covered if prescribed by the treating physician, preauthorized by BCN and obtained from a participating provider or a participating facility upon discharge.

We cover:

- Implantable or non-implantable breast prostheses required following a medically necessary mastectomy
- Repair, replacement, fitting and adjustments are covered only when needed as determined by BCN resulting from body growth, body change or normal use. Repair of the item will be covered if it does not exceed the cost of replacement



## Prosthetics and Orthotics (continued)

We cover: (continued)

- The initial set of prescription lenses (eyeglasses or contact lenses) are covered as a prosthetic device immediately following preauthorized surgery for replacement of an organic lens of the eye (e.g., cataract surgery)

In many instances, BCN covers the same items covered by Medicare Part B as of the date of the purchase or rental. In some instances, however, BCN guidelines may differ from Medicare.

For specific Coverage information and to locate a participating provider, please call Customer Service at the number provided on the back of your BCN ID card.

### **Limitations**

The item must meet the coverage definition of a prosthetic or orthotic device and the following criteria:

- Preauthorized by BCN
- Obtained from a BCN-approved supplier
- Prescribed by your primary care physician or a participating provider
- Limited to the basic items - If a deluxe item is requested, the approved amount for the basic item may be applied toward the price of the deluxe item at your option. You are responsible for any costs over the approved amount designated by BCN for the different type of item that is prescribed
- Any special features considered medically necessary must be preauthorized by BCN
- Replacement is limited to items that cannot be repaired or modified

### **Exclusions include but are not limited to:**

Repair or replacement made necessary because of loss, theft or damage caused by misuse or mistreatment is not covered. Also excluded, by example and not limitation, are the following:

- Sports-related braces
- Dental appliances, including bite splints
- Hearing aids; including bone anchored hearing devices
- Eyeglasses or contact lenses (except after lens surgery as listed above)
- Non-rigid appliances and over-the-counter supplies such as corsets, corrective shoes, wigs and hairpieces
- Over the counter arch supports, foot orthotics
- Shoe inserts that are not attached to leg brace
- Over the counter supplies and disposable supplies such as compression stocking
- Devices that are experimental and research in nature
- Items for the convenience of the member or care giver
- Repair or replacement due to loss, theft, damage or damage that cannot be repaired
- Duplicate appliances and devices

## **8.19 Organ and Tissue Transplants**

We cover organ or body tissue transplant and all related services in full after deductible when:

- It is considered non-experimental in accordance with generally accepted medical practice
- It is Medically necessary
- Preauthorized by BCN
- It is performed at a BCN-approved transplant facility

Your inpatient and outpatient cost sharing applies as defined in the riders attached to this certificate.

### **Donor Coverage**

Donor coverage for a BCN recipient

- For a preauthorized transplant, we cover the necessary hospital, surgical, laboratory and X-ray services for a member and non-member donor without any cost sharing.

Donor coverage for a non-BCN recipient

- Member donor cost sharing may apply (as defined in your certificate or riders) when preauthorized if the recipient's health plan does not cover BCN member donor charges.

### **Exclusions include but are not limited to:**

- Community wide searches for a donor

## **8.20 Reconstructive Surgery**

### **Definition**

Reconstructive surgery is performed on abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease. It is generally performed to improve function but may also be done to approximate a normal appearance.

Reconstructive surgery may include:

- Correction of a birth defect that affects function
- Breast reconstructive surgery following a medically necessary mastectomy (including treatment of cancer). This may include nipple reconstruction, surgery and reconstruction of the other breast to produce a symmetrical appearance and treatment for physical complications resulting from the mastectomy, including lymphedema; and
- Repair of extensive scars or disfigurement resulting from any surgery that would be considered a covered service under this certificate, disease, accidental injury, burns and/or severe inflammation, including but not limited to the following procedures:
  - Blepharoplasty of upper lids
  - Panniculectomy
  - Rhinoplasty
  - Septorhinoplasty

## Reconstructive Surgery (continued)


### Coverage

We cover reconstructive surgery in full after deductible when it is medically necessary and preauthorized by BCN.

