

Frequently Asked Questions
For Group Members



BCN Advantage

A quick reference guide
for group members

[MiBCN.com/medicare](https://www.mibcn.com/medicare)

Blue Care Network of Michigan contracts with the federal government and is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

BCN AdvantageSM



Blue Care
Network
of Michigan

Medicare and more

At BCN Advantage, we understand that health care coverage can be a little confusing at times. To help, we have compiled some frequently asked questions from group members that our Customer Service department answers day to day. By addressing these questions up front, we hope to simplify your health care experience.

What is a Medicare Advantage plan?

Under Original Medicare, the federal government administers your Medicare benefits. With Medicare Advantage, the federal government pays private companies like Blue Care Network to administer your Medicare benefits. Medicare Advantage plans are required to offer at least the same benefits as Original Medicare. BCN Advantage goes beyond this requirement and provides benefits that exceed those of Original Medicare.

Do I still use my Original Medicare card?

No. Now that you receive your Medicare benefits through BCN Advantage, you no longer use the red, white and blue Original Medicare card. Instead, use your BCN Advantage membership card for all of your covered Medicare benefits. Even though you won't be using your Original Medicare card, be sure to keep it in a safe place should you need it in the future.

Who do I call if I have a question about a claim?

For questions regarding claims, call BCN Advantage Customer Service. Have your bill ready so you can provide the date of service, the bill amount and the provider name and phone number.

What is my contract ID or deidentified number?

The contract ID or deidentified number is the unique identifying number assigned to you by BCN. It is a nine-digit number with a prefix of XYK that can be found on your membership card.

How do I check to see if my doctor is in the BCN Advantage network?

Look in your provider directory, or, for the most updated information, visit our Web site at **MiBCN.com/medicare** or call Customer Service.

What if the doctor I am seeing is not a BCN Advantage network provider?

Care or services you receive from doctors outside the BCN Advantage provider network are not covered by BCN Advantage or Original Medicare. The only exception is emergency or urgently needed care.

How do I get care when I am out of the BCN Advantage service area?

To find a participating Blues provider when you travel outside the BCN Advantage service area, call the number on the back of your membership card. You should also call your primary care physician, or PCP, before you travel, so he or she can coordinate your follow-up care when you return home.

Am I covered for emergency services?

You are always covered for urgent and emergency care no matter where you travel or who provides the care. For services provided outside the United States, you may have to pay the bill and request reimbursement from BCN Advantage.

Is my contract based on a calendar year or a running year?

Group members have contract years that may start and end at different times. Contact your employer for details.

How do I find out what my prescription drug copayment is?

If you receive your prescription drug benefit through Blue Care Network, call BCN Advantage Customer Service. For prescription drug benefits received through any other provider, contact your employer.

For any other questions about your coverage, call our Customer Service representatives at 800-450-3680, 8 a.m. to 8 p.m. seven days a week. TTY users should call 800-430-3211.

Do I need a referral to get care from a specialist?

Your PCP will provide most of your care and, when needed, refer you to a specialist who will provide care for the duration of the referral. Individual referrals are **not** needed for each visit to the specialist. In most instances, you need to coordinate your care through your PCP; however, there are limited circumstances in which you do not:

- In the event of an emergency, call 911 or go directly to an emergency room.
- For mental health or substance abuse treatment, call the BCN Advantage behavioral health unit at 800-431-1059. TTY users should call 800-430-3211.
- For routine gynecological services, women may see any participating physician or OB/GYN.

Who should I call if I need mental health or substance abuse services?

You can access behavioral health coverage without a referral from your PCP by calling 800-431-1059. TTY users should call 800-430-3211.

I've made payments for services covered by BCN Advantage that were billed to me. How do I get reimbursed?

Call Customer Service to request a BCN Advantage reimbursement form or mail your original receipts with a written request for reimbursement (include your name and member number) to:

Blue Care Network
P.O. Box 68753
Grand Rapids, MI 49516-8753

Remember to save a copy of the original receipt for your files.

How do I know if I have a low-income subsidy or if I am eligible for a low-income subsidy?

The Social Security Administration sends a letter to those who are eligible for a low-income subsidy, which is assistance in paying for Part D drugs. If you feel you are eligible and have not received a letter from the SSA, call 800-772-1213 or visit the SSA Web site at www.socialsecurity.gov. TTY users should call 800-325-0778.

What is a copayment?

A copayment is a fixed dollar amount that you must pay your doctor or other health care professional for a covered service.

What is a coinsurance?

A coinsurance is a percentage of the Medicare-approved amount that you must pay your doctor or other health care professional for a covered service. For example, you pay 15 percent of the cost of your durable medical equipment charge.

Where do I go for dental, vision and hearing services?

These ancillary services are available to groups either through the Blues or other vendors. To find out if your group offers these services, contact your employer. Most members will receive a separate card for vision and dental services, unless their group has integrated Blue Cross Blue Shield dental and vision services directly onto their BCN Advantage membership card.

Where do I go to get blood work done?

Joint Venture Hospital Labs is the provider of laboratory services for BCN Advantage group members. To contact JVHL, call 800-445-4979. TTY users should call 800-649-3777.

If I need durable medical equipment, such as oxygen or a wheel chair, where do I go?

