



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

Confidence comes with every card.®

Welcome to your  
Blue Cross Blue Shield of Michigan  
and Blue Care Network  
prescription drug plan

Blue Cross Blue Shield of Michigan and Blue Care Network administer your prescription drug plan. Whether you get your medications from a network retail pharmacy or through a home delivery service, you can rely on our clinical expertise to provide you with safe, high-quality prescription drugs.

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## The Blue Cross and BCN prescription drug plan

Whether you take medication on an ongoing basis or simply need a prescription filled from time to time, your Blue Cross and BCN prescription drug plan offers these convenient options:

- A national network of participating pharmacies in Michigan and across the country
- Home delivery pharmacy that sends medications right to your door
- Walgreens Specialty Pharmacy, specialty drugs delivered to your home, if applicable to your prescription drug plan





## Filling your prescriptions at in-network pharmacies

Here are the different types of pharmacies and how to use them:

### Retail pharmacies

If you or an eligible family member needs to take a prescription drug on a short-term basis, you can fill the prescription at an in-network retail pharmacy.

- Provide the pharmacist with your Blue Cross or BCN ID card, your paper prescription and the patient's information. Your doctor may have sent an electronic prescription to the pharmacy.
- The pharmacist will use a computerized system to confirm your eligibility for benefits before telling you the copayment or deductible amount you'll be expected to pay. Your copay or deductible may vary for each order or refill.
- The pharmacy will submit the claim for you.

To locate a pharmacy, log in to your secure member account at [bcbsm.com](https://bcbsm.com) or on our mobile app:

- Click on *My coverage*.
- Click on *Prescription*.
- Click on *Find a pharmacy*.

Our mobile app is available through the App Store® and Google Play™. Search for "BCBSM".

To price a medication, log in to your secure member account at [bcbsm.com](https://bcbsm.com) or on our mobile app:

1. Go to *Prescription* section under *My Coverage*. Select *Price medications* on [bcbsm.com](https://bcbsm.com).
2. Select *Find pricing and coverage* on the mobile app.
3. In the *Search* section, enter the name of the medication.

You'll see your copay amount for the medication.

## Specialty pharmacies

Specialty pharmacies are staffed by professionals trained in the special handling, side effects and dosing complexities of these higher-cost and less common medications. These drugs treat complex conditions, such as cancer, chronic kidney failure, multiple sclerosis, organ transplants and rheumatoid arthritis.

Specialty drugs require special handling, consistency in how and when they're taken, and clinical support. Most specialty drugs must have prior authorization for us to pay our share. Once approved, all you pay is your deductible or copay.

For the most up-to-date list of specialty drugs your Blue Cross or BCN plan covers, follow these instructions:

1. Go to [bcbsm.com/pharmacy](https://bcbsm.com/pharmacy).
2. Click *What are specialty drugs?*
3. Click on the *Specialty Drug Program Rx Benefit Member Guide (PDF)*.

To locate an in-network retail specialty pharmacy, log in to your secure member account at [bcbsm.com](https://bcbsm.com) or on our mobile app:

1. Go to the *Prescription* section under *My Coverage*.
2. Select *Price medications* on [bcbsm.com](https://bcbsm.com). Select *Find pricing and coverage* on the mobile app.
3. In the *Search* section, enter the name of the specialty drug.

You'll be directed to the nearest in-network specialty pharmacy that can fill your prescription for that medication. You'll also see your copay amount for the drug.

Some in-network retail pharmacies can fill prescriptions for specialty drugs. Call your pharmacy in advance to see if your prescription is for a specialty drug and is available at that store. See the *Retail pharmacies* section for more information about filling your prescriptions at a retail pharmacy.

## Exclusive Specialty drug program

If your prescription drug plan is part of the Exclusive Specialty drug program, you must use a pharmacy within the Exclusive Specialty network to fill specialty medications. The Exclusive Specialty network includes Walgreens, Walgreens Specialty Pharmacy and some provider-based locations. Any other pharmacies are considered out-of-network for specialty drugs.

If your prescription drug plan is not part of the Exclusive Specialty drug program, you can fill most specialty drugs at any in-network retail pharmacy that has it in stock, through Walgreens Specialty Pharmacy or at a participating specialty pharmacy.

