

What to expect with your HMO

HMO

EDUCATE

ENGAGE

EMPOWER



How an HMO works

Whether you're switching from a PPO plan or have been a Blue Care Network member for years, it's important to know how your HMO plan works so you can better manage your health care.

As an HMO, Blue Care Network contracts with physicians, hospitals and other medical professionals to provide a variety of health care services. Your coverage starts with preventive services that can keep minor problems from turning serious and includes special programs to help you reach your health and wellness goals. Coverage also includes the benefits you need when you're sick or injured, ranging from office visits and lab tests to hospitalization.

It all starts with your doctor

As an HMO member, you're required to select a primary care provider who will be your partner in health care.



1

Select primary
care provider



2

Make sure the
doctor you select
is in your plan's
network



3

Make an
appointment

Sometimes, you'll need a routine checkup or an immunization. Other times, you might need treatment when you're sick. And, in some cases, you might have a more serious injury or illness and need to see a specialist.

No matter what your need, your starting point is your primary care provider. He or she is responsible for managing all the care you receive, from providing preventive health services to treating your illness to coordinating your care with specialists.

There are a few exceptions to the rule:

- ❑ Women can see any obstetrician/gynecologist, or OB-GYN, in their plan's network for routine services such as Pap tests, annual well-woman visits and obstetrical care without a referral from their primary care provider.
- ❑ If you have an accidental injury or medical emergency, we'll cover treatment no matter where you go.
- ❑ You don't need a referral for behavioral health services, but you must be seen by a provider in your plan's network.

Know your plan's network

BCN plans are built around a network, a group of providers (doctors, hospitals and other types of health care providers) that's contracted with us to provide health care services. Knowing your plan's network and how it works is important.

We have different HMO networks throughout the state. Some are broad and include doctors and hospitals in almost every county in Michigan. Others are small and based in a certain geographic area.

Whichever plan you have, you need to make sure the doctor you've selected is part of your plan's network. Your plan won't cover care outside the network, except in an emergency.

Check with your employer to see what BCN plan options are available to you.

When you become a Blue Care Network member, you'll be able to create an account at bcbsm.com and select a primary care provider who participates in your plan's network.

Once you're enrolled, you'll receive information about your coverage and how your health plan works.

Selecting doctors

You can select one primary care provider for everyone in your family, or you can select a different doctor for each person. For example, you may want the young child in your family cared for by a pediatrician, while other family members go to an internist.

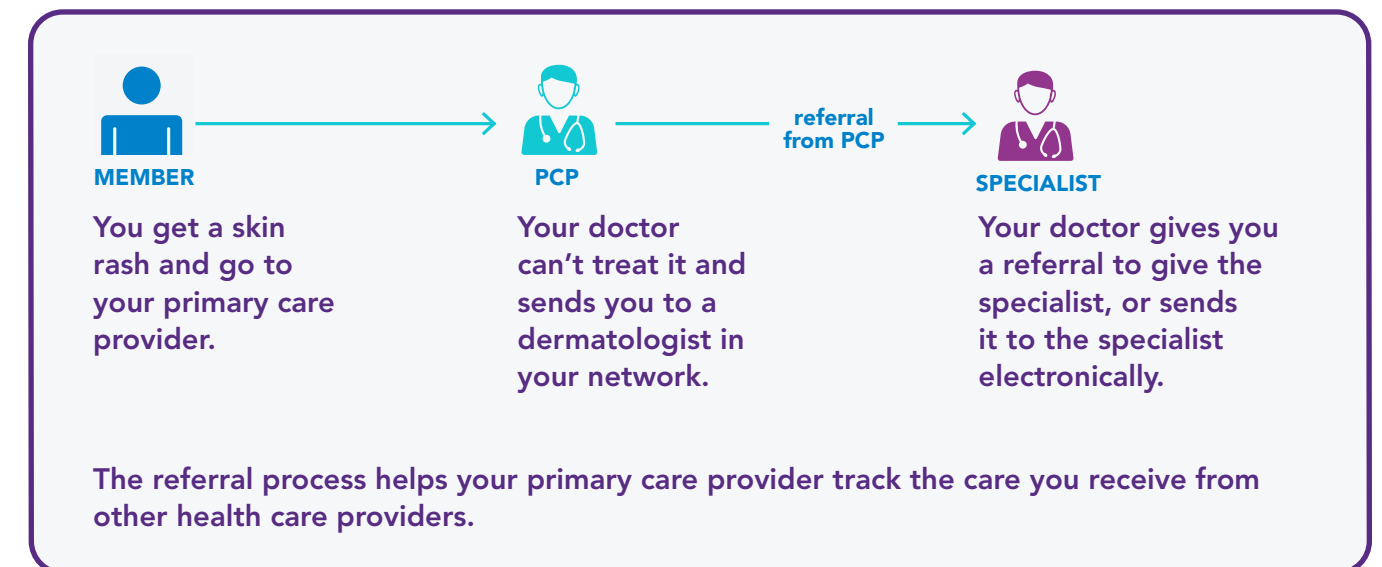
We make it easy for you to find a primary care provider who's in your plan's network. Once you're enrolled in a BCN plan, log in to your account at bcbsm.com to find or change your primary care provider.

What are referrals and authorizations?

As an HMO member, your primary care provider is providing or managing all your care.

If your primary care provider can't treat you, he or she may need to refer you to a specialist. **If the service requires a referral and your primary care provider or OB-GYN doesn't refer you, you're responsible for the charges.**

Example:



Getting a referral doesn't guarantee your plan will pay for everything. Certain medical services and services from specialists may also require prior approval by BCN to be covered.

At your service

Our knowledgeable Customer Service representatives are available by phone from 8 a.m. to 5:30 p.m. Monday through Friday. You'll find the number on the back of your BCN ID card.

An automated telephone response system is also available 24/7 to answer many of your questions. If our automated system doesn't give you the answer you need, leave us a message. We'll return your call within two business days.

