

# Understanding How Your MESSA Choices/Choices II Deductibles Work

Your MESSA Choices/Choices II plan may have a new rider that introduces an in-network deductible and modifies the out-of-network deductible. Following is important information on how these new riders work:

- ▶ Deductible year: January 1 through December 31.
- ▶ Preventive care, cancer screenings, and prescription drugs are not subject to the in-network deductible. All other in-network services are subject to the in-network deductible.
  - For services where there is no network, the in-network deductible will apply.
  - Copayments do not accrue to the deductible.
- ▶ In certain emergency situations, Office Visit, Urgent Care and Emergency Room copayments may be waived (e.g., you are admitted to the hospital from the emergency room). However, the annual deductible will still apply.
  - **Example:** You have a \$200 deductible, go to the emergency room and are admitted to the hospital. Your \$50 emergency room copayment will be waived, but if you have not already met your \$200 in-network deductible, you will be responsible for that.
- ▶ If the plan deductible increases during the calendar year, any deductible held to date during the calendar year will be applied to help satisfy the new deductible for the remainder of that calendar year. Each January 1st the entire deductible will need to be met before benefits are payable.
  - If moving from a Traditional to a PPO plan, the deductible will be applied on the in-network side.
  - If moving from one deductible level to another, both in- and out-of-network deductibles will be applied to the new level.
- ▶ The in-network deductible has a *carry-over* provision: Services incurred and applied to the calendar year deductible in October, November and December “carry-over” to help satisfy the in-network deductible for the next calendar year. There is **no** carry-over provision for out-of-network deductible.
- ▶ In-network and out-of-network deductibles are always separate. In-network deductible amounts are *not* credited to the out-of-network deductible. Out-of-network deductible amounts are credited to the in-network deductible if the in-network deductible has not been previously satisfied.
- ▶ You should always check with out-of-network providers to ensure that, at the very least, they participate with Blue Cross Blue Shield of Michigan (BCBSM). **Non-participating providers have no contract with BCBSM and can “balance bill” you – the additional out-of-pocket costs can be significant.**
- ▶ Adult Immunization coverage is included in all of the deductible and copayment riders. They are considered preventive and are not subject to the deductible. Adult Immunization guidelines can be found at the following link:

<http://www.cdc.gov/mmwr/PDF/wk/mm5901-Immunization.pdf>

For questions about your MESSA health plans call MESSA Member Services at 800.336.0013 or call your local MESSA Field Representative at 800.292.4910