- A) **Reduction Mammoplasty (breast reduction surgery)** for females when it is medically necessary and preauthorized by BCN
- B) **Male Mastectomy** for treatment of gynecomastia when it is medically necessary and preauthorized by BCN

### 8.21 Oral Surgery

We cover oral surgery and X-rays in full after deductible only when preauthorized by BCN for:

- Treatment of fractures or suspected fractures of the jaw and facial bones and dislocation of the jaw
- Oral surgery and dental services necessary for **immediate** repair of trauma to the jaw, natural teeth, cheeks, lips, tongue, roof and floor of the mouth
  -  **NOTE** Immediate” means treatment within 72 hours of the injury. Any follow-up treatment performed after the first 72 hours post-injury is not covered
- Anesthesia covered in an outpatient facility setting when medically necessary and preauthorized by BCN
- Medically necessary surgery for removing tumors and cysts within the mouth

Hospital services are covered in conjunction with oral surgery when it is medically necessary for the oral surgery to be performed in a hospital setting.

#### **Exclusions include but not limited to:**

- Anesthesia administered in an office setting
- Rebuilding or repair for cosmetic purposes
- Orthodontic treatment even when provided along with oral surgery
- Surgical preparation for dentures
- Routine dental procedures
- Surgical placement of dental implants including any procedures in preparation for the dental implant such as bone grafts

See Section 9 for additional exclusions.

## 8.22 Temporomandibular Joint Syndrome (TMJ) Treatment

### Definition

TMJ is a condition of muscle tension and spasms related to the temporomandibular joint, facial and/or cervical muscles that may cause pain, loss of function and/or physiological impairment.

### Coverage

We cover medical services and treatment for TMJ when medically necessary and preauthorized by BCN:

- Office visits for medical evaluation and treatment
- Specialty referral for medical evaluation and treatment
- X-rays of the temporomandibular joint, including contrast studies
- Surgery to the temporomandibular joint including, but not limited to, condylectomy, meniscectomy, arthrotomy and arthrocentesis



Dental Services are not covered.

### Exclusions include but are not limited to:

- Dental and orthodontic services, treatment, prostheses and appliances for or related to TMJ treatment
- Dental appliances, including bite splints
- Dental X-rays

## 8.23 Orthognathic Surgery

### Definition

Orthognathic surgery is the surgical correction of skeletal malformations involving the lower or upper jaw. A bone cut is usually made in the affected jaw and the bones are repositioned and realigned.

### Coverage

We cover the services listed below in full after the deductible when medically necessary and preauthorized by BCN:

- Office consultation with specialist physician
- Cephalometric study and X-rays
- Orthognathic surgery
- Postoperative care
- Hospitalization – only when it is medically necessary to perform the surgery in a hospital setting

## Orthognathic Surgery (continued)

### **Exclusions include but are not limited to:**

- Dental or orthodontic treatment (including braces)
- Prostheses and appliances for or related to treatment for orthognathic conditions

## **8.24 Weight Reduction Procedures**

We cover weight reduction procedures and surgery when these conditions are met:

- The BCN medical criteria and established guidelines related to the procedure
- The procedure is preauthorized by BCN as medically necessary

### **Benefit Maximum**

Surgical treatment of obesity is limited to once per lifetime unless medically necessary as determined by BCN.

## **8.25 Prescription Drugs and Supplies**

Prescription drugs and supplies are covered only if a BCN participating provider certifies to BCN and BCN agrees that the covered drug in question is medically necessary for the member, based on BCN's approved criteria. Those covered drugs are not payable without prior authorization by BCN.

### **A) Prescription Drugs Received While You Are an Inpatient**

We cover prescription drugs and supplies that are prescribed and received during a covered inpatient hospital stay as medical benefits.

### **B) Cancer Drug Therapy**

We cover cancer drug therapy and the cost of administration. The drug must be approved by the U. S. Food and Drug Administration (FDA) for cancer treatment.

Coverage is provided for the drug, regardless of whether the cancer is the specific cancer the drug was approved by the FDA to treat, if all the following conditions are met:

- The treatment is medically necessary and preauthorized by BCN
- Ordered by a physician for the treatment of cancer
- Approved by the FDA for use in cancer therapy
- The physician has obtained informed consent from the member or their representative for use of a drug that is currently not FDA approved for that specific type of cancer
- The drug is used as part of a cancer drug regimen
- The current medical literature indicates that the drug therapy is effective, and recognized cancer organizations generally support the treatment

**Cancer Drug Therapy** - Covered in full after deductible  
**Cost of Administration** - Covered in full after deductible

## Cancer Drug Therapy (continued)

**Coordination of Benefits for Cancer Therapy Drugs:** If you have BCN prescription drug rider or coverage through another plan, your BCN prescription drug rider or your other plan will cover drugs for cancer therapy that are self-administered first before coverage under this certificate will apply.