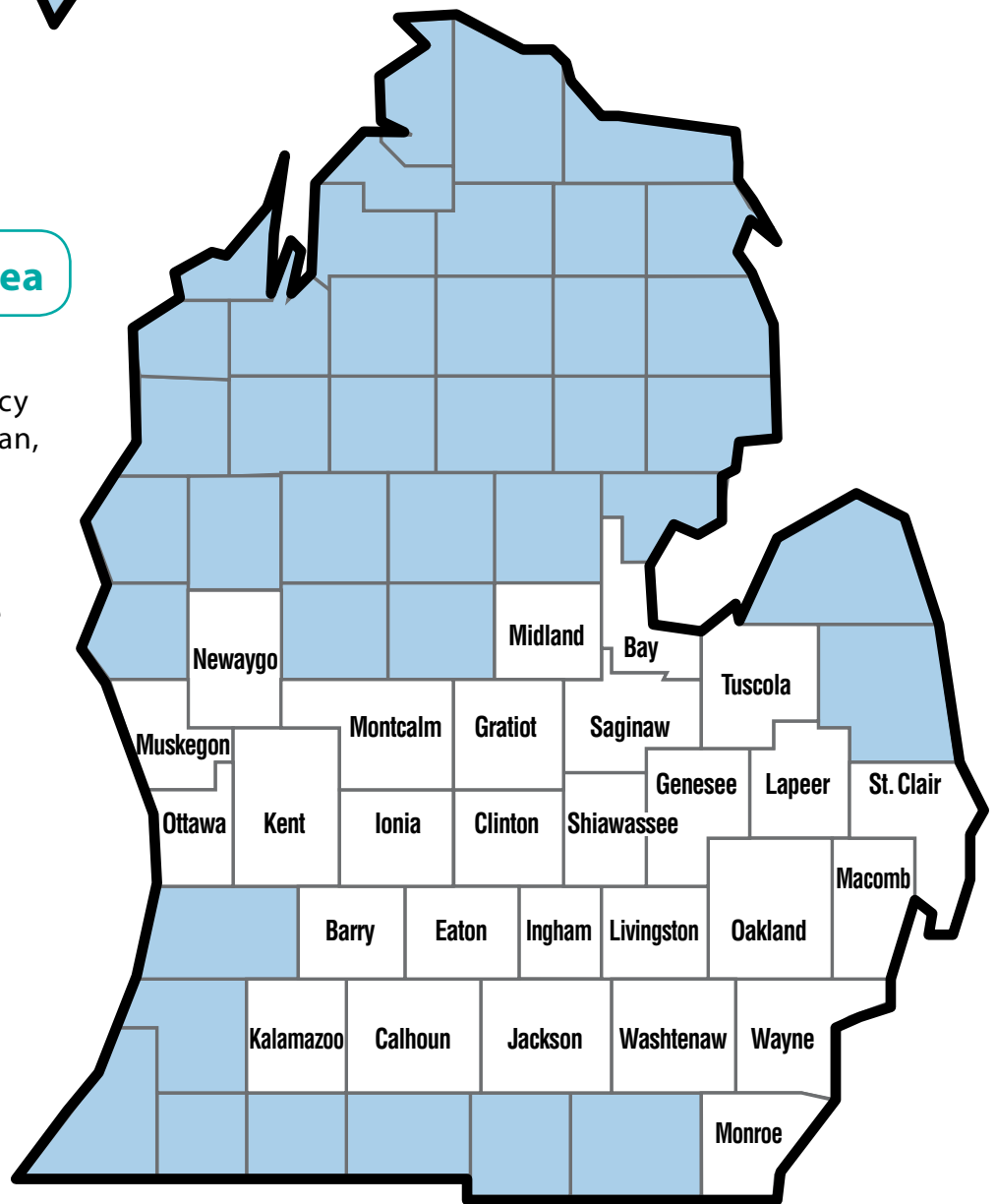
BCN Advantage partners with Northwood Inc. to fill durable medical equipment prescriptions. Your PCP will determine what you need and write a prescription for the basic equipment or appliances, as well as any medically necessary items. Certain prescriptions require BCN authorization. To find a Northwood location near you, call 800-667-8496. TTY users should call 800-611-0735.

For any other questions about your coverage, call our Customer Service representatives at 800-450-3680, 8 a.m. to 8 p.m. seven days a week. TTY users should call 800-430-3211.

BCN Advantage Service Area

You are always covered for emergency and urgent care anywhere in Michigan, the nation or the world.

Members must obtain health care services from BCN Advantage providers within the BCN Advantage service area.



BCN Advantage is available through Blue Care Network, a nonprofit health maintenance organization and wholly owned subsidiary of Blue Cross Blue Shield of Michigan. A Medicare-approved HMO with a contract with the federal government, BCN Advantage is open to all individuals eligible for Medicare residing in the BCN Advantage service area. Members must be entitled to Medicare Part A and enrolled in Part B. BCN Advantage is available in 28 Michigan counties: Barry, Bay, Calhoun, Clinton, Eaton, Genesee, Gratiot, Ingham, Ionia, Jackson, Kalamazoo, Kent, Lapeer, Livingston, Macomb, Midland, Monroe, Montcalm, Muskegon, Newaygo, Oakland, Ottawa, Saginaw, Shiawassee, St. Clair, Tuscola, Washtenaw and Wayne. Enrolled members must use BCN Advantage network providers for routine care.

Our contract with the Centers for Medicare & Medicaid Services is renewed annually and the availability of coverage beyond the end of the contract year is not guaranteed. This document is available in alternative formats.