Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.®

2020 Agent Resource Guide

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THINGS YOU
NEED TO KNOW
TO SERVE
YOUR CUSTOMERS

The satisfaction of our group customers remains a priority. Our service model is structured to align agent and internal sales teams and streamline our processes. The result: more efficient issue resolution and service to our customers. We appreciate all that you do to ensure your customers have an easy, useful and enjoyable experience with Blue Cross Blue Shield of Michigan and Blue Care Network.

RESOURCES TO SHARE WITH YOUR CUSTOMERS

These resources can help your groups have an even better experience with Blue Cross and BCN:

bcbsm.com

Online accounts give employees access to numerous online resources that help them understand their plans and make smarter health care choices. Encourage employees to explore **bcbsm.com**.

Employees can log in and:

- See coverage details and check deductible balances, claims and explanation of benefit statements
- Search for doctors and hospitals in their plan's network
- Stay healthy with personalized tools from Blue Cross® Health & Well-Being, powered by WebMD®

bcbsm.com/engage

Want to help your customers get the most out of their Blue Cross coverage? Show them around this website. We provide toolkits containing brochures, email templates, posters, flyers and other materials that groups can share with employees to help them better understand and engage with their health care plans.

Blue Cross mobile app

Our app provides employees with resources to help them easily access their information and make informed decisions from the convenience of a smart phone — anytime, anywhere.

Employees can use the mobile app to:

- Register for an online member account
- Pull up their virtual member ID card
- See their deductible and out-of-pocket balances
- Review recent claims
- Find doctors and pharmacies

Download the app by searching for **BCBSM** at:

Download on the App Store

GET IT ON Google Play

Blue Cross® Health & Well-Being*

Empower employees to manage their health and wellness. Blue Cross Health & Well-Being online wellness resources, powered by WebMD®, give employees a broad range of health and wellness information, including:

- Health assessment
- Symptom Checker
- My Health Assistant
- My Pregnancy Assistant
- The Daily Victory℠ and Weight Today apps
- Healthy recipes
- Health record
- Health trackers

- Document library
- Device and App Connection Center
- WebMD Health Topics℠
- Medical encyclopedia
- WebMD Interactives
- Message board exchanges
- WebMD Video

Guide employees to log in at **bcbsm.com** and click on the *Health & Well-Being* tab to enter the Blue Cross Health & Well-Being site.

*For Blue Cross Blue Shield of Michigan and Blue Care Network members with plans that include Blue Cross® Health & Well-Being.

Blue Cross Online Visits℠

Medical care doesn't get much easier than this. If groups have this option within their coverage, employees can call or video chat with a U.S. board-certified doctor or behavioral health professional from anywhere in the U.S. using their smartphone, tablet or computer. They just need to download the BCBSM Online Visits℠ app, go to **bcbsmonlinevisits.com** or call **1-844-606-1608**.

EMPLOYEES CAN LEARN ABOUT ALL THEIR CHOICES FOR NON-EMERGENCY CARE AT **BCBSM.COM/FINDCARE** AND CHECK THEIR BENEFITS AT **BCBSM.COM**.

Electronic membership viewing and processing systems

With our two secured systems, your groups can update their own Blue Cross and BCN membership records with a few simple clicks. The Electronic Membership Viewing and Processing system, or eMVP, is for Blue Cross groups while the BCN Electronic Membership Collection system, or eMCS, is for BCN groups. Both systems are fast, easy, accurate and safe.

Through eMVP and eMCS your groups can:

- Electronically control their member record changes, such as new enrollments, coverage terminations and member status changes, and request member ID cards

- Immediately access employee records and eligibility history, verify current membership data and automatically apply select underwriting policies and procedures

- Conveniently access their data and make near real-time updates from anywhere, six days a week:
    - Monday through Friday from 7 a.m. to 7 p.m.
    - Saturday from 7 a.m. to 3 p.m.

The system walks groups through these processes via simple drop down lists, text boxes and field definitions.

What are the advantages of your groups using eMVP and eMCS?

- It's convenient
- It saves time
- It's safe and efficient
- It's simple
- It's green — no more Enrollment Change of Status forms
- It reduces errors — checks and edits ensure compliance with select established Blue Cross underwriting guidelines and administrative enrollment policies

Requesting access to eMVP and eMCS is easy

If you have a Secured Services account with us, log in to your account. Don't have an account? It's easy to register. Go to **bcbsm.com** and log in as an employer. To register, click *Register now* and follow the prompts. Once you've logged in, follow these prompts to obtain access to eMVP for PPO plans and eMCS for HMO plans:

1. Select the *Portal Access* link at the top of the page.
2. Select the *Request Access* link.
3. To add eMVP or eMCS, click the name of the access you want to request:
   - Membership & Eligibility - View
   - Membership & Eligibility - Update
     Note: If you don't see the Membership & Eligibility options, you already have the tools connected to your account.
4. Click the *Request Access* button.
   Note: An email notification is sent to the Administrator to approve/reject the requested access (service).
5. To start using eMVP and/or eMCS, select the *Home* tab.
6. Select the *Membership and Group Tools* tab.
7. Select *Membership & Eligibility*.
8. Choose *BCBSM* to enter eMVP for PPO plans or *BCN* to enter eMCS for HMO plans.