### **C) Injectable Drugs**

The following drugs are covered as medical benefits:

- Injectable and infusible drugs administered in a facility setting
- Infusible drugs requiring administration by a health professional in a medical office, home or outpatient facility

We may require selected drugs be obtained through a BCN approved designated supplier. BCN will manage the treatment setting for infusible drug services and may direct you to an infusion center or home setting.

Selected injectable drugs in certain categories and drugs that are not primarily intended to be administered by a health professional are covered only if you have a BCN prescription drug rider attached to this certificate.

### **Exclusions include but are not limited to:**

- Drugs not approved by the U.S. Food and Drug Administration
- Drugs not reviewed or approved by BCN
- Experimental or investigational drugs as determined by BCN
- Self-administered drugs as defined by the FDA are not covered under your medical benefit. This includes self-administered drugs for certain diseases such as:
  - Arthritis
  - Hepatitis
  - Multiple sclerosis
  - Certain other illnesses or injuries

Self-administered drugs are covered only when you have a BCN prescription drug rider.

### **D) Outpatient Prescription Drugs**

We do not cover outpatient prescription drugs and supplies unless you have a BCN prescription drug rider attached to this certificate. (See Section 9)

## 8.26 Clinical Trials

### Definition

#### Approved Clinical Trial

Phase I, II, III or IV clinical trial that is conducted for the prevention, detection or treatment of cancer or other life-threatening disease or condition, and includes any of the following:

- A federally funded trial, as described in the Patient Protections and Affordable Care Act
- A trial conducted under an investigational new drug application reviewed by the FDA
- A drug trial that is exempt from having an investigational new drug application
- A study or investigation conducted by a federal department that meets the requirements of Section 2709 of the Patient Protection and Affordable Care Act.

Clinical trials of experimental drugs or treatments proceed through four phases:

- Phase I: Researchers test a new drug or treatment in a small group of people (20-80) for the first time to evaluate its safety, to determine a safe dosage range and to identify side effects. Phase I trials do not determine efficacy and may involve significant risks as these trials represent the initial use in human patients.
- Phase II: The study drug or treatment is given to a larger group of people (100-300) to see if it is effective and further evaluate its safety.
- Phase III: If a treatment has shown to be effective in Phase II, it is subjected to additional scrutiny in Phase III. In this phase, the sample size of the study population is increased to between 1,000 and 3,000 people. The goals in Phase III are to confirm the effectiveness noted in Phase II, monitor for side effects, compare the study treatment against current treatment protocols, and collect data that will facilitate safe use of the therapy or treatment under review.
- Phase IV: These studies are done after the drug or treatment has been marketed or the new treatment has become a standard component of patient care. These studies continue testing the study drug or treatment to collect information about their effect in various populations and any side effects associated with long-term use. Phase IV studies are required by the FDA when there are any remaining unanswered questions about a drug, device or treatment.

#### Experimental or Investigational

A service that has not been scientifically demonstrated to be as safe and effective for treatment of the member's condition as conventional or standard treatment in the United States.

#### Life-Threatening Condition

Any disease or condition from which the likelihood of death is probably unless the course of the disease or condition is interrupted.

## Clinical Trials (continued)

### Qualified Individual

A member eligible for coverage under this certificate who participates in an approved clinical trial according to the trial protocol for treatment of cancer or other life-threatening disease or condition and either:

- The referring provider participated in the trials and has concluded that the member's participation in it would be appropriate because the member meets the trial's protocol
- The member provides medical and scientific information establishing that the member's participation in the trial would be appropriate because he/she meets the trial's protocol.

### Routine Patient Costs

All items and services related to an approved clinical trial if they are covered under this certificate or any attached riders for members who are not participants in an approved clinical trial. They do not include:

- The investigational item, device or service itself.
- Items and services provided solely to satisfy data collection and analysis needs that are not used in the direct clinical management of the member.
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.

