



 Medicare and more

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

BCN AdvantageSM HMO-POS 2025 Individual Enrollment Form

Who can use this form?

People with Medicare who want to join a Medicare Advantage Plan.

To join a plan, you must:

- Be a United States citizen or be lawfully present in the U.S.
- Live in the plan's service area

Important: To join a Medicare Advantage Plan, you must also have both:

- Medicare Part A (Hospital Insurance)
- Medicare Part B (Medical Insurance)

When do I use this form?

You can join a plan:

- Between October 15–December 7 each year (for coverage starting January 1)
- Within 3 months of first getting Medicare or 3 months prior
- In certain situations where you're allowed to join or switch plans

Visit **Medicare.gov** to learn more about when you can sign up for a plan.

What do I need to complete this form?

- Your Medicare Number (the number on your red, white, and blue Medicare card)
- Your permanent address and phone number

Note: You must complete all items in Section 1. The items in Section 2 are optional — you can't be denied coverage because you don't fill them out.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1378. The time required to complete this information is estimated to average 20 minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

IMPORTANT

Do not send this form or any items with your personal information (such as claims, payments, medical records, etc.) to the PRA Reports Clearance Office. Any items we get that aren't about how to improve this form or its collection burden (outlined in OMB 0938-1378) will be destroyed. It will not be kept, reviewed, or forwarded to the plan. See "What happens next?" on this page to send your completed form to the plan.

Reminders:

- If you want to join a plan during fall open enrollment (October 15–December 7), the plan must get your completed form by December 7.
- Your plan will send you a bill for the plan's premium. You can choose to sign up to have your premium payments deducted from your bank account or your monthly Social Security (or Railroad Retirement Board) benefit.

What happens next?

Send your completed and signed form to:

BCN Advantage
Mail Code J208
P.O. Box 441010
Detroit, MI 48224-1010

Once they process your request to join, they'll contact you.

How do I get help with this form?

Call BCN Advantage at 1-888-563-3307. TTY users can call 711.

Or, call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users can call 1-877-486-2048.

En español: Llame a BCN Advantage al 1-888-563-3307/711 o a Medicare gratis al 1-800-633-4227 y oprima el 8 para asistencia en español y un representante estará disponible para asistirle.

Individuals experiencing homelessness

If you want to join a plan but have no permanent residence, a Post Office Box, an address of a shelter or clinic, or the address where you receive mail (e.g., social security checks) may be considered your permanent residence address.

County-Region Chart for HMO-POS plan selection

Monthly HMO-POS plan premiums vary, depending on the county and region in which you live. Use this chart to determine your premium for BCN Advantage Prime Value, Elements, Classic or Prestige HMO-POS plan selection.

1. Locate the county in which you permanently live.
2. Find the region your county is in.
3. Find your region on the premium list on the next page.
4. Check only one plan on the application.

County	Region	County	Region	County	Region
Alcona	3	Ingham	2	Muskegon	1
Allegan	1	Ionia	1	Newaygo	1
Alpena	3	Iosco	3	Oakland	5
Antrim	4	Isabella	4	Oceana	1
Arenac	3	Jackson	2	Ogemaw	3
Barry	1	Kalamazoo	1	Osceola	4
Bay	3	Kalkaska	3	Oscoda	3
Benzie	4	Kent	1	Otsego	4
Berrien	2	Lake	4	Ottawa	1
Branch	2	Lapeer	4	Presque Isle	3
Calhoun	2	Leelanau	4	Roscommon	3
Charlevoix	3	Lenawee	4	Saginaw	3
Cheboygan	3	Livingston	4	Sanilac	3
Clare	3	Luce	3	Schoolcraft	3
Clinton	4	Mackinac	3	Shiawassee	3
Crawford	3	Macomb	5	St. Clair	4
Eaton	2	Manistee	4	St. Joseph	2
Emmet	4	Mason	1	Tuscola	3
Genesee	4	Mecosta	4	Van Buren	2
Gladwin	3	Midland	4	Washtenaw	5
Grand Traverse	4	Missaukee	4	Wayne	5
Gratiot	2	Monroe	2	Wexford	4
Hillsdale	2	Montcalm	2		
Huron	3	Montmorency	3		

Section 1 – All fields in this section are required (unless marked optional)

Select the HMO-POS plan you want to join:

Check below to enroll in a **BCN Advantage Prime Value, Elements, Classic or Prestige HMO-POS** plan. Use the County Chart on the previous page to find the region in which you permanently live. Choose only one plan option.