If your groups have questions or need help with eMVP or eMCS, we provide ongoing support after registration:

- Reference the user manual within the system application.
- Contact our support teams:

eMVP	eMCS
1-866-676-4858	1-800-970-6684

MASTERING BLUE CROSS' SECURED SERVICES AGENT PORTAL

If you need additional assistance, please call the help desk at 1-877-258-3932.

To gain access:

1. Go to **bcbsm.com**.

2. Click *LOGIN*, select *Agent*.

3. Click *Register Now*.

4. Click *Begin*.

5. Review and accept the Administrator Agreement by enabling the *I Agree* button, click *Continue*. If you'd like to print a copy, click *Printable version*.

6. Identify your agent company type: Agent, Managing Agent, click *Continue*.

7. If you're an agent, fill in the following items and then click *Continue*.

   - Agent number

   - First name

   - Last name

   - PIN (last four digits of your SSN)

8. Confirm the Company Profile information, click *Continue*.

9. Key in your user profile information, click *Continue*.

   Note: the email address you enter will be where all system-related correspondence will be delivered. Be sure to provide the one you access most often.

10. Create your username and case-sensitive password, click *Continue*.

11. Select security questions using the drop-down boxes and key in your case-sensitive answers in the corresponding open text fields, click *Continue*.

12. Verify that all information is correct, click *Continue*. If your information isn't correct, click *Previous* to navigate back to the screen that needs to be updated.

What happens next?

You'll receive an email confirming your approval to access Blue Cross' Secured Services agent portal. From there, you can log in at **bcbsm.com** to access to the portal and then:

- Invite additional users

- Approve users and assign user roles once they've completed registration

- Assign at least one additional user the role of Principal Administrator so you can delegate administrator responsibilities

To log in:

1. Go to **bcbsm.com**.
2. Click *LOGIN*.
3. Select *Agent*.
4. Key in your username and password.
5. Click *LOGIN*.

Once you're logged in to the portal, there are lots of things you can do:

Invite users:

1. Click *Portal Access*.
2. Click *View* or *Change Profile..*
3. Select *Invite User*.
4. Input email address of each person you wish to invite, separated by comma.
5. Click *OK*.
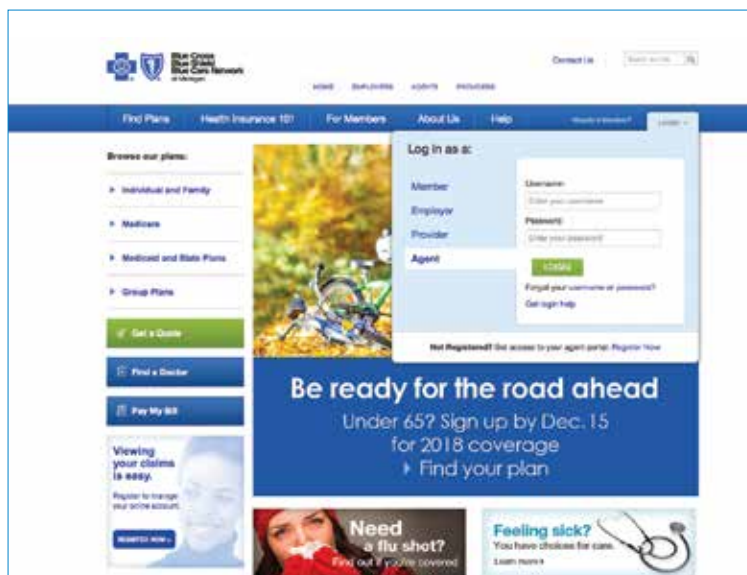
Print marketing materials for your customers:

1. Select *Product Information* then *Marketing Materials*.
2. Find the marketing material you need and then select *Download*.
3. After selecting *Download*, the material should open.
4. Select the printer icon to launch the print properties box.
5. Select your printer and adjust settings as needed.
6. Select the *Print* button.
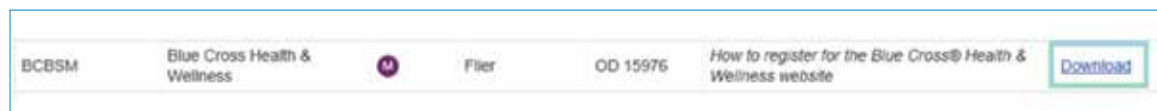
Use the Online Benefits Information tool for Blue Cross and BCN customers:

1. Select *Online Benefits Information*.

2. Select *Blue Cross* or *BCN* line of business.

   a. For BCN, enter the group number, be sure to enter it correctly or your group may not appear.

   b. For MOS, using the drop-down, select your preferred search method, enter the relevant information and click *Search*. If you search by group name, be sure to spell it correctly or your group may not appear. For a quicker and more accurate search, use the group number and suffix method.

   c. Once loaded, the group should populate. For both BCN and Blue Cross groups, you can view a detailed benefit summary (BCN) or Benefits-At-A-Glance chart (Blue Cross), Certificates and Riders, and a Summary of Benefits & Coverage by clicking the respective buttons: *View Benefits*, *View SBC*. For Blue Cross groups you can view the Member Handbook by clicking the respective button: *Download*.

Blue Cross:

BCN:

AGENT RESOURCE GUIDE

Using the Online Benefits Information tool, you can:

View and print an online Blue Cross Benefits-At-A-Glance chart or BCN benefit summary:

1. Click *View Benefits*.

2. You'll be routed to the *Benefits* tab, which allows you to see an online version of a BAAG or benefit summary chart.

3. To print a formatted BAAG or benefit summary chart, select *Print* in the upper right corner of the screen. (Please note: the BCN benefit summary will not print in a BAAG format. For BAAG generation, please use your current method of requesting a BCN BAAG.

BCN: **New feature:** Deductible, Coinsurance Max, and OOP are displayed first, the remaining benefits then continue in alphabetical order.)
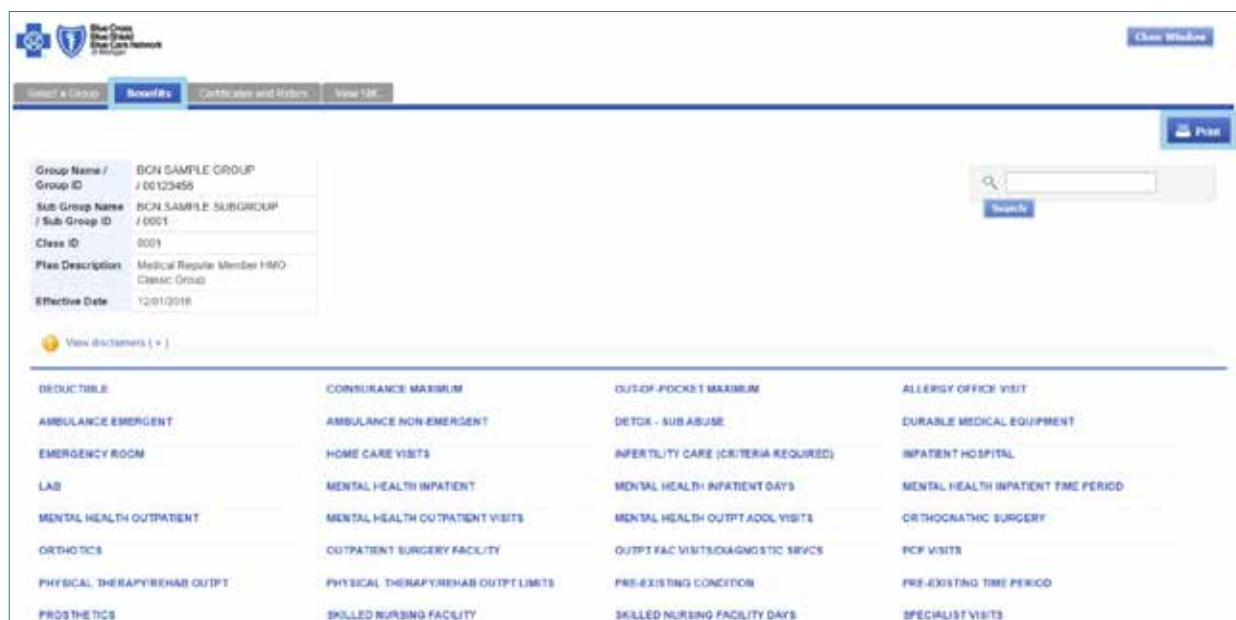
View certificates and riders for Blue Cross and BCN groups:

1. Click the *Certificates and Riders* tab. You'll see the certificates and riders pertaining to the selected plan and product.

2. Click a hyperlinked certificate or rider to expand it.

Blue Cross:

BCN:

Note: For BCN, when available, a 'Future' column will appear displaying future-dated versions of the Certificates and Riders and their effective dates.