## Coverage

We cover the routine costs of items and services related to Phase I, Phase II, Phase III and Phase IV clinical trials whose purpose is to prevent, detect or treat cancer or other life-threatening disease or condition. Experimental treatment and services related to the experimental treatment are covered after deductible when all of the following are met:

- BCN considers the experimental treatment to be conventional treatment when used to treat another condition (i.e., a condition other than what you are currently being treated for).
- The treatment is covered under your certificate and attached riders when it is provided as conventional treatment.
- The services related to the experimental treatment are covered under this certificate and attached riders when they are related to conventional treatment.
- The experimental treatment and related services are provided during BCN-approved oncology clinical trial (check with your provider to determine whether a clinical trial is approved by BCN).



This certificate does not limit or preclude the use of antineoplastic or off-label drugs when Michigan law requires that these drugs, and the reasonable cost of their administration, be covered.



## Clinical Trials (continued)

### **Limitations and exclusions include but are not limited to:**

- The experimental or investigational item, device or service itself
- Experimental treatment or services related to experimental treatment, except as explained under “coverage” above
- Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the member
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis
- Administrative costs related to experimental treatment or for research management; or
- Coverage for services not otherwise covered under this certificate
- Drugs or devices given to you during a BCN approved oncology clinical trial are covered only if they have been approved by the FDA, regardless of whether the approval is for treatment of your condition, and to the extent they are not normally provided or paid for by the sponsor of the trial or the manufacturer, distributor or provider of the drug or device
- Complications resulting from an experimental procedure

## **8.27 Gender Dysphoria Treatment**

### **Definition**

#### **Gender Dysphoria**

A broad diagnosis that covers a person’s emotional discontent with the gender they were assigned at birth. A clinical diagnosis is made when a person meets the specific criteria set out in the current Diagnostic and Statistical Manual of Mental Disorders (DSM).

#### **Gender Reassignment Services**

A collection of services that are used to treat gender dysphoria. These services must be considered medically necessary and may include hormone treatment and/or gender reassignment surgery, as well as counseling and psychiatric services.

### **Coverage**

We cover services for the treatment of gender dysphoria when determined to be medically necessary, preauthorized by BCN and performed by BCN participating providers.

The provider must supply documentation supporting that you meet the BCN medical criteria and established guidelines.

### **Exclusions include but are not limited to:**

- Gender reassignment services that are considered cosmetic
- Experimental or investigational treatment

## **SECTION 9: Exclusions and Limitations**

This section lists many exclusions and limitations. Please refer to a specific service in Section 8 for more exclusions and limitations.

### **9.1 Unauthorized and Out-of-Network Services**

Except for emergency care as specified in Section 8 and Chapter 2 – Important Information section, health, medical and hospital services are covered **only** when:

- Provided by a BCN participating provider
- Preauthorized by BCN for select services
- Determined to be medically necessary

Any other services will not be paid for by BCN either to the provider or to the member.

### **9.2 Services Received While a Member**

We will only pay for covered services you receive while you are a member, covered under this certificate, and attached riders. Once your coverage under this certificate ends, any attached riders to this certificate will automatically end without further action or notice by BCN.

A service is considered to be received on the date on which Services or supplies are provided to you. We can collect from you all costs for covered services that you receive and we pay for after your terminates, plus our cost of recovering those charges (including attorney's fees).

### **9.3 Services That Are Not Medically Necessary**

Services that are not medically necessary are not covered, unless specified in this certificate. The Medical Director makes the final determination of medical necessity based upon BCN internal medical policies.

### **9.4 Non-Covered Services**

We do not pay for the following:

- Services that do not meet the terms and guidelines of this certificate
- Office visits, exams, treatments, tests and reports for any of the following:
  - Employment coverage
  - Insurance
  - Travel (immunizations for purposes of travel or immigration are a covered benefit)
  - Licenses and marriage license applications
  - Legal proceedings such as parole, court and paternity requirements
  - School purposes, camp registrations, or sports physicals
  - Educational and behavioral evaluations performed at school
  - Completion or copying of forms or medical records, medical photography charges, interest on late payments, and charges for failure to keep scheduled appointments

