Understanding your Blue Care Network coverage for therapy and physical medicine services

Need help understanding how BCN coordinates your physical, occupational or speech therapy as well as the physical medicine services provided by chiropractors? This handy sheet walks you through the treatment process.

• Your treatment starts with a prescription or a referral from your BCN doctor.
• After evaluating your condition, the therapist or chiropractor will submit your recommended treatment plan to eviCore healthcare, which coordinates your therapy on behalf of BCN.
• eviCore will review your recommended treatment plan and compare it to your benefit coverage. They’ll also see if the treatment plan is in line with accepted standards for your condition or for similar illnesses or injuries.
• Your treatment plan will follow these guidelines:
  – It will be designed to help you become independent as quickly as possible.
  – A therapist, a licensed assistant under the supervision of a therapist or a chiropractor will provide your treatment.
  – The number of sessions you receive during the course of your treatment and the length of each session will follow accepted standards for your condition.
  – Your treatment schedule may change over the course of your treatment, based on your progress and your needs.
  – Exercises that require repetition to be effective will most likely become part of your home program.
  – Your therapist or chiropractor may need to check on your home progress from time to time.
• Depending on your coverage, you may have out-of-pocket costs.
• Your BCN plan doesn’t cover all physical medicine services. Here are some services that may not be covered. For a more complete list, check your Certificate of Coverage by logging into your member account at bcbsm.com.
  – Treatment of developmental impairments
  – Treatment of cognitive impairments
  – Endurance exercises
  – Vocational rehabilitation and work conditioning
  – Sports conditioning
  – Speech therapy for congenital abnormalities, learning disabilities, deviant swallow or tongue thrust and feeding therapy for food aversions
  – Voice therapy

eviCore healthcare is an independent company that contracts with Blue Care Network of Michigan to manage therapy and physical medicine services for BCN members.

The information included in this document does not apply to Medicare members.
If you have health care coverage through a carrier other than BCN, please tell the registration, billing or treatment staff at your rehabilitation facility. Your other coverage may be responsible for your treatment. For example, you may need services because of an auto accident and your treatment may be covered by your auto insurer. Knowing who’s responsible for payment may help with billing and authorization.

Questions?
If you have questions about your treatment plan, ask your therapist or your chiropractor.

For questions about your benefits and costs, call Customer Service at the number on the back of your health care ID card.

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