Region (See County Chart)	Prime Value*	Elements	Classic	Prestige
Region 1	<input type="checkbox"/> \$0 \$7.50 Part B giveback	<input type="checkbox"/> \$0 \$20 Part B giveback	<input type="checkbox"/> \$75	<input type="checkbox"/> \$174
Region 2	<input type="checkbox"/> \$0 \$7 Part B giveback	<input type="checkbox"/> \$0 \$20 Part B giveback	<input type="checkbox"/> \$106	<input type="checkbox"/> \$237
Region 3	<input type="checkbox"/> \$0 \$7.50 Part B giveback	<input type="checkbox"/> \$0 \$20 Part B giveback	<input type="checkbox"/> \$115	<input type="checkbox"/> \$228
Region 4	<input type="checkbox"/> \$0 \$7 Part B giveback	<input type="checkbox"/> \$0 \$20 Part B giveback	<input type="checkbox"/> \$95	<input type="checkbox"/> \$221
Region 5	<input type="checkbox"/> \$0 \$6.50 Part B giveback	<input type="checkbox"/> \$0 \$20 Part B giveback	<input type="checkbox"/> \$122	<input type="checkbox"/> \$257

Community Value HMO-POS – \$12 per month

Check here to enroll in **BCN Advantage Community Value HMO-POS**, a high-performance network plan serving Genesee, Livingston, St. Clair, Oakland, Macomb, Washtenaw and Wayne counties.

To add the **Optional Supplemental Dental and Vision plan**, check the box below:

Available for an *additional* \$20.50 per month.

First name	Last name	(Optional) Middle initial
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Birth date (mm/dd/yyyy)	Sex <input type="checkbox"/> M <input type="checkbox"/> F	Phone number
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Permanent residence street address. (Don't enter a PO Box. **Note:** For individuals experiencing homelessness, a PO Box may be considered your permanent residence address.)

City	(Optional) County	State	ZIP code
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Mailing address, if different from your permanent address (PO Box allowed)			
Street address	City	State	ZIP code

Email address (optional)

Your Medicare information

Medicare number:	____ - ____ - ____ - ____ - ____
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Answer these important questions

Will you have other prescription drug coverage (like VA, TRICARE) in addition to BCN Advantage?

Yes No

Name of other coverage: _____ Member number for this coverage: _____ Group number for this coverage: _____

Special enrollment periods: Please check the box that applies to you.

Typically, you may enroll in a Medicare Advantage plan only during the annual enrollment period from October 15 through December 7 of each year. There are exceptions that may allow you to enroll in a Medicare Advantage plan outside of this period. **Please read the following statements carefully and check the box if the statement applies to you.** By checking any of the following boxes you are certifying that, to the best of your knowledge, you are eligible for an Enrollment Period. If we later determine that this information is incorrect, you may be disenrolled.

- I am new to Medicare.
- I already have Hospital (Part A) and recently signed up for Medical (Part B). I want to join a Medicare Advantage Plan.
- I'm new to Medicare, and I was notified about getting Medicare after my Part A and/or Part B coverage started. (Date of Medicare Entitlement Letter) _____.
- I had Medicare prior to now, but I'm now turning 65.
- Between 1/1-3/31: I'm in a Medicare Advantage Plan and want to make a change.
- Between 4/1-12/31: I'm in a Medicare Advantage Plan and have had Medicare for less than 3 months. I want to make a change.
- I recently moved outside of the service area for my current plan, or I recently moved and this plan is a new option for me. I moved on (insert date) _____.
- I recently was released from incarceration. I was released on (insert date) _____.
- I recently returned to the United States after living permanently outside of the U.S. I returned to the U.S. on (insert date) _____.
- I recently obtained lawful presence status in the United States. I got this status on (insert date) _____.
- I recently had a change in my Medicaid (newly got Medicaid, had a change in level of Medicaid assistance, or lost Medicaid) on (insert date) _____.
- I recently had a change in my Extra Help paying for Medicare prescription drug coverage (newly got Extra Help, had a change in the level of Extra Help, or lost Extra Help) on (insert date) _____.
- I have both Medicare and Medicaid (or my state helps pay for my Medicare premiums) or I get Extra Help paying for my Medicare prescription drug coverage, but I haven't had a change.
- I am moving into a long-term care facility, like a nursing home or rehabilitation hospital. I will move into the facility on (insert date) _____.
- I live in a long-term care facility, like a nursing home or a rehabilitation hospital.
- I recently moved out of a long-term care facility, like a nursing home or a rehabilitation hospital. I moved out of the facility on (insert date) _____.
- I recently left a PACE program on (insert date) _____.