## Non-Covered Services (continued)

- Expenses of travel and transportation and/or lodging, except for covered ambulance services
- Autopsies
- Employment related counseling
- Modifications to a house, apartment or other domicile for purposes of accommodating persons with medical conditions or disabilities
- Fees incurred for collections, processing and storage of blood, cells, tissue, organs or other bodily parts in a family, private or public bank or other facility without immediate medical indication
- Testing to determine legal parentage
- Services performed by a provider with your same legal residence
- Services performed by a provider who is a family member
- Food, dietary supplements and metabolic foods
- Private duty nursing
- Routine foot care, including corn and callous removal, nail trimming and other hygienic or maintenance care
- Routine eye exams or hearing tests (unless they are related to illness, injury, or pregnancy)
- Services outside the scope of the practice of the servicing provider
- Late fees
- All facility, ancillary and physician services, including diagnostic tests, related to experimental or investigational procedures.
- Psychoanalysis and open-ended psychotherapy
- Transitional living centers such as three-quarter house or half-way house, therapeutic, boarding schools, domiciliary foster care and milieu therapies such as wilderness programs, other supportive housing, and group homes
- Services available through the public sector. Such services include, but are not limited to, psychological and neurological testing for educational purposes, services related to adjustment to adoption, group home placement or assertive community treatment
- Treatment programs that have predetermined or fixed lengths of care
- Court ordered examinations, tests, reports or treatments that do not meet requirements for mental health or substance use disorder coverage
- Marital counseling services
- Religious oriented counseling provided by a religious counselor who is not a participating provider
- Gambling addiction treatment
- Care, services, supplies or procedures that are cognitive in nature (such as memory enhancement, development or retraining)
- Treatment of or programs for sex offenders or perpetrators of sexual or physical violence

## Non-Covered Services (continued)

- Services to hold or confine a person under chemical influence when no medical services are required
- The costs of a private room or apartment
- Non-medical services, including enrichment programs such as:
  - Dance therapy
  - Art therapy
  - Equine therapy
  - Ropes courses
  - Music therapy
  - Yoga and other movement therapies
  - Guided imagery
  - Consciousness raising
  - Socialization therapy
  - Social outings and education/preparatory courses or classes

### **9.5 Cosmetic Surgery**

Cosmetic surgery is surgery primarily to improve appearance or self-esteem. It does not correct or materially improve a physiological function.

We do not pay for cosmetic surgery including but not limited to:

- Cosmetic surgery
- Elective rhinoplasty
- Spider vein repair
- Breast augmentation
- Any related services such as pre-surgical care, follow-up care and reversal or revision of the surgery

### **9.6 Prescription Drugs**

We do not pay for the following:

- Outpatient prescription drugs
- Over-the-counter drugs or products
- Any medicines incidental to outpatient care except as defined in Section 8

However, you may have an outpatient prescription drug rider issued to you that allows coverage.

## **9.7 Military Care**

We do not cover any diseases or disabilities connected with military service if you are legally entitled to obtain services from a military facility, and such a facility is available within a reasonable distance.

## **9.8 Custodial Care**

Custodial care is used to maintain your basic need for food, shelter, housekeeping services, clothing and help with activities of daily living.

We do not pay for custodial care.

Custodial care is not covered in your home, a nursing home, residential institution such as three-quarter house or half-way house placement or any other setting that is not required to support medical and skilled nursing care.

## **9.9 Comfort Items**

We do not pay for the following comfort or convenience items:

- Personal comfort
- Convenience items
- Telephone
- Television or similar items

## **9.10 Court Related Services**

- We do not cover court ordered services including but not limited to pretrial and court testimony, court-ordered exam, or the preparation of court-related reports that do not meet health care coverage requirements.
- We do not cover court-ordered treatment for substance use disorder or mental illness except as specified in Sections 8.
- We shall not be liable for any loss to which a contributing cause was the member's commission of or attempt to commit a felony or to which a contributing cause was the member being engaged in an illegal occupation.

## **9.11 Elective Procedures**

We do not pay for:

- Reversal of a surgical sterilization for males and females
- Treatment for infertility including but not limited:
  - Artificial insemination
  - In vitro fertilization (IVF) procedures, such as GIFT – gamete intrafallopian transfer or ZIFT-zygote intrafallopian transfer and all related services
  - Any other assisted reproduction procedure

## Elective Procedures We Do Not Pay For (continued)

- Fees to surrogate parent
- Prescription drugs designed to achieve pregnancy
- Harvest preservation and storage of eggs or sperm
- Genetic testing and counseling for non-members
- All services and supplies relating to elective abortion (unless covered by an applicable rider)

### 9.12 Maternity Services

We do not pay for:

