

Advocate Now to Keep Your Current BCBSM PPO Counselor

Those affected are Blue Cross Blue Shield of Michigan (BCBSM) members with a Preferred Provider Organization (PPO) plan. What's been taken away is the ability for interns and individuals who have graduated and are working toward independent licensure to serve as treatment providers through BCBSM's PPO system.

The problem is that BCBSM is going to drastically reduce the mental health treatment providers in Michigan. BCBSM has created this "problem." They could do several things to solve the problem they have created that would not reduce the number of mental health treatment providers in Michigan.

The reality is that BCBSM is willfully cutting off access to over 10,000 limited licensed mental health

Even if BCBSM makes the change, the supervision requirements for each of those four professions will remain the same.

What changes is that there are far fewer places where you can get mental health treatment. That means you'll have longer wait times for treatment, and you'll have to travel farther to receive it if you're on BCBSM's PPO plans. Ultimately, BCBSM is willfully making it harder for rural and underserved populations to receive care and for longer wait times for mental health treatment for everyone who's in their PPO plan in Michigan.

BCBSM is willfully cutting off the pipeline of licensed mental health practitioners that Michigan will have in the future.

Six things that you must do!

1. The first thing is that if you have BCBSM PPO coverage in Michigan, then contact the Office of Consumer Services within the Michigan Department of Insurance and Financial Services (DIFS). Complain to them that you paid BCBSM for PPO coverage and they're treating you like you have HMO coverage. You can also complain if your current counselor isn't going to be accessible to you because they're no longer going to be covered by BCBSM's PPO. The DIFS actually allows BCBSM to sell insurance in Michigan. The direct information about where you can file your complaint is at <https://www.michigan.gov/difs/consumers/complaint>
2. The second thing to do is to contact your Michigan House of Representatives member immediately and complain to them that you paid BCBSM for PPO coverage and they're treating you like you have HMO coverage. You can also complain if your current counselor isn't going to be accessible to you because they're no longer going to be covered by the BCBSM PPO. You can find your representative's information at <https://www.house.mi.gov/#findarepresentative>
3. The third thing you must do is to contact your Michigan senator and complain to them that you paid BCBSM for PPO coverage and they're treating you like you have HMO coverage. You can also complain if your current counselor isn't going to be accessible to you because they're no longer going to be covered by the BCBSM's PPO. You can find your senator's information here <https://www.senate.michigan.gov/>

When it comes to House and Senate members, if you flood their phone lines and emails with complaints, they will need to listen. But the one thing we also need to be mindful of is that, because BCBSM is the biggest HMO and PPO provider in the state of Michigan, they fund many campaigns for Michigan Senate and House

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members. So, we also want to be mindful, and it's helpful when we're pushing back to ask members to hold BCBSM accountable.

4. The fourth thing to do is to contact the employer that offered you the BCBSM PPO plan as an option because they offered you that PPO coverage for all the same reasons that you chose the PPO option and paid more in deductibles and monthly premiums for that option, but you're getting the HMO coverage. You can also complain if your BCBSM PPO plan will no longer cover your current counselor. If your employer reaches out to BCBSM to complain about this change, it carries more weight.

5. As a PPO subscriber, you can submit a written complaint directly to BCBSM at

BCBSM Complaints — Mail Code CS3A

Blue Cross Blue Shield of Michigan

600 E. Lafayette Blvd.

Detroit, MI 48226

You can also fax it to them at 1-877-348-2210.

6. Now, there is a sixth thing you can do, but I do want to say to please be mindful of the amount of personal information that you share on social media. But you can certainly post on all your social media outlets that you paid for BCBSM's PPO plan, but they're giving you HMO coverage in terms of mental health treatment, and that you think that it's a breach of contract or you think it's unfair, etc. You can do that in a way that manages your comfort level with the personal information that you share. You may or may not want to discuss how your current counselor will no longer be covered. Certainly, there are ways you can publicly complain about what BCBSM is doing with the PPO plan regarding mental health treatment providers, in a way that protects you individually.

So, what exactly do you want to say?

1. BCBSM offered you PPO coverage for mental health, and you're getting HMO coverage, and that's a breach of contract.

2. Complain if BCBSM's PPO plan would no longer cover your current counselor.

3. Complain that BCBSM is willfully drastically reducing the number of mental health treatment providers in Michigan for 2027.

4. Complain that BCBSM is destroying the pipeline of new mental health treatment providers for Michigan when we already have too few mental health treatment providers in Michigan.

5. The fact that it's very confusing that we have Blue Cross Blue Shield in other states actually recognizing the importance of what the supervisor offers the supervise as well as trying to protect the pipeline of incoming mental health treatment providers in states like Illinois that are attempting to bridge that gap while here in Michigan, our Blue Cross Blue Shield is actually completely decimating not only current mental health treatment providers, but also significantly impacting the pipeline that will allow us to have providers in the future.

You can watch a video explaining all of this at <https://youtu.be/-2cs6xW85eg>

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