View and print a Summary of Benefits & Coverage for Blue Cross or BCN groups:

1. Click the *View SBC* tab to view an SBC for the current coverage period.

   a. If the group is fully insured, a PDF of the SBC will load when you click *View SBC*.

   b. If the group is self-funded, a Word template will load.

2. To print an SBC, select *File* then *Print* as you normally do in Word or your PDF viewer.

Blue Cross:

BCN:

BCN – current coverage period SBC:

View future effective date on documents for open enrollment/group renewal purpose:

1. For Blue Cross, use the calendar feature and then click *View Benefits* or *View SBC* button.

   Note: You can only choose future effective dates up to six months in advance.


2. Click *View Benefits* or *View SBC* to see document based on the effective date selected.

   Note: If you don't select a future effective date, the document will reflect the original effective date.

3. For BCN, to view/print an SBC with a future coverage period for Open Enrollment/Group Renewal purposes, use the calendar feature offered on the main page.

Note: The calendar feature will not display future requested benefit changes and is limited to 6 months from the current calendar date.
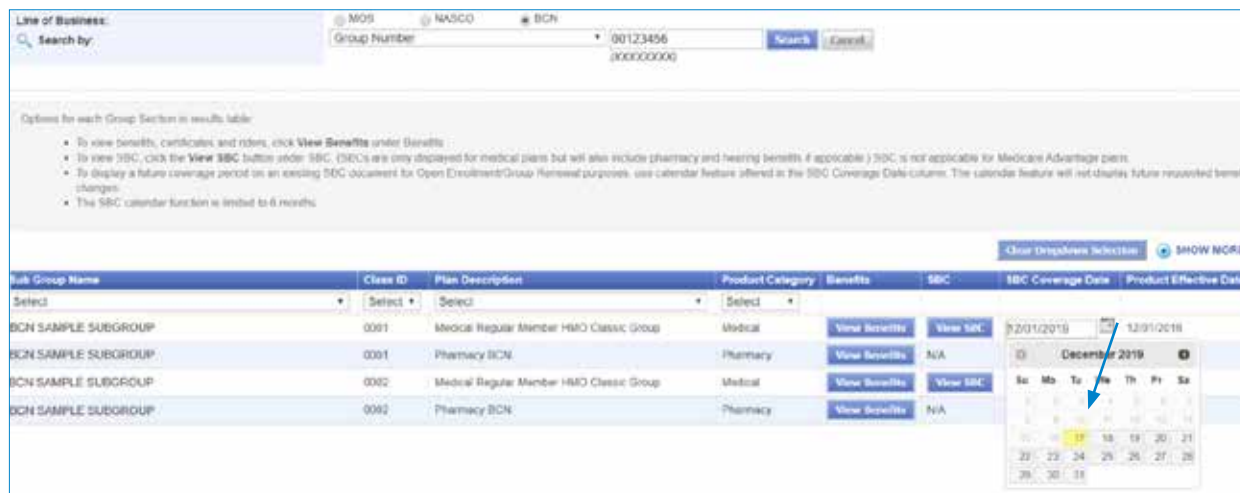
BCN – future coverage date SBC: The date selected on the calendar will appear on the SBC.

Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services   **Coverage Period: Beginning on or after 07/01/2020**

SAMPLE GROUP NAME HERE

Blue Care Network   **Coverage for:** All Plan Types **| Plan Type: HMO**

The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately. **This is only a summary.** For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bcbsm.com or call (800)-662-6667 . For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms see the Glossary. You can view the Glossary at (https://www.healthcare.gov/sbc-glossary) or call (800)-662-6667   to request a copy.

Important Questions	Answers: Member / Family	Why This Matters:
What is the overall deductible?	$5,000/$10,000	Generally, you must pay all of the costs from provider's up to the deductible amount before this plan begins to pay. If you have other family members on the plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.
Are there services covered before you meet your deductible?	Yes. Lab, preventive care, DME/P&O, diabetic supplies, PCP office visits, urgent care, allergy injections, outpatient mental health and substance use services	This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible. See a list of covered preventive services at (https://www.healthcare.gov/coverage/preventive-care-benefits/)
Are there other deductibles for specific services?	No	You don't have to meet deductibles for specific services.
What is the out–of–pocket limit for this plan?	$6,350/$12,700	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan, they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out–of–pocket limit?	Premiums, balance billed charges and health care this plan does not cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit
Will you pay less if you use a network provider?	Yes. See (www.BCBSM.com) or call the phone number on the back of your ID card for a list of network providers. (800)-662-6667 for a list of network providers.	This plan uses a provider network. You will pay less if you use a provider in the plan's network. You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.

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