- Services and supplies provided by a lay-midwife for home births
- All services provided to non-member surrogate parents
- Lamaze, parenting or other similar classes
- Services provided to the newborn if one of the following apply:
  - The newborn's mother is not covered under this certificate on the newborn's date of birth
  - The newborn is covered under any other health care benefit plan on his or her date of birth
  - The subscriber directs BCN not to cover the newborn's services
  - Services provided to the newborn that occur after the 48 or 96 hours defined under the mother's maternity care benefit

### 9.13 Dental Services

We do not pay for the following, including, but not limited to:

- Routine dental services and procedures
- Diagnose or treat of dental disease
- Dental prostheses, including implants and dentures and preparation of the bone to receive implants or dentures
- Restoration or replacement of teeth
- Orthodontic care
- X-rays or anesthesia administered in the dental office for dental procedures even if related to a medical condition or treatment, except as specifically stated in Section 8
- Initial evaluation and services when obtained later than 72 hours after the injury or traumatic occurrence
- Prosthetic replacement of teeth that had been avulsed or extracted as a result of a trauma
- Repair of damage to fixed or removable bridges, dentures, veneers, bondings, laminates or any other appliance or prosthesis placed in the mouth or on or about the teeth

## 9.14 Services Covered Through Other Programs

We do not pay for services covered through other programs:

- Under an extended benefits provision of any other health insurance or health benefits plan, policy, program or certificate
- Under any other policy, program, contract, or insurance as stated in *General Provisions*, Section 2 “Other Party Liability”. (The General Provisions chapter describes the rules of your health care coverage.)
- Under any public health care, school, or public program supported totally or partly by State, Federal or local governmental funds except where BCN is made primary by law.

The following are excluded to the extent permitted by law:

- Services and supplies provided in a nonparticipating hospital owned and operated by any Federal, State or other governmental entity
- Services and supplies provided while in detention or incarcerated in a facility such as youth home, jail or prison, when in the custody of law enforcement officers or on release for the sole purpose of receiving medical treatment
- Services and supplies under any contractual, employment or private arrangement, (not including insurance), that you made that promises to provide, reimburse, or pay for health, medical or hospital services
- Emergency services paid by foreign government public health programs
- Any services whose costs are covered by third parties (including, but not limited to, employer paid services such as travel inoculations and services paid for by research sponsors)

## 9.15 Alternative Services

We do not pay for:

Alternative treatments are not used in standard Western medicine. An alternative treatment is not widely taught in medical schools.

Services we do not cover include, but are not limited to:

- Acupuncture
- Hypnosis
- Biofeedback
- Herbal treatments
- Massage therapy
- Therapeutic touch
- Aromatherapy
- Light therapy
- Naturopathic medicine (herbs and plants)
- Homeopathy
- Yoga
- Traditional Chinese medicine

Evaluations and office visits related to alternative services are not covered.

## **9.16 Vision Services**

We do not pay for:

- Radial keratotomy
- Laser-Assisted in situ Keratomileusis (LASIK)
- Routine non-medically necessary vision exam and optometric exams
- Refractions, unless medically necessary
- Glasses, frames and contact lenses except as defined in this certificate
- Dilation
- Visual training or visual therapy for learning disabilities such as dyslexia

## **9.17 Hearing Aid Services**

We do not pay for:

- Audiometric examination to evaluate hearing and measure hearing loss including, but not limited to, tests to measure hearing acuity related to air conduction, speech reception threshold, speech discrimination and/or a summary of findings
- Hearing aid evaluation assessment test or exams to determine what type of hearing aid to prescribe to compensate for loss of hearing
- Hearing aid(s) to amplify sound and improve hearing
- Conformity evaluation test to verify receipt of the hearing aid, evaluate its comfort, function and effectiveness or adjustments to the hearing aid
- Bone anchored hearing devices or surgically implanted bone conduction hearing aid

## **9.18 Out-of-Area Services/BlueCard Claims Processing**

BCN only covers limited healthcare services outside of its Michigan service area. Non-emergency, non-urgent, and routine healthcare services such as lab tests, injections, and x-rays will not be covered outside of BCN's Michigan service area. However, emergency room services and urgent care services are covered.

### **BlueCard® Program**

Emergency and urgent care services received outside of Michigan are administered through the Blue Cross Blue Shield Association program. Under this arrangement, the Blue Cross and/or Blue Shield plan located outside of Michigan is the Host Plan. When you access emergency and urgent care services outside of BCN's service area, the Host Plan will be responsible for contracting and handling all interactions with its participating providers.