This Exclusive Specialty program does not apply to specialty drugs that are supplied and administered by a professional health care provider in an office, facility or home setting. Certain members may be exempt from this program. Refer to your prescription drug benefit information to verify your specialty drug coverage or call the number on the back of your member ID card.

## Specialty medications delivered to your home

Walgreens Specialty Pharmacy can deliver specialty medications to your home. To find out more about this service, call **1-866-515-1355** or visit **WalgreensSpecialtyRx.com**. A patient care coordinator from Walgreens Specialty Pharmacy will help you enroll and schedule your medication delivery.

You can have your doctor send your specialty medication prescription directly to Walgreens Specialty Pharmacy electronically or fax it to them at **1-866-515-1356**.



## Limited distribution specialty drugs

Some limited distribution specialty drugs are not available through Walgreens Specialty Pharmacy and must be ordered and delivered by mail from specific pharmacies that carry those drugs.

Blue Cross and BCN members can fill prescriptions for limited distribution drugs through select pharmacies.

To determine which limited distribution location to call for your specialty drug prescription, follow these instructions:

1. Go to [bcbsm.com/pharmacy](https://bcbsm.com/pharmacy).
2. Click on *What are specialty drugs?*
3. Click on the *Specialty Drug Program Rx Benefit Member Guide (PDF)*.
4. Find your prescribed specialty medication under one of the locations listed.

You can also talk to your doctor about filling prescriptions for exclusive limited distribution drugs.

## Quantity limit on specialty drugs

Whether you get them at a pharmacy or by home delivery, most of Blue Cross Blue Shield of Michigan's PPO prescription drug plans and Blue Care Network's HMO prescription drug plans limit specialty drugs to a 30-day supply.

Some drugs are limited to a 15-day supply. If you have a copay for your prescription, you only pay half of it for these drugs. To see the list of these medications on a flyer called *15-day Specialty Drug Limitation Program (PDF)*, follow these instructions:

1. Go to [bcbsm.com/pharmacy](https://bcbsm.com/pharmacy).
2. Click on *What are specialty drugs?*
3. Click on *15-day Specialty Drug Limitation Program (PDF)*.



## Filling your prescriptions at out-of-network pharmacies

Pharmacies that aren't in our network can't bill us directly, which means you may have to pay the pharmacy's full retail price for your prescription and send us your claim information to request reimbursement. Your copayment may be higher than it would be if you used a pharmacy that is in our network. Also, if you use a pharmacy that is out of network, your prescription drug plan may not reimburse the full cost of your prescriptions, or the drug may not be covered at all.

If you need help finding a network pharmacy, go to [bcbsm.com/pharmacy](https://bcbsm.com/pharmacy) and select *How can I find a pharmacy?* You can also contact Blue Cross and BCN Customer Service at the toll-free number on the back of your Blue Cross or BCN member ID card.

We have more than 2,300 network pharmacies in Michigan and more than 67,000 network pharmacies across the U.S.

Network pharmacies bill us directly at the time of purchase. All you pay is your deductible or copay.

### Prescription drug reimbursement form

1. Go to [bcbsm.com/forms](https://bcbsm.com/forms).
2. Click *Submitting claim forms*.
3. Click *SEE MORE* under the *Claims* section.
4. Click *Prescription Drug Reimbursement Claim Form*.



## Filling your prescriptions through our home delivery service

When you use our home delivery service, you can count on:

- Free standard shipping in a plain, weather-resistant pouch
- Convenient deliveries to your home or office
- A registered pharmacist available 24 hours a day, seven days a week
- Refill orders placed at your convenience, by telephone or online

Through your prescription drug plan, you can get up to a three-month supply of most prescription drugs delivered right to your door, with free standard shipping. You'll typically pay less by getting up to a three-month supply. Home delivery is easy, safe and convenient. For more information about home delivery, please refer to the enclosed Optum Home Delivery order form.

You can also order your medication through the Blue Cross Blue Shield of Michigan mobile app or by logging in to your secure member account at [bcbsm.com](https://bcbsm.com).

The app is available through the App Store® and Google Play™. Search for "BCBSM".

After you download the app, click on *My Coverage*, then *Prescription*, then *Mail Order*.

Or go to [bcbsm.com](https://bcbsm.com) and log in to your secure member account. Click *My Coverage*, *Prescription*, then *Order online*.



