



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.®

MEMBER GUIDE

Blue Cross® Physician Choice PPO

Physician Choice PPO, is Blue Cross Blue Shield of Michigan's innovative product that provides access to the entire PPO network while giving you lower out-of-pocket costs when you choose to coordinate your care through our Organized Systems of Care.

Organized Systems of Care are communities of doctors and hospitals within the Blue Cross PPO network. By helping to better connect you with caregivers within a community of doctors and hospitals, OSCs help deliver a new level of health care.

Use this guide to understand OSCs, how your out-of-pocket costs are determined and your first steps now that you are enrolled in Physician Choice PPO.

With Physician Choice PPO you'll get:

Access to:

- Multiple OSCs throughout Michigan with more than 4,000 primary care doctors, 11,000 specialists and 100 hospitals. Level 1 OSCs provide high-quality care at the lowest costs.
- The entire Blue Cross PPO network as well as out-of-network doctors and hospitals.

The opportunity for lower out-of-pocket costs for you and your family members:

You'll have the lowest costs when you select a primary care doctor in a Level 1 OSC and keep your health care services within your selected OSC. You still have the choice to keep your current doctor, select no doctor at all, or choose a doctor that's not in a Level 1 OSC but you'll have higher costs.

Comprehensive coverage: The same wide range of services including all essential health benefits and medical coverage you would expect from a Blue Cross PPO plan.

Understanding the value of Level 1 OSCs



How you can pay the lowest out-of-pocket costs

You save when each member in your family selects a primary care doctor in a Level 1 OSC before receiving services. Cost share level applies to each member of your family. That means every member must select a doctor in a Level 1 OSC to be eligible for the lowest costs.

\$ Level 1 cost share = lowest costs:

- **Select** a primary care doctor **within a Level 1 OSC**. (See Step 2 on this page for instructions on how to choose a primary care doctor in a Level 1 OSC to pay the lowest out-of-pocket costs.)
 - Use doctors and hospitals within **YOUR** selected primary care doctor's **Level 1 OSC**
 - **OR**, use doctors and hospitals outside of your primary care doctor's Level 1 OSC but within the PPO network with a **referral** from your primary care doctor (See page 7 for more information on referrals.)

\$\$ Level 2 cost share = higher costs:

- Select a primary care doctor **within a Level 1 OSC**, but use doctors and hospitals in any other OSCs or elsewhere in the Blue Cross PPO network without a referral
- Select a primary care doctor **not in a Level 1 OSC**
- **Don't select** a primary care doctor

\$\$\$ Out-of-network cost share = highest costs:

- Use doctors and hospitals **outside** the Blue Cross PPO network (referrals for Level 1 cost share are not available outside the Blue Cross PPO network)

Begin coordinating your care

Step 1: Create a member account at bcbsm.com

If you already have an account, you may go directly to Step 2.

To create a member account you'll need your Blue Cross ID card and about five minutes.

- Click the LOGIN button in the blue bar at the top of the **bcbsm.com** page
- Select *Register Now*

Step 2. Choose a primary care doctor* (see page 5)

To be eligible for the lowest out-of-pocket costs, each member in your family needs to select a Level 1 OSC primary care doctor before receiving services. Primary care doctors in Level 1 OSCs will be labeled.

To choose a primary care doctor:

- A. Log in to your account at **bcbsm.com**
- B. Click the *Doctors & Hospitals* tab in the blue bar at the top of the page
- C. Select *Primary Care Physicians* on the *Find a Doctor* page
- D. Find the member you are choosing a primary care doctor for and click *Select*
- E. Review the complete list of primary care doctors and look for those with the Level 1 OSC label. When you find one, click *Select PCP* to choose them as your doctor
- F. Click *Save* to finalize your primary care doctor selection

Step 3: Repeat Step 2 for all members on your plan

Important information: When searching for a primary care doctor, your search results will also list the doctor's OSC. When you select your primary care doctor be sure to note what OSC your doctor belongs to. You'll need to know so you can search and find hospitals and specialists in your OSC.

**Please note: You still have a choice to not select a primary care doctor, keep your current doctor or choose a doctor that's not in a Level 1 OSC but you'll pay higher out-of-pocket costs when you receive medical care. We will not automatically assign a primary care doctor to you, you must select a primary care doctor in a Level 1 OSC to receive the lowest costs.*

Primary Care Physicians

Choosing a primary care physician, or PCP, helps you build a health plan tailored to your needs. Here are the primary care physicians for everyone on your plan.