In some instances, if you obtain care from providers that do not participate with the Host Plan, BCN will be responsible for processing those claims.



## Out-of-Area Services/BlueCard Claims Processing (continued)

### Member Liability Calculation

Unless subject to a fixed dollar copayment, your deductible, copayment, and coinsurance will be based on the lower of:

The billed charges, or

The Host Plan's negotiated price using:

- (1) A simple discount that reflects an actual price that the Host Plan pays to your provider;
- (2) An estimated price that takes into account special arrangements with your provider or provider group that may include settlements, incentive payments, and/or other credits or charges; or
- (3) An average price based on a discount that results in expected average savings for similar types of providers after taking into account the same types of transactions as with an estimated price.

The price the Host Plan uses will be the final price that you are responsible for. There will be no pricing adjustment once that price has been determined.

Estimated and average pricing also include adjustments we may need to make to estimates of past pricing for transaction changes noted above. These adjustments will not affect the price we pay for your claim because they are not applied to claims already paid.

When out-of-area emergency room and urgent care visits are provided outside of the BCN service area by nonparticipating providers, the amount(s) you pay for such services are defined in your medical cost sharing rider.

### Blue Cross Blue Shield Global® Core

If you are outside the United States, (the Commonwealth of Puerto Rico and the U.S. Virgin Islands which make up the BlueCard® Service Area), you may be able to use Blue Cross Blue Shield Global® Core to assist you with accessing covered healthcare services. When you receive care from providers outside the BlueCard® service area, you will typically have to pay the providers and submit the claims yourself to obtain reimbursement for emergency and urgent services.

- **Inpatient Services**

In most cases, if you contact the service center for assistance, hospitals will not require you to pay for covered inpatient hospital services, except for any cost sharing you may owe. The Blue Cross Blue Shield Global® Core contracting hospital will submit your claims to the service center to initiate claims processing.

If you paid in full at the time of service, you must submit a claim to obtain reimbursement for covered emergency inpatient services.

## Blue Cross Blue Shield Global® Core (continued)

- **Outpatient Services**

Physicians, urgent care centers and other outpatient providers located outside the BlueCard® Service Area will typically require you to pay in full at the time of service. You must submit a claim to obtain reimbursement for covered emergency and urgent services.

- **Submitting a Blue Cross Blue Shield Global® Core Claim**

When you pay for covered emergency and urgent services outside the BlueCard® Service Area, you must submit a claim to obtain reimbursement.

For institutional and professional claims, you should complete a Blue Cross Blue Shield Global® Core claim form and send the claim form with the provider's itemized bill(s) to the service center (the address is on the form) to initiate claims processing. The claim form is available from us, the service center or online at <https://www.bcbsglobalcore.com>.

If you need assistance with the claim submissions, you should call the service center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week.

### Exclusions and Limitations

- We do not cover non-emergency and non-urgent care services outside of the Blue Care Network (BCN) Service Area.
- BlueCard® does not process claims for covered services from a BCN-contracted vendor or provider.

### General Information

If you have a deductible, you must pay your deductible for covered services at the time you receive those services.

Your deductible, coinsurance and copayment requirements are based on your certificate and attached riders and remain the same regardless of which Host Blue processes your claim for services.

For more information about out-of-area services go to <https://bcbsm.com/> or call Customer Service at the number shown on the back of your BCN ID card.



Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

ご本人様、またはお客様の身の回りの方で支援を必要とされる方でご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合はお持ちのカードの裏面に記載されたカスタマーサービスの電話番号(メンバーでない方は877-469-2583, TTY: 711)までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по номеру телефона отдела обслуживания клиентов, указанному на обратной стороне вашей карты, или по номеру 877-469-2583, TTY: 711, если у вас нет членства.

Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na svom jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice ili 877-469-2583, TTY: 711 ako već niste član.

Kung ikaw, o ang iyong tinutulongan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta, o 877-469-2583, TTY: 711 kung ikaw ay hindi pa isang miyembro.

## ***Important Disclosure***

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: [CivilRights@bcbsm.com](mailto:CivilRights@bcbsm.com). If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: [OCRComplaint@hhs.gov](mailto:OCRComplaint@hhs.gov). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

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