Special enrollment periods *(continued)*

- I recently involuntarily lost my creditable prescription drug coverage (coverage as good as Medicare's). I lost my drug coverage on (insert date) _____.
- I am leaving employer or union coverage on (insert date) _____.
- I belong to a pharmacy assistance program provided by my state.
- My plan is ending its contract with Medicare, or Medicare is ending its contract with my plan.
- I was enrolled in a plan by Medicare (or my state) and I want to choose a different plan. My enrollment in that plan started on (insert date) _____.
- I was enrolled in a Special Needs Plan (SNP) but I have lost the special needs qualification required to be in that plan. I was disenrolled from the SNP on (insert date) _____.
- I was affected by an emergency or major disaster as declared by the Federal Emergency Management Agency (FEMA) or by a federal, state or local government entity. One of the other statements here applied to me, but I was unable to make my enrollment request because of the disaster.
- I'm in a plan that was recently taken over by the state because of financial issues. I want to switch to another plan. My plan went into receivership on (insert date) _____.
- I'm in a plan that's had a star rating of less than 3 stars for the last 3 years. I want to join a plan with a star rating of 3 stars or higher.
- I requested Medicare information in an accessible format. I got less time to make my decision, or I didn't get it in time to make a choice before my enrollment period ended.
- I pay a premium for Part A and I signed up for Part B during the General Enrollment Period (January 1 - March 31 each year). I want to join a Medicare drug plan (Part D) or Medicare Advantage Plan with drug coverage.
- I signed up for Part A (Hospital Insurance) or Part B (Medical Insurance) during a Special Enrollment Period I qualified for because of an exceptional circumstance. I want to join a Medicare Advantage Plan (with or without drug coverage).
- I signed up for Part A (Hospital Insurance) or Part B (Medical Insurance) during a Special Enrollment Period I qualified for because of an exceptional circumstance. I want to join a Medicare drug plan (Part D).
- Other

If none of these statements applies to you or you're not sure, please contact BCN Advantage at 1-888-563-3307 (TTY users should call 711) to see if you are eligible to enroll. We are open from 8 a.m. to 9 p.m. Eastern time, Monday through Friday, with weekend hours Oct. 1 through March 31.

IMPORTANT: Read and sign below

- I must keep both Hospital (Part A) and Medical (Part B) to stay in BCN Advantage.
- By joining this Medicare Advantage Plan, I acknowledge that BCN Advantage will share my information with Medicare, who may use it to track my enrollment, to make payments, and for other purposes allowed by federal law that authorize the collection of this information (see Privacy Act Statement below).
- Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.
- I understand that I can be enrolled in only one MA plan at a time – and that enrollment in this plan will automatically end my enrollment in another MA plan (exceptions apply for MA PFFS, MA MSA plans).
- I understand that when my BCN Advantage coverage begins, I must get all my medical and prescription drug benefits from BCN Advantage. Benefits and services provided by BCN Advantage and contained in my BCN Advantage *Evidence of Coverage* document (also known as a member contract or subscriber agreement) will be covered. Neither Medicare nor BCN Advantage will pay for benefits or services that are not covered.
- The information on this enrollment form is correct to the best of my knowledge. I understand that if I intentionally provide false information on this form, I will be disenrolled from the plan.
- I understand that my signature (or the signature of the person legally authorized to act on my behalf) on this application means that I have read and understand the contents of this application. If signed by an authorized representative (as described above), this signature certifies that:
 - 1) This person is authorized under state law to complete this enrollment, and
 - 2) Documentation of this authority is available upon request by Medicare.

Signature

Today's date

If you're the authorized representative, sign above and fill out these fields:

Name

Address

Phone number

Relationship to enrollee

Section 2 – All fields in this section are optional

Answering these questions is your choice. You can't be denied coverage because you don't fill them out.

Are you Hispanic, Latino/a, or Spanish origin? Select all that apply.

- No, not of Hispanic, Latino/a, or Spanish origin Yes, Cuban
 Yes, Mexican, Mexican American, Chicano/a Yes, another Hispanic, Latino/a, or Spanish origin
 Yes, Puerto Rican **I choose not to answer**

What's your race? Select all that apply.

- American Indian or Alaska Native Black or African American White
 Asian Indian Native Hawaiian and Pacific Islander: **I choose not to answer**
 Chinese Guamanian or Chamorro
 Filipino Native Hawaiian
 Japanese Samoan
 Korean Other Pacific Islander
 Vietnamese
 Other Asian

What is your gender? Select one.

- Woman I use a different term: _____
 Man **I choose not to answer**
 Non-binary

Which of the following best represents how you think of yourself? Select one.

- Lesbian or gay I use a different term: _____
 Straight, that is, not lesbian or gay I don't know
 Bisexual **I choose not to answer**

Select one if you want us to send you information in a language other than English.

- English (default) Spanish Other (language other than English)

Select one if you want us to send you information in an accessible format.

- Large print Audio CD Data CD

Please contact BCN Advantage at 1-800-450-3680 if you need information in an accessible format other than what's listed above. Our office hours are from 8 a.m. to 9 p.m. Eastern time, Monday through Friday, with weekend hours Oct. 1 through March 31. TTY users can call 711.