Mbpa/Germack Pistachio CO

Enrollee: William Gierman
Enrollee ID: XYQ-890685705
Coverage status: Active

Member	Physician	Status	Action
William	Lejole, Joseph Remove Family Medicine	Level 1 cost share Effective: 12/01/2016 William has a primary care physician in a Level 1 OSC. That means William's eligible for the lowest costs when using this doctor and other doctors and hospitals in this OSC.	Change PCP

[Physician Choice PPO Guide](#)

Choose as the PCP for:

Family member	Current PCP	Last changed
<input type="checkbox"/> William J GIERMAN	LAJOIE, JOSEPH P	609 days
<input type="checkbox"/> Christine GIERMAN		
<input type="checkbox"/> Rachel GIERMAN		

[Cancel](#) [Change PCP](#)

Step 4: Search for hospitals, specialists and primary care doctors

If you would like to find a specialist in a certain OSC, see if other doctors and hospitals are in your OSC, or make changes to a primary care doctor:

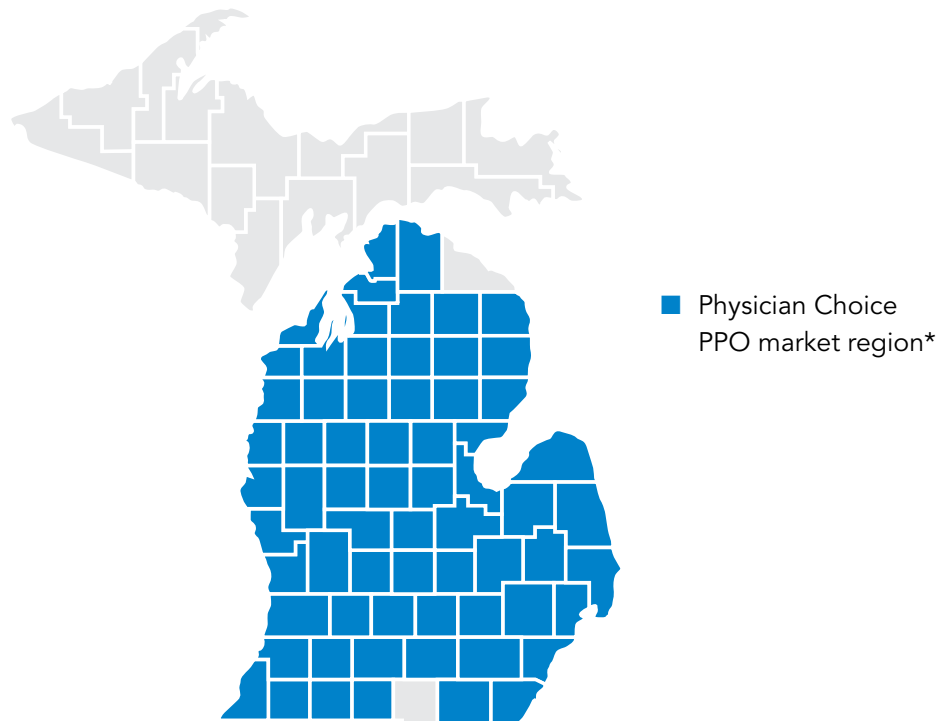
- Log in to your account at **bcbsm.com**
- Click the *Doctors & Hospitals* tab in the blue bar at the top of the page
- Select *Find a Doctor or Hospital, Compare Cost and Quality*
- Type a doctor, hospital or OSC name in the search field at the top of the page and select *Search*
- When you see your list of search results, you can use the filters on the left hand side of the page to narrow your results by OSC name, OSC level, distance from your home and if they are accepting new patients

For more information on how to search for doctors and hospitals visit **PhysicianChoicePPO.com**

Physician Choice PPO

Where you can get care

You have access to the multiple OSCs throughout Michigan, as well as the entire Blue Cross PPO network, including out-of-network doctors and hospitals. The map below shows the counties where the majority of our OSCs are located, with the most doctors and hospitals.



Access to care for dependents who live away from home

If you have dependents or a spouse living outside the Physician Choice PPO market region, you can request an exemption through your employer. The exemption allows them to have Level 1 cost share for the current plan year.

To receive this exemption:

- Tell your employer what members you need an exemption for.
- Your employer will then complete the exemption form and send it to Blue Cross.
- You'll receive a letter in the mail confirming the exemption when it's processed.
- You may also verify if you have an exemption by logging in to your account at **bcbasm.com**. Click *Primary Care Physicians*. Members on your contract with exemptions will be listed along with their Level 1 cost share.

Note: The exemption is valid for your current plan year only and must be requested annually to continue to pay Level 1 out-of-pocket costs for those dependents or spouses who live outside the Physician Choice PPO market region.

