

What to consider when choosing a PPO plan

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Choosing a health care plan can be a difficult thing. There are options, a lot of information and of course – the unknown. You may be concerned about making the choice because you don't know what's going to happen and you want to make sure that you and your family have the coverage they need when they need it.

That's where Blue Cross Blue Shield of Michigan can help.

Below is a list of questions that you'll want to think about when selecting a health care plan.

What to consider	Where to go for more information	Why it's important
Is my doctor in the network?	Blue Cross members can log in to their member account. If you are not yet a Blue Cross member visit bcbsm.com/find-a-doctor .	Going to an in-network health care provider can help save you money on services and your cost share.
Do I currently take medications? If so, does my plan cover them?	Blue Cross members can log in to their member account and look up your plan's formulary. If you are not yet a Blue Cross member, go to bcbsm.com and under the Help tab look for Frequently Asked Questions . Select Pharmacy to see drug lists and more.	You want to be sure that your plan offers prescription coverage for your medications.
Do I travel a lot?	Blue Cross has you covered with a nationwide network of physicians and hospitals.	Having Blue Cross means you'll have access to our huge network that goes where you go.
What preventive services does my plan have?	Preventive services help you get and stay healthy. They include things like immunizations, well visits and more. Go to bcbsm.com and search for "preventive services" to see more information.	Most preventive services are covered at low or no cost to you. Everything you need to know about your benefits is available by logging into your member account at bcbsm.com

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We're thinking of starting a family soon, what do I need to know?	Members can find out information about all benefits (including maternity) by logging into your member account at bcbsm.com . There you will see your benefits, the in and out-of-network coverage and any cost-sharing information.	Knowing your benefits is always important, but especially for services like maternity care or surgeries. These services can cost a lot, so it's important for you to understand what's covered and what your cost share could be.
I have a health condition that I need to manage – what do I need to think about when selecting a plan?	<p>Make sure all your doctors and specialists are located in-network to help control costs.</p> <p>If you already have a Blue Cross plan – Go to bcbsm.com, register as a member and use our find a doctor tool</p> <p>If you don't have a Blue Cross plan – Go to bcbsm.com/find-a-doctor</p> <p>There are many health & well-being programs and resources available to you.</p> <p>Members can find more information in their member account by logging in and selecting 'Health & Well-Being'.</p> <p>To browse our health and well-being offerings, go to bcbsm.com and under the Members tab, select Health and Well-Being</p>	Ongoing, or chronic, conditions can be complex and difficult to manage. Taking advantage of everything a Blue Cross plan has for you is a good step to helping you get and stay healthy.
I'm thinking about a local network, it's the lowest cost option.	Great. When choosing a local network, make sure your doctors are included in that network. Also make sure that the location of the network is conveniently located for you and your family – so you don't have to travel far.	Understanding your options makes it easier to choose a plan that's just right for you and your family.

Other great tips:

- Sometimes, you may not know where to start when selecting a plan. A good idea is to look at how much you spent last year and on what.
- Current Blue Cross cardholders can log in to **bcbsm.com** or the mobile app and view Claims Activity to see a snapshot of spending. Then, look at your plan choices and see which one is right for you.
- If you are not a current Blue Cross cardholder, you may be able to get this information from your your current health care plan.