

***If Michigan Medicine locks out Blue Cross members,
you may be protected through Sept. 29***

[Member Name]
[Member Address]
[Member Address]
[City, State Zip Code]

Regarding: Continuing care at Michigan Medicine

May 6, 2026

Information about Continuing Care at Michigan Medicine

Dear [Member Name]:

Based on our review of your health plan information and services you have received in the past six months at the University of Michigan Health System, also known as Michigan Medicine, you qualify for Continuity of Care through the health system.

As you may be aware, Michigan Medicine has notified Blue Cross that effective July 1, 2026, their Southeast Michigan facilities and physicians will no longer accept Blue Cross Blue Shield of Michigan or Blue Care Network health insurance, unless we reach an agreement on a new payment contract. We're disappointed in this situation and very sorry you are caught in the middle of our negotiations.

What does Continuity of Care mean?

Continuity of Care is a program to help pay health care costs for certain medical conditions in order to provide extended time to assist with completing a course of treatment and/or transitioning care. Members deemed eligible for Continuity of Care can continue their care within the Michigan Medicine system for a maximum of 90 days from July 1, or until September 29, 2026. Services provided by Michigan Medicine during the 90 days will be considered at the participating benefit level, and Michigan Medicine must accept the participating payment rates. Your standard cost-shares for services will apply.

Members eligible for Continuity of Care must meet one of the following criteria:

- Undergoing a course of treatment for a serious and complex condition from the physician or facility.
- Undergoing a course of institutional or inpatient care from the physician or facility.
- Scheduled to undergo nonelective surgery from the physician, including receipt of postoperative care from such physician or facility with respect to such a surgery.
- Pregnant and undergoing a course of treatment for the pregnancy from the physician or facility.
- Determined to be terminally ill (as determined under section 1861(dd)(3)(A) of the Social Security Act) and is receiving treatment for such illness from such physician or facility.

What does this mean for you?

While the continuity of care period lasts for up to 90 days, we encourage you to begin planning for care you may need after September 29, 2026. Transitioning your care to a new participating physician or facility will ensure

you have a lower cost for covered care services. Most other physicians and facilities in Michigan participate in our network, and you can identify alternate providers by visiting bcbsm.com/updates. You can also call the number on the back of your member card, and a representative will assist you in transitioning your care. In the days ahead, you will also receive a call from us to help assist you and answer any questions.

What Michigan Medicine hospital services are not covered by Continuity of Care?

The Continuity of care program only covers qualifying care based on the criteria above. Other services, including elective surgeries, will not be covered under Continuity of Care. We recommend you seek care with other hospitals or physicians now for any condition unrelated to your Continuity of Care – even though Michigan Medicine will remain in network through June 30 – in case follow-up care is needed after July 1. A list of alternate hospitals in our network can be found at bcbsm.com/updates.

We Are Committed to Our Members

We regret that you are in the middle of our contract negotiation. Blue Cross is making every effort to successfully negotiate a new payment contract with Michigan Medicine by June 30, 2026. In the meantime, we are ready to help you find alternative care physicians and plan for your care. For up-to-date information about our discussions with Michigan Medicine, members can visit bcbsm.com/updates and for information on how hospital prices and other factors affect your health insurance costs, please visit MIBlueDaily.com/Affordability.