## Home delivery service frequently asked questions

### What is home delivery?

Through your prescription drug benefits, you can get up to a three-month supply of maintenance medications delivered right to your door with free standard shipping.

### How easy is it to try home delivery?

It's very easy because it's part of your Blue Cross or BCN benefits. Go to [bcbsm.com](https://bcbsm.com) and log in to your secure member account. Click *My Coverage, Prescription*, then *Order online*. Or log in to our mobile app and click on *My Coverage, Prescription*, then *Mail Order*. We'll ask you for the information we need.

If you have questions about your home delivery prescription, order status, account balances or shipping information, please call the home delivery pharmacy:

- Blue Cross Blue Shield of Michigan members, call **1-855-811-2223**.
- Blue Care Network members, call **1-844-642-9087**.

### Can I choose which medications I want refilled through home delivery?

Yes. Go to [bcbsm.com](https://bcbsm.com) and log in to your secure member account. Click *My Coverage, Prescription*, then *Order online*. Choose which of your current maintenance medications you'd like refilled through home delivery. We'll then contact your doctor and request a new three-month supply prescription for home delivery.

### How long will it take to get my medication?

When you fill a prescription through home delivery for the first time, you should receive your medication within five business days after the home delivery pharmacy receives your completed order. Learn more about your pharmacy benefits at [bcbsm.com/pharmacy](https://bcbsm.com/pharmacy), by logging in to your secure member account at [bcbsm.com](https://bcbsm.com) or our mobile app. Click on *My Coverage*, then *Prescription*.

## Other information

Here is some more information about prescription drugs:

### Generic drugs

What is the difference between a generic drug and a brand-name drug? There's not much difference, except name and price, because FDA-approved generic drugs:

- Are as safe and effective as brand-name drugs and often less expensive
- Are made with the same active ingredients but may differ in color, size or shape
- Are available in the same strength, purity, quality and dosage form as the brand-name drug
- Are often manufactured by the same company that makes the brand-name drug
- Earn approval from the U.S. Food and Drug Administration and are strictly regulated by the U.S. government
- Are laboratory tested to ensure that the same amount of drug will be absorbed into the bloodstream as the brand-name drug

Ask your doctor or pharmacist whether a generic version of your medication is available and would be right for you. For more information on generic drugs, visit [bcbsm.com/pharmacy](https://bcbsm.com/pharmacy) and click *How to save money on prescription drugs*.



## Prior authorization

Depending on your prescription drug plan, some medications may only be included in your benefits for certain clinical uses or quantities. Before we will pay our share for one of these prescriptions, the drug must receive a prior authorization. Authorization is required because additional information that doesn't appear on the prescription is needed to determine whether the drug is most appropriate for you and included in your benefits.

Your pharmacy will let you know whether a drug you're taking requires prior authorization. Ask your doctor to request prior authorization from us. Your doctor will need to provide clinical information that supports why you need to receive the medication or quantity requested.

To find the list of drugs that require prior authorization:

1. Go to [bcbsm.com/pharmacy](https://bcbsm.com/pharmacy).
2. Click *Why do I need prior authorization for a prescription drug?*
3. Click *Pharmacy coverage drugs*.
4. Click *Prior Authorization and Step Therapy Guidelines (PDF)*.

If you already know the drug prescribed to you requires prior authorization, ask your doctor to request an approval before taking your prescription to the pharmacy. If you're filling your medication through home delivery, the Optum Home Delivery pharmacy may contact your doctor for you. To simplify the process, your doctor can submit these prior authorization requests to Blue Cross and BCN electronically.

## Quantity limits

We monitor the use of certain medications to help ensure you receive the most appropriate and cost-effective drug therapy. We monitor the amount of medication pharmacies fill for you through our Quantity Limit program. Our Quantity Limit program limits the amount of medicine that you can fill for certain medications. For example, a drug may have a limit of 30 pills for 30 days. We apply these limits based on drug studies and clinical reviews by practicing doctors and pharmacists. If you need an amount that's higher than the limit, your doctor can request approval.

If you have online access, you may view your list of covered medications and quantity limits by logging in to your secure member account at [bcbsm.com](https://bcbsm.com). You can view the drugs in our Quantity Limit program at [bcbsm.com/quantitylimit](https://bcbsm.com/quantitylimit). You can view our complete drug lists at [bcbsm.com/druglists](https://bcbsm.com/druglists).

