

## BCN's Healthy Blue Choices<sup>SM</sup> POS has three important differences from our standard HMO health care plans

### Referrals are not required

Blue Care Network's Healthy Blue Choices<sup>SM</sup> POS is a new point-of-service health care plan for FCA non-bargaining employees and retirees. And just like BCN's other two point-of-service plans, Blue Elect Plus<sup>SM</sup> POS and Blue Elect Plus HSA<sup>SM</sup> POS, Healthy Blue Choices POS allows members to receive covered services with any health care provider, in or out of network, with no referral required.

Although referrals aren't required, patients with POS coverage will have lower out-of-pocket costs when they receive services from an in-network provider. Also, some services are only covered when performed by in-network providers, and some services require prior authorization by BCN regardless of provider network status. For more information, go to the [Healthy Blue Choices POS webpage](#) on [ereferrals.bcbsm.com](#).

### Behavioral health coverage is handled through Beacon Health Options

Healthy Blue Choices POS has behavioral health coverage that is **not** handled through Blue Care Network – it is handled through Beacon Health Options, with a few exceptions. Providers should call Beacon Health using the phone number on the back of the member's ID card and submit behavioral health claims directly to Beacon Health.

For more information, including a list of exceptions, go to the [Healthy Blue Choices POS webpage](#) on [ereferrals.bcbsm.com](#).

### Pharmacy coverage is not handled through BCN

Healthy Blue Choices POS has pharmacy coverage that is not handled through Blue Care Network. Members with Healthy Blue Choices POS coverage have a separate ID card for pharmacy coverage. Providers and pharmacies should make sure to request a copy of the member's pharmacy ID card and follow instructions on that card. Any requests for prescription drug coverage submitted to BCN will be denied.

### More information is available

Healthy Blue Choices<sup>SM</sup> POS became effective Jan. 1, 2023. For more information about this new health plan, refer to these sources:

- The [Healthy Blue Choices POS webpage](#)
- The article "New! Healthy Blue Choices<sup>SM</sup> POS now available to FCA employees" on page 8 of the [Jan.-Feb. 2023 issue of BCN Provider News](#)
- Watch for the March-April 2023 issue of *BCN Provider News* on Feb. 22, 2023

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