

What you should know about referrals

Health care benefits provided under MESSA medical plans are underwritten by Blue Cross Blue Shield of Michigan (BCBSM) and 4 Ever Life. There are different levels of benefits for in-network and out-of-network services.

Choosing an in-network doctor or medical professional will always save you money. Most free preventive care services, including annual checkups and well-baby visits, are only covered when provided by an in-network provider.

If you need to go to an out-of-network provider, you will likely pay significantly more for care.

Want to visit an out-of-network provider? Start with a referral.

Your in-network provider should refer you to another in-network provider when available. If one is not available, your provider should refer you to a participating provider. This is a provider who accepts BCBSM and bills providers directly on your behalf. The in-network referring physician should complete a PPO program referral form for the claim to be paid as in-network. A referral is only valid when it is obtained before the referred services are provided. It's good for one year from the referral date. The referring physician should complete the form and provide copies to you and the physician to whom you were referred.

With a referral to an out-of-network provider:

- » Your out-of-network deductible is waived (you may have an in-network deductible to satisfy)
- » Your out-of-network coinsurance may be waived (you may have an in-network copayment or coinsurance to satisfy)
- » You do not have to submit claim forms
- » You may still be responsible for charges over the allowed amount

No referral? Be prepared to pay more.

You can use an out-of-network provider without a referral, but you will pay your out-of-network deductible and coinsurance. You may also pay additional charges above the approved amount and need to complete and submit claim forms to MESSA. You also may be responsible for payment at the time of service in addition to filing your own claim. MESSA will reimburse up to the approved amount, less the out-of-network deductible and coinsurance.

How to find in-network providers

- » Visit messa.org/FindCare
- » Call MESSA at 800-336-0013
- » Ask your doctors and specialists if they are in-network

Get a copy of the PPO program referral form at messa.org/ppoform

Questions? Call MESSA's award-winning Member Service Center at 800-336-0013.