Do you work?

- Yes No

Does your spouse work?

- Yes No

Choose a Primary Care Physician (PCP): Not all Blue Care Network providers are contracted with BCN Advantage HMO-POS plans. **Please verify that your PCP is contracted with the BCN AdvantageSM plan that you're choosing.**

Name of PCP: _____ City: _____

Are you a current patient of this doctor? Yes No

Paying your plan premiums

You can pay your monthly plan premium (including any late enrollment penalty that you currently have or may owe) by mail or automatic withdrawal from your bank account each month. **You can also choose to pay your premium by having it automatically taken out of your Social Security or Railroad Retirement Board (RRB) benefit each month.**

If you have to pay a Part D-Income Related Monthly Adjustment Amount (Part D-IRMAA), you must pay this extra amount in addition to your plan premium. The amount is usually taken out of your Social Security benefit, or you may get a bill from Medicare or the RRB. DON'T pay BCN Advantage the Part D-IRMAA.

Please select a premium payment option:

- Automatic withdrawal from your bank account each month. Please allow up to 60 days to process your request. **Please pay any premium bill you may receive while your request is processing.** Future monthly premiums will be automatically withdrawn from your specified account on the **fifth** day of every month.

Please provide the following information:

Account holder name: _____

Bank routing number: _____
(first set of numbers located on left side of check)

Bank account number: _____
(second set of numbers located in the center of check)

Account type: Checking Savings

- Get a bill each month. You may choose from the following payment methods:

Pay online: To learn how to pay your premium online, go to www.bcbsm.com/paymedicare. Members can make one-time payments or set up automatic withdrawals from a bank account or credit/debit card.

Pay by phone: Call Customer Service at 1-800-450-3680, 8 a.m. to 8 p.m., Monday through Friday, with weekend hours Oct. 1 through March 31. TTY users call 711.

Pay by mail: Mail your check, cashier's check or money order made payable to Blue Care Network directly to Blue Care Network, P.O. Box 33608, Detroit, MI 48232-5608.

- Automatic deduction from your monthly Social Security/Railroad Retirement Board benefit check.

I get monthly benefits from: Social Security RRB

(The Social Security/RRB deduction may take two or more months to begin after Social Security or the RRB approves the deduction. Please pay any premium bills prior to your Social Security/Railroad Retirement Board deduction effective date. In most cases, if Social Security/the RRB accepts your request for automatic deduction, the first deduction from your Social Security/RRB benefit check will include all premiums due from your enrollment effective date up to the point withholding begins. If Social Security/the RRB doesn't approve your request for automatic deduction, we'll send you a paper bill for your monthly premiums.)

For individuals helping enrollee with completing this form only

Complete this section if you're an individual helping an enrollee fill out this form.

Agent: 1; Broker: 2; SHIP counselor: 3; Authorized representative: 4; Other (third parties): 5

Name	Relationship to enrollee (enter code from above)
Signature	National Producer Number (Agents/Brokers only)

AGENT/OFFICE USE ONLY (Applicants do not complete this section)

Note to producing agents: Paper enrollment forms must be keyed in by logging into the BCBSM Agent Portal at www.bcbsm.com/agents/ or submitted to the general agent within 24 hours of accepting the paper enrollment form.

Date producing agent accepted paper enrollment from Medicare eligible: _____

Date managing or general agent or association received paper enrollment form from producing agent: _____

Name of managing/general agent or association: _____

Name of producing agent (print first/last names): _____
First name *Last name*

Signature of producing agent: _____

Email of producing agent: _____

2-digit managing or general agent or association code: ___/___

5-digit producing agent code: ___/___/___/___/___

I helped the applicant by partially or completely filling out the paper enrollment form on behalf of the applicant: Yes No

Name of person entering enrollment information online (print first/last names):

First name *Last name*

Please note: Not all BCN providers are contracted with BCN Advantage. Please verify that your PCP is contracted with the BCN Advantage plan that you're choosing by calling **1-888-563-3307**. TTY users call **711**.

Return this form to:
BCN Advantage
Mail Code J208
P.O. Box 441010
Detroit, MI 48244-1010

PRIVACY ACT STATEMENT

The Centers for Medicare & Medicaid Services (CMS) collects information from Medicare plans to track beneficiary enrollment in Medicare Advantage (MA) Plans, improve care, and for the payment of Medicare benefits. Sections 1851 of the Social Security Act and 42 CFR §§ 422.50 and 422.60 authorize the collection of this information. CMS may use, disclose and exchange enrollment data from Medicare beneficiaries as specified in the System of Records Notice (SORN) "Medicare Advantage Prescription Drug (MARx)", System No. 09-70-0588. Your response to this form is voluntary. However, failure to respond may affect enrollment in the plan.