



**Blue Care
Network**
of Michigan

Blue Elect Self-Referral OptionSM

A Blue Care Network Health Plan

Managed Care
Coverage
+
Choice

MiBCN.com



It's your choice

Flexible coverage, comprehensive care

Blue Elect Self-Referral Option gives you outstanding Blue Care Network coverage and the choice of where you get your care.

You're covered

Blue Elect SRO includes preventive care, treatment when you're sick (including hospital care) and ongoing support when you're living with a chronic condition.

You choose a PCP

Each member on your contract selects a primary care physician from Blue Care Network's extensive list of contracted physicians who specialize in internal medicine, general medicine, family medicine and pediatrics. The doctor you choose provides or coordinates your care.

You choose where to get care

You spend the least when your primary care physician provides or coordinates your care. You're covered whether you go to any doctor in our network or any noncontracted doctor in Michigan.

All the extras

Blue Elect SRO includes many value-added programs, such as discounts on safety equipment, Weight Watchers® memberships and complementary (alternative) treatments.

BlueHealthConnection® — included

BlueHealthConnection is an array of programs designed to help keep you healthy, help you get better when you're ill and help you live well with chronic conditions.



These programs are automatically included in your Blue Elect SRO benefits:

- ◆ **Health education** — To help keep you well, we provide literature and online resources that include a free health risk appraisal and life-changing programs for weight loss and smoking cessation.
- ◆ **Disease management** — If you're coping with a chronic condition, such as asthma, heart failure, diabetes or migraines — to name a few — you're automatically enrolled in our disease management programs. They're designed to help you live life to the fullest.



- ◆ **Care management** — If you have an illness or injury that requires complex care, you're not alone. Registered nurses work with you and your doctors so care is well coordinated and you receive the treatment and services you need.

You have questions; we have answers

How is Blue Elect SRO different?

In a regular HMO, only care provided by or arranged by your primary care physician is covered. In Blue Elect SRO, you're covered even when you self-refer or see another doctor without your PCP's referral.

Note: You pay more out of pocket when your primary care physician doesn't provide or coordinate your care.

Why do I need a primary care physician?

Having a primary care physician means you're more likely to get preventive health care on time. Your doctor becomes familiar with your family and medical history and becomes a more effective health partner. You also pay the least when your primary care physician provides your care or coordinates referrals to specialists. Our contracted primary care physicians and specialists are more likely to use contracted lab and durable medical equipment services, which will also save you money.

What will I pay if I see a doctor without a referral from my primary care physician?

This will vary depending on the Blue Elect SRO health plan your employer selected and who you choose to see.

- ◆ You pay the least when your primary care physician provides or coordinates your care.
- ◆ You pay a higher copayment when you self-refer, and a deductible applies. You may pay more if your non-contracted doctor charges more than our approved fee or uses noncontracted laboratory or durable medical equipment vendors.

What happens if I have an emergency?

You're always covered for an emergency – call 911 or go to the nearest emergency room. To arrange for appropriate follow-up care and ensure your care is provided by network health care providers, contact your primary care physician within 24 hours of treatment.

How do I get care when I travel?

You're always covered for emergency treatment anywhere. When you travel outside of Michigan in the United States, you have access to Blue providers for urgent and follow-up care through BlueCard®, a program for Blue plan members coordinated through the Blue Cross and Blue Shield Association. When you need care outside Michigan, call 800-810-BLUE (2583) to find a participating health care provider near your travel location.

Blue Elect SRO defined

- ◆ **Balance billing** – The difference between a noncontracted doctor's charges and our approved amount. Doctors who are not contracted with us may charge more for their services than we pay.



- ◆ **Copayment** – The amount you pay when you use a service. Doctor office visits, urgent care visits, emergency room visits and prescriptions are examples of services that usually require a copayment.
- ◆ **Deductible** – The amount you pay every year when you self-refer, before Blue Care Network begins paying. There is a maximum annual deductible for each member on the contract and for the combined total of everyone on the contract.
- ◆ **Noncontracted** – A physician or other health care provider who is not part of the BCN network.
- ◆ **Self-refer** – Care you get on your own without first going to your primary care physician. The doctor doesn't have to be part of our network; however, you'll pay more out of pocket when your primary care physician doesn't provide or coordinate your care.

	Your choice of doctors	You pay	Copayments	Deductibles	Balance billing	Claim forms
Lower cost ↑ ↓ More choice	Your primary care physician provides or refers your care	◆ An office visit copayment	Lowest	None	None	None
	You self-refer to a doctor within the BCN network	◆ Your highest office visit copayment ◆ A deductible	Highest	Yes	Possibly	Possibly
	You self-refer to a Michigan doctor not in BCN's network	◆ Your highest office visit copayment ◆ A deductible ◆ Doctor's charges that exceed the amount BCN pays	Highest	Yes	Possibly	Possibly

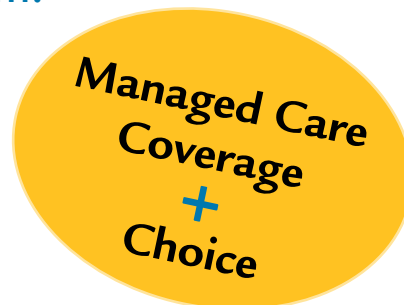
Blue Elect Self-Referral Option

Customer Service 800-662-6667

TTY users 800-257-9980

Provider selection line 888-656-8276

Monday through Friday
8 a.m. to 5:30 p.m.



MiBCN.com