



BCN Advantage

A quick reference guide
for **individual 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.



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 that our Customer Service department answers day to day. By addressing these questions up front, we hope to simplify your health care experience.

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

For questions regarding claims, contact 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.

Why can't I use my Medicare card?

BCN Advantage is a health care plan for people with Medicare. Now that you are a member of BCN Advantage, you have a BCN Advantage membership card. You are still in Medicare and have Medicare rights and protections; however, you must use your BCN Advantage plan membership card to get covered services.

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, so he or she can coordinate your follow-up care when you return home.

Am I covered for emergency services?

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

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

Your primary care physician 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 primary care physician; 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.

Will more doctors be added to the network?

Yes. For the most current information about our growing network, visit our Web site at MiBCN.com/medicare or call Customer Service.

Where can I go for my hearing and dental care?

BCN Advantage hearing and dental care are provided through contracted network providers. To find a provider near you, call Customer Service.

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.

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

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

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

Individual BCN Advantage contracts are based on a calendar year (Jan. 1 through Dec. 31).

How do I have my premiums automatically deducted from my bank account or Social Security check?

If you would like your premium to be deducted directly from your checking or savings account, you can request an *Authorization Agreement for Automatic Payments* form from our Customer Service department.

If you would like your premium deducted from your Social Security check and you did not request it on your BCN Advantage enrollment form, you can call Customer Service and request the deduction. It may take up to 90 days for your Social Security check to reflect deductions.

Why do the premiums vary from county to county?

Medicare pays BCN Advantage to provide health care services to Medicare beneficiaries in 28 Michigan counties. This payment is determined, in part, by how much it costs the federal government to insure beneficiaries in a given county. Because the health of each county's Medicare beneficiaries is unique, the payment varies and so do our premiums.

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 contract ID number) to:

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

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

How do I know I if 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, you may call them at 800-772-1213 or visit their Web site at www.socialsecurity.gov. TTY users may call 800-325-0778.

If my low-income subsidy is 100 percent, why am I still getting billed for a portion of my Part D premium?

Option 3 members may be billed due to enhanced benefits that include lower fixed copayments and coverage of generic drugs in the coverage gap.

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.

What is an HMO?

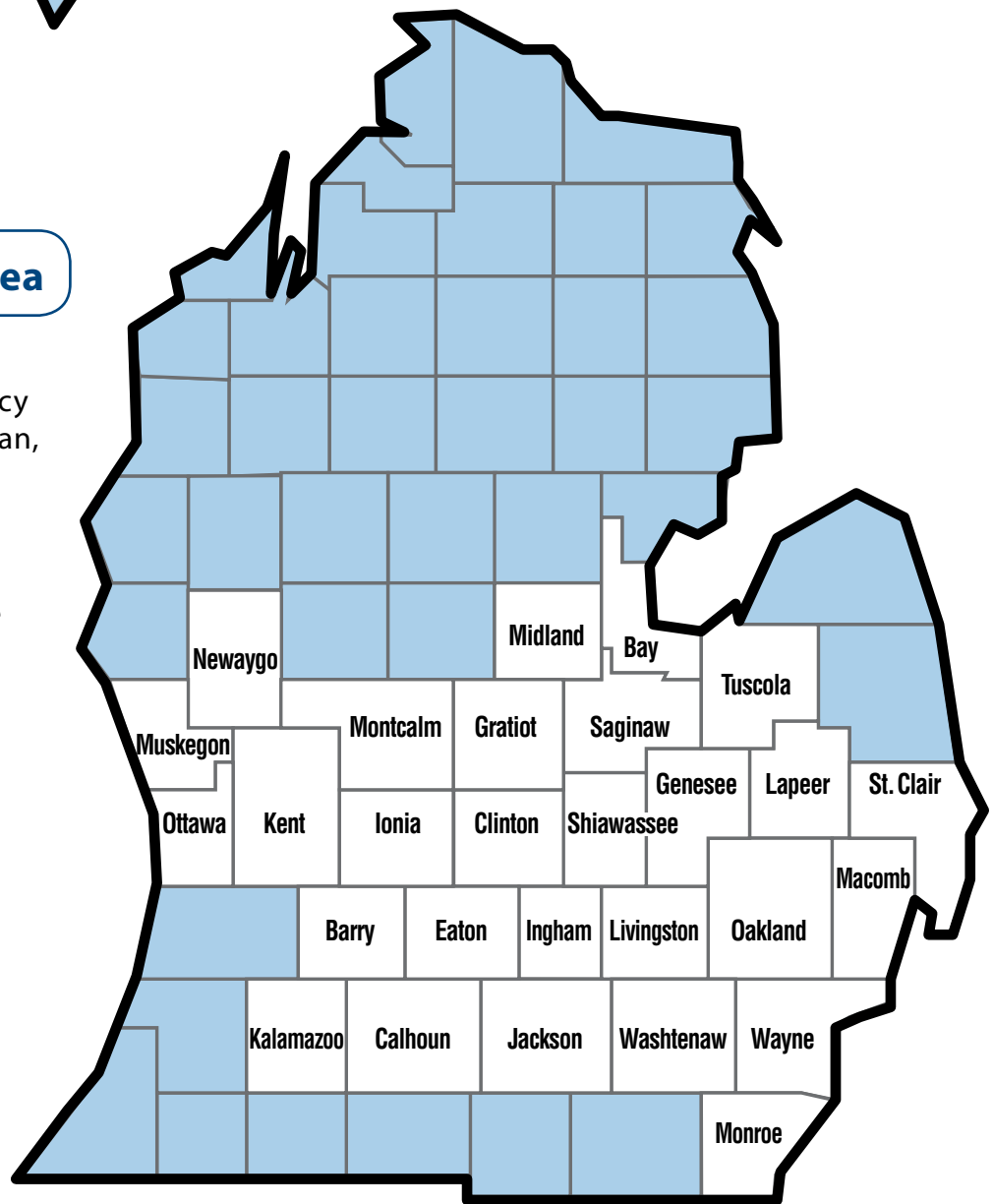
A Health Maintenance Organization is a health plan that provides a full range of health care services, including preventive services. HMO members select a primary care physician, or PCP, from the health plan's participating doctors; and the PCP provides or coordinates most care.

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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.