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This is a summary of BCN products that is general in nature. It should not be used to determine a member's benefits. BCN recommends that each time a member presents for services the provider check the eligibility and benefits for that member. To determine whether a member is eligible for services and whether a service is a covered benefit, providers can use our provider portal (availity.com*) or call Provider Inquiry, which has a 24-hour automated component. A member's eligibility, covered benefits and physician assignment may all change over time.

BCN commercial fully insured products for groups

Note: Some have unique ID cards. In addition, many of the fully insured products listed here are also offered by self-funded groups, in which case the prefix would be XYX. For more information on self-funded products, refer to the BCN commercial self-funded products section later in this document.

Product name	Prefix	Product information
BCN HMOSM	XYH	BCN HMO coverage options include BCN1, BCN1LG, BCN5 ¹ , CLSSLG ¹ and CLSSSM ¹ . Different riders may be added to cover various services. Different deductibles, copayments and coinsurance may apply.
BCN Healthy Blue LivingSM HMO BCN Healthy Blue Living HMO BasicSM	XYH	For both Healthy <i>Blue Living</i> plans, a standard benefit level and an enhanced benefit level — with lower out-of-pocket costs — are available. For both plans, the subscriber must have the primary care physician complete and electronically submit the <i>Blue Care Network Qualification Form</i> and complete an online health assessment. BCN Healthy Blue Living HMO¹ subscribers who use tobacco or whose BMI is 30 or more (or both) must participate in tobacco cessation coaching or a BCN-sponsored weight management program (or both). The subscriber's compliance determines the benefit status for all members. For BCN Healthy Blue Living HMO Basic¹ , the subscriber's A, B and C scores don't apply, but the subscriber's failure to complete the <i>Blue Care Network Qualification Form</i> or the health assessment affects the benefit status for all members.
BCN HRASM HMO	XYH	BCN HRA HMO¹ offers a full spectrum of health care. Through the employer-funded health reimbursement arrangement, members are assisted in paying for qualified medical expenses.
BCN HSASM HMO	XYH	BCN HSA HMO¹ combines a high-deductible health plan with a tax-advantaged health savings account. Members pay deductible, copayments and coinsurance until the out-of-pocket maximum is met. After that, eligible services are covered in full for the rest of the year.

Product name	Prefix	Product information
BCN HMO Fixed CostSM	XYH	BCN HMO Fixed Cost plans have a flat-dollar copay for certain services; otherwise, those services are covered in full, with no coinsurance or deductible. Copay amounts vary by type of service and place of service. Prescription drug coverage is included. Preventive care is covered at 100%.
BCN Virtual Primary CareSM HMO	XYH	BCN Virtual Primary Care HMO members 18 and over are assigned a virtual primary care physician from our virtual primary care vendor. Members under 18 must select a primary care physician from the entire BCN HMO network and can get care from specialists and hospitals who are within that network. The member's virtual primary care physician coordinates care and refers the member to specialists when necessary. For care within the statewide BCN provider network, standard BCN authorization and clinical review requirements apply. Care provided outside the statewide BCN provider network requires prior authorization from BCN.
BCN Routine CareSM HMO	XYH	For BCN Routine Care HMO members, most services are subject to the deductible and coinsurance except for preventive and lab / pathology services, which are covered at 100 percent, and primary care visits and Preferred Generic Tier and Nonpreferred Generic Tier drugs, which are covered with a copayment.
Blue Elect PlusSM POS	XYH	For Blue Elect Plus POS , members with a Michigan address must select a BCN primary care physician; they also have the option to seek care from other in-network or out-of-network providers without a referral. Members who live outside of Michigan, with a non-Michigan address, don't need an assigned primary care physician. They also don't need a referral; they just need to see a BlueCard [®] Traditional participating provider who's based outside Michigan for in-network benefits. All members have lower costs when seeing in-network providers. Authorization requirements apply for certain services provided by both in- and out-of-network providers. Refer to the BCN Blue Elect Plus POS webpage at ereferrals.bcbsm.com .
Blue Elect Plus HSASM POS	XYH	Blue Elect Plus HSA POS combines an HSA-qualified high-deductible health plan with a Blue Elect Plus POS plan. This plan operates like Blue Elect Plus POS in terms of in-network and out-of-network health care providers, and referral and authorization requirements. Refer to the BCN Blue Elect Plus POS webpage at ereferrals.bcbsm.com .

¹ May be subject to PCP Focus, BCN's local primary care physician network, available to employer groups in the following Michigan counties: Bay, Calhoun, Clinton, Eaton, Genesee, Ingham, Kalamazoo, Kent, Livingston, Macomb, Monroe, Muskegon, Oakland, Ottawa, Saginaw, Shiawassee, St. Clair, Van Buren, Washtenaw and Wayne.

BCN commercial self-funded products

Note: The name of the unique plan may appear on the ID card. In addition, many of the fully insured products listed above are also offered by self-funded groups; however, we haven't identified these self-insured products by name in this section.

Product name	Prefix	Product information
Self-funded products	XYX (XYD for Medicare self-funded contract)	With BCN's self-funded products , the employer assumes the risk for claim costs and pays an administrative fee for the services and programs (such as health education and chronic condition management). BCN processes the claims. Numerous self-funded plans are available, including but not limited to: Michigan State University, U-M Premier Care and Healthy Blue Choices SM POS. For products that have a designated provider network, care provided outside of that network may require plan approval and typically results in higher out-of-pocket costs for members. Note: The Healthy Blue Choices POS product for FCA operates like Blue Elect Plus POS.