**The Physician Choice PPO market region may have changed. Check with your employer for the most up-to-date information.*

Accessing care outside your OSC

- If you've selected a primary care doctor in a Level 1 OSC and wish to use doctors and hospitals outside your OSC (within the Blue Cross PPO network), you must receive a referral from your primary care doctor in order to pay Level 1 out-of-pocket costs for those services.

When do I need a referral?

- In order to pay Level 1 out-of-pocket costs, referrals **are** required for doctors and hospitals that don't belong to the same Level 1 OSC as your primary care doctor.
- If you don't receive a referral from your primary care doctor and you receive care outside your Level 1 OSC but still within the Blue Cross PPO network, you'll pay Level 2 out-of-pocket costs.
- Referrals **aren't** required for other health professionals such as nurses, chiropractors, PARE providers (pathologists, anesthesiologists, diagnostic radiologists, and emergency medicine doctors), or urgent care centers.*
- Referrals **aren't** required for medical needs such as Prosthetics and Orthotics, Durable Medical Equipment, or Medical Suppliers.*
- Referrals **aren't** required for autism diagnostic services, mental health services, or Specified Organ Transplant Program.*

*The cost you'll pay for these services will match the level of your selected primary care doctor's OSC. For example, if you've selected a primary care doctor in a Level 1 OSC, you'll pay the lowest Level 1 out-of-pocket costs for these services. If you've not selected a primary care doctor or selected a primary care doctor that is not in a Level 1 OSC, you'll pay the higher Level 2 out-of-pocket costs for these services.



How to request and view a referral

- Ask your primary care doctor to submit an electronic referral before you receive a service from a doctor or hospital that is outside your OSC, but still within the Blue Cross PPO network.
- After your doctor submits the referral, you'll receive a letter from Blue Cross once the referral is approved.
- The letter will have the name of the doctor that submitted your referral, the name of the doctor or hospital you'll be going to for care and the time frame to schedule your visit.
- Your referral is valid as long as the doctor or hospital you use is where you were referred, your service was received within the Blue Cross PPO network, and your visit was within the time frame noted on your referral.
- You'll also be able to see all your referral information, if your referral has been approved, and print letters by logging into your account at **bcbsm.com**.

A. Click the *Doctors & Hospitals* tab in the blue bar at the top of the page.

B. Select *Referrals and Authorizations* to view the approved referrals.

The screenshot displays the Blue Cross Blue Shield of Michigan website's 'Referrals and Authorizations' page. The top navigation bar is blue with white text for 'Home', 'My Coverage', 'Claims', 'Doctors & Hospitals' (which is selected and highlighted with a blue box), 'Health & Wellness', and 'Forms'. Below the navigation bar, the 'Referrals and Authorizations' section is active. It features a 'Find a Doctor' dropdown menu with 'Primary Care Physicians' and 'Referrals and Authorizations' (highlighted with a blue box). The 'Referrals and Authorizations' option is selected. Below this, there's a 'Filters' section with 'Effective dates' set to '2018'. A table shows one referral: '00012018', 'Not approved', 'Cigna', '05/17/2017 - 05/17/2017', 'Cherian, Jasmine A. Pediatric', and 'Henry Ford Health System, Multiple Specialty Clinic'. The page also includes a disclaimer and footer information.

Resources to help you

PhysicianChoicePPO.com

Learn more about your plan by visiting the customized website with helpful articles, plan information and educational videos.

Your Blue Cross plan at your fingertips

When becoming a Blue Cross member, you can register for an account at **bcbsm.com** or through our mobile app. Your account provides everything you need to manage your health care plan — and your health — all in one secure place.

To register for an account, get the app by searching for BCBSM at the App Store® or Google Play™. Or, visit **bcbsm.com/register**.

- See your coverage information, out-of-pocket balances and deductible, depending on your health care plan.
- Search for doctors and hospitals in your plan's network and review quality information.
- Select your primary care doctor.
- Access your referrals.
- Check claims and explanation of benefits statements.
- Manage prescriptions, find a pharmacy and compare medication costs, depending on your health care plan.
- Find Blue365® member discounts to save on food, fitness, recreation and other healthy products and services all in one spot.
- Learn ways to keep feeling your best with Blue Cross® Health & Wellness, powered by WebMD®, an award winning package of digital resources.

Blue Cross® Health & Wellness

The Blue Cross Health & Wellness online site gives you access to many online programs that can help you stay healthy, get better or improve your quality of life while living with a chronic illness. Log in to your account at **bcbsm.com** and click on the *Health & Wellness* tab to:

- Complete your health assessment.
- Set and achieve health goals with our Digital Health AssistantSM program.
- Sync fitness and medical devices and apps so all your information is in one location.
- Track personal health information.
- Ask questions on professionally monitored message boards.
- Get member discounts through Blue365®.