## Electronic coordination of benefits

If you have another prescription drug plan and have Blue Cross or BCN as your secondary plan, present both ID cards and ask your retail pharmacist to submit the claim to your primary plan and then submit a secondary claim electronically to Blue Cross and BCN. You're responsible for any balance due after both your primary and secondary have paid. This coordination of benefits means you don't have to fill out a paper claim. But you'll need to use a retail network pharmacy. This isn't available for home delivery service claims.

## Member deductible

Depending on your prescription drug plan, you may be required to meet a deductible before your coinsurance or copay is applied to your drug claim.



## Your online member account

Do you have questions about your current prescriptions, their costs or other medications included in your prescription drug plan? Your Blue Cross or BCN member account has the answers. You can access your account from your computer at [bcbsm.com](https://bcbsm.com) or download the Blue Cross Blue Shield of Michigan mobile app. It's available through the App Store® and Google Play™.

## Manage your prescriptions

- Check your prescription drug history and claims. Claims post directly to your account so you can see:
  - How much your prescription drug plan paid
  - Your share of the cost
  - Your previous prescription orders and refills
- Pick up your prescriptions at a local pharmacy or while traveling. All you need is a ZIP code to find a network pharmacy near you, complete with directions.
- Track prescriptions that are sent right to your door. Check the status and shipment of home delivery medications.

## Know your cost options

- Search for generic alternatives for brand-name prescriptions. Compare prices between generic and brand-name drugs so you can talk with your doctor about lower-cost options for your prescriptions.
- See if your prescription needs prior authorization before your prescription drug plan will cover it.
- Order a three-month supply. If your prescription drug plan offers the option, you may find savings by ordering a three-month supply of your maintenance drugs (taken regularly or daily) from a network retail pharmacy or the Optum Home Delivery pharmacy.
- Use your Blue Cross or BCN member account to take full advantage of your prescription drug plan.

## Contact information

### To contact Customer Service

If you have questions about ID cards, benefits, claims or other inquiries, call the number on the back of your member ID card.

If you have questions about your home delivery prescription, order status, account balances or shipping information, please call the Optum Home Delivery pharmacy:

- Blue Cross Blue Shield of Michigan members, call **1-855-811-2223**.
- Blue Care Network members, call **1-844-642-9087**.

### To access the Optum Home Delivery pharmacy by TTY

Hearing impaired members, call TTY **711**.

### To order prescription labels printed in braille

Braille labels are available for home delivery prescriptions upon request.

- Blue Cross Blue Shield of Michigan members, call **1-855-811-2223**.
- Blue Care Network members, call **1-844-642-9087**.



## Your privacy is important

Optum Rx is committed to meeting Blue Cross and BCN guidelines for protecting your privacy, as well as those of the Health Insurance Portability and Accountability Act of 1996. HIPAA includes provisions to ensure privacy of your personal health information.

To provide you with pharmacy services and to administer your prescription drug benefits, we may require personal health and prescription drug information from you, your doctor or your retail pharmacy. We may use this information to, among other purposes, verify your identity and pricing under the program; check for adverse drug interactions; accurately process your prescription order; and keep you informed about available treatments, benefit options and the proper use of your medications.

Under the terms of their contract with Blue Cross and BCN, Optum Rx is required to provide individual pharmacy claims data for payment processing and record-keeping. They're also obligated to report any unusual activity that may constitute fraud or abuse of benefits. Blue Cross and BCN and Optum Rx may also use information and prescription data gathered from claims submitted for reporting and analysis purposes.

To learn more about Blue Cross and BCN's privacy practices, visit [bcbsm.com/privacy](https://bcbsm.com/privacy). For a written copy of this *Notice of Privacy Practices*, call the Customer Service number on the back of your Blue Cross or BCN member ID card.

To learn more about Optum Rx's privacy practices, visit [optumrx.com](https://optumrx.com), scroll down to the bottom of the page and click on *Privacy*. From the Privacy page, scroll to the *Specific Product Privacy Practices* section and click on *HIPPA Notice of Privacy Practices*.



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Optum Rx® is an independent company providing home delivery pharmacy and other pharmacy benefit administration services for Blue Cross Blue Shield of Michigan and Blue Care Network.

Walgreens Specialty Pharmacy, an independent company, provides specialty pharmacy services to Blue Cross Blue Shield of Michigan and Blue Care Network members.

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