

Blue Cross[®] Physician Choice PPO

2018



Blue Cross Physician Choice PPO is an innovative group plan centered on coordinating care through Organized Systems of Care, or OSCs. Physician Choice PPO encourages members to be more engaged in their choice of doctors, hospitals and health care services, with options to save on their out-of-pocket costs.

Important points to know:



Physician Choice PPO cost information:

This plan has various cost sharing levels, starting with the lowest out-of-pocket costs at Level 1.

A member pays Level 1 out-of-pocket costs when:

- Member selects a primary care doctor in a Level 1 OSC and uses doctors and hospitals within the same OSC.
- Member selects a primary care doctor in a Level 1 OSC, and that doctor submits a referral to Blue Cross for the patient to see any doctor or hospital outside of the OSC, but within the PPO network.

A member pays higher Level 2 out-of-pocket costs when:

- A member selects a primary care doctor in a Level 1 OSC, but **uses doctors and hospitals outside his or her primary care doctor's OSC without a referral.**
- A member selects a primary care doctor **not in a Level 1 OSC.**
- **A member doesn't select** a primary care doctor.



Care outside the PPO network:

A member has the **highest out-of-pocket costs** if he or she selects doctors and hospitals outside of the Blue Cross PPO network.



Know your OSC affiliation and level, if applicable:

You can look up your OSC details at bcbsm.com by clicking on *Find a Doctor*. Make sure your office staff knows what Organized System of Care you're affiliated with.



Check eligibility and benefits:

The Physician Choice PPO plan will be identified when you use web-DENIS or the Provider Automated Response System, or PARS, our interactive voice response system, **to check eligibility and benefits for patients with this coverage.**



Check referral status:

See a provider's referral status with the e-referral tool by logging in at bcbsm.com and clicking on e-referral or visiting ereferrals.bcbsm.com.



Submitting referrals:

Only primary care doctors, or the primary care doctor's office staff can submit referrals for Physician Choice PPO members. Referrals are submitted electronically through the e-referral tool.

Physician Choice PPO provides access to:

- More than 30 OSCs, 4,000 primary care doctors, 11,000 specialists and 100 hospitals
- The entire Blue Cross PPO network
- Out-of-network doctors and facilities

Participating Level 1 Organized Systems of Care:

- Accountable Healthcare Advantage
- Answer Health
- Beaumont ACO
- Borgess Health
- Genesys Physician Hospital Organization
- Great Lakes OSC
- Henry Ford Medical Group
- Holland Physician Hospital Organization
- Huron Valley Physicians Association
- IHA
- Integrated Health Partners
- Lake Huron Physician Hospital Organization
- McLaren Bay Central Flint Lapeer
- McLaren Greater Lansing
- McLaren Northern
- McLaren Oakland Macomb Port Huron
- Mercy Health
- Metro Health Physician Hospital Organization
- Michcare
- Michigan HealthLink
- Northern Michigan Health Network
- Physician Direct Organized System of Care
- Physician Healthcare Network
- Primary Care Partners Physician Network
- Professional Medical Corporation
- Sparrow Care Network
- St. Mary's OSC
- The Physician Alliance
- United Physicians Integrated Care
- University of Michigan
- Wexford / Crawford Mercy OSC

Other OSCs in the PPO network include:

Members pay higher (Level 2) out-of-pocket costs if they select a primary care doctor who belongs to one of the following OSCs, or if the member doesn't select a primary care doctor.

- Bronson Network
- Jackson Health Network
- MidMichigan Collaborative Care Organization
- Reliance ACO
- Spectrum Health Primary Care Partners
- Upper Peninsula Health Group*

To check your OSC affiliation or search for other providers in the Physician Choice PPO network, visit bcbsm.com, then:

- Click on *Find a Doctor*, then click on *Get Started*
- In the *Choose a health plan* drop-down, click on *Employer Group Plans*
- Then choose *Blue Cross® Physician Choice PPO* from the PPO Plans
- Add more detailed search criteria, including the location, provider, or hospital name and click *Search*

Learn more:

- Watch a short presentation on the Physician Choice PPO plan at brainshark.com/bcbsm/physician-choice-ppo
- About referrals and a step-by-step user guide specific to Physician Choice PPO providers, visit ereferrals.bcbsm.com
- About Physician Choice PPO, visit PhysicianChoicePPO.com

*This OSC is located outside of the current market region.