Member discounts

Members have access to exclusive discounts on a variety of healthy products and services from groceries and fitness gear to travel and gym memberships. Take advantage of these offers and more — visit **bcbsm.com/discounts** today.

Answers to important questions you may have...

What happens if I don't select a primary care doctor?

If you don't select a primary care doctor in a Level 1 OSC you will pay Level 2 out-of-pocket costs. To learn more about the different levels of cost share see Page 4. To learn more about selecting a primary care doctor see Page 5.

My primary care doctor referred me to a provider that isn't in an OSC — will I still pay Level 1 out-of-pocket costs?

Yes, if you've selected a primary care doctor in a Level 1 OSC, and they submitted a referral **before** you received services from a doctor or hospital that is outside their OSC, you will pay the lowest Level 1 out-of-pocket costs as long as the doctor or hospital you are referred to is within the Blue Cross PPO network.

How are visits to my OB/GYN handled?

OB/GYNs are considered specialists and can't be selected as primary care doctors. To learn more about finding a primary care doctor see Page 5.

You can see an OB/GYN without a referral and receive the same cost share level associated with your selected primary care doctor for women's services only. Women's services include maternity care and preventive care covered under the Affordable Care Act.

What if I use urgent care?

If you have selected a primary care doctor in a Level 1 OSC, you'll pay Level 1 costs. If you haven't selected a primary care doctor in a Level 1 OSC, you'll pay Level 2 out-of-pocket costs.

What if I have to go to the emergency room?

If you only have an emergency room visit and are not admitted, you'll pay your emergency room copay for all services. If you're admitted, the emergency room copay will be waived and your costs will be based on if you've selected a primary care doctor in a Level 1 OSC or not.

What happens if my doctor changes OSCs?

Blue Cross will send you a letter to notify you of any changes that may impact your out-of-pocket costs and what your options are.

What type of doctors need referrals?

OSCs include primary care doctors, specialists and acute care hospitals. If you've selected a primary care doctor in a Level 1 OSC and you need services from a specialist or hospital outside of your OSC, you'll need a referral to visit that specialist or hospital in order to pay Level 1 out-of-pocket costs. See page 7 for more information on referrals.

What if my primary care doctor is not in Michigan?

You have the choice to continue using your out-of-state provider, but you can't select them as your primary care doctor. If you continue seeing him/her, and he/she is in the Blue Cross PPO network, you'll pay the higher Level 2 out-of-pocket costs. If he/she is outside of the Blue Cross PPO network you'll pay out-of-network costs.

What if I travel out of Michigan and need to see a doctor?

You have access to the entire Blue Cross PPO network nationwide. Your out-of-pocket costs when traveling outside of Michigan will be based on if you've selected a primary care doctor in a Level 1 OSC or not. If you've selected a primary care doctor in a Level 1 OSC, you'll pay Level 1 out-of-pocket costs when seeing Blue Cross PPO network doctors.

If you need to see a doctor and are outside of Michigan, use our *Find a Doctor* tool to search for a doctor in the Blue Cross PPO network. You do not need a referral to see out-of-state doctors that are within the Blue Cross PPO network. If you see doctors outside of the Blue Cross PPO network you'll pay out-of-network costs.

Can my dependent or spouse pay Level 1 cost share if they don't live in the market region?

Yes, you'll need to request an exemption for a spouse or dependents living outside the market region. See Page 6 for more information.

Can I change my primary care doctor at any time?

Yes, you can select another primary care doctor at any time. To be eligible for Level 1 out-of-pocket costs, you'll want to be sure to have a primary care doctor in a Level 1 OSC selected for everyone on your contract at the very beginning of your plan year, before you need services.

Where can I get more information?

There is great information, educational videos and useful articles about this plan available at **PhysicianChoicePPO.com**

Don't forget...

- to select a primary care doctor in a Level 1 OSC for yourself and each member on your plan before you need services.
- to note which OSC your primary care doctor belongs to so you can search for other doctors, specialists and hospitals in the same OSC.
- to use doctors, including specialists, and hospitals within your OSC.
- to check if your specialist is in your OSC.
- when going outside your Level 1 OSC, ask your primary care doctor for a referral to keep your out-of-pocket costs at Level 1.
- to tell your employer if you have a spouse or any dependents that live outside the market region so they can pay Level 1 out-of-pocket costs.
- to select a primary care doctor in a Level 1 OSC for any dependents you may add to your contract throughout the year.

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