BCN commercial fully insured products for individuals

Note: MyBlueSM appears in the upper right of the card. The product name appears in the lower left.

Product name	Prefix	Product information
Blue Cross[®] Metro Detroit HMO	XYB or XYW	Blue Cross Metro Detroit HMO is available to Oakland, Macomb and Wayne county residents. Members must choose a primary care physician from the Blue Cross Metro Detroit HMO provider network, who will refer them for appropriate specialty and hospital care. For care within the statewide BCN provider network, standard BCN referral and clinical review requirements apply. Care rendered outside the statewide BCN provider network requires submission of an authorization request to BCN. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
Blue Cross[®] Preferred HMO	XYB or XYW	Blue Cross Preferred HMO members have a broad choice of physicians and hospitals from BCN's entire HMO network. The member's primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services. Note: The Blue Cross Preferred HMO Value plan is available to individuals under the age of 30 or with a hardship who live in one of the rural 63 counties in which the Blue Cross Select Value HMO plan is not available. Certain services are payable before the deductible is applied. Members can access primary care physicians, specialists and hospitals from across BCN's entire HMO network. The primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.

Product name	Prefix	Product information
Blue Cross[®] Select HMO	XYB or XYW	Blue Cross Select HMO plans are available to residents of the 20 counties included in the PCP Focus network. Members select their primary care physician from within the entire PCP Focus network and can access specialists and hospitals from across BCN's entire HMO network. The primary care physician coordinates care and refers the member to specialists when necessary. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
Blue Cross[®] Local HMO	XYB or XYW	Blue Cross Local HMO is available to Oakland, Macomb and Wayne county residents. Members must choose a primary care physician from the Blue Cross Local HMO provider network, who will refer them for appropriate specialty and hospital care within the Trinity Health and Ascension systems. For care within the statewide BCN provider network, standard BCN referral and clinical review requirements apply. Care provided outside the statewide BCN provider network requires prior authorization from BCN. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.
Blue Cross[®] Preferred HMO Virtual Primary Care	XYB or XYW	Blue Cross Preferred HMO Virtual Primary Care members 18 and over are assigned a virtual primary care physician from our virtual primary care vendor. Members under 18 must select a primary care physician from the entire BCN HMO network and can get care from specialists and hospitals who are within that network. The member's virtual primary care physician coordinates care and refers the member to specialists when necessary. For care within the statewide BCN provider network, standard BCN authorization and clinical review requirements apply. Care provided outside the statewide BCN provider network requires prior authorization from BCN. Care outside the state of Michigan is not covered, except for eligible urgent, emergency or accidental injury services.

Products related to government programs

Note: Some have unique ID cards.

Product name	Prefix	Product information
BCN AdvantageSM HMO-POS	XYK	<p>BCN Advantage HMO-POS offers Medicare Advantage products in 70 counties in Michigan. They provide coverage for Medicare-covered services and offer additional prevention and wellness care. Group products as well as individual products (Elements, Classic, Prestige, Community Value and Prime Value) are available. All members have access to a nationwide network of Blue plan providers. Members must select a primary care physician from within the BCN Advantage HMO-POS provider network. Care provided outside this network requires a referral from the primary care physician and authorization from the plan. Providers should bill BCN Advantage, not Medicare.</p> <p>Note: BCN Advantage HMO-POS Community Value is available to residents of Macomb, Oakland, Wayne, Washtenaw, Genesee, Livingston and St. Clair counties. Community Value members must select a primary care physician from within the Community Value primary care physician network. Community Value members can receive care from specialists within the wider BCN Advantage HMO-POS provider network without any special authorization requirements outside of those typically required for any BCN Advantage HMO-POS member.</p>
BCN AdvantageSM Local HMO	XYK	<p>BCN Advantage Local² HMO is a Medicare Advantage product for individuals who reside in Macomb, Oakland or Wayne county. Members must select a primary care physician from within the BCN Advantage Local HMO provider network — physicians affiliated with Trinity Health and Ascension — who will refer them for appropriate specialty and hospital care. Care outside this provider network requires authorization by BCN. Providers should bill BCN Advantage, not Medicare</p>
BCN AdvantageSM HMO ConnectedCare	XYK	<p>BCN Advantage HMO ConnectedCare is a Medicare Advantage product for individuals who reside in Arenac, Genesee, Iosco, Kalamazoo, Livingston, Macomb, Oakland, Saginaw, St. Clair, Washtenaw or Wayne county. Members must select a primary care physician from within the BCN Advantage HMO ConnectedCare provider network. Care outside this provider network requires a referral from the primary care physician and authorization from the plan. Providers should bill BCN Advantage, not Medicare</p>
BCN 65SM	XYF (XYD for self-funded)	<p>BCN 65 is a commercial product that is secondary to Medicare. BCN 65 covers Medicare copayments, coinsurance and deductible and provides some additional benefits such as preventive care. Providers should bill Original Medicare first.</p>
MyBlue MedigapSM	XYJ	<p>MyBlue Medigap³ offers non-HMO individual products that supplement Original Medicare. Members with these plans can see any provider who accepts Original Medicare. No primary care physician is assigned. No referrals or authorizations are required. Providers must bill Original Medicare first.</p>

² The provider network for this product is separate from the standard BCN Advantage provider network.

³ The provider network is all providers who accept Original Medicare.



**Blue Care
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2024 Blue Care Network products at a glance For Blue Care Network commercial and BCN AdvantageSM

Effective Jan. 1, 2024

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