

Doctor Visits and Hospital Stays

This section provides information needed when you, your spouse, or your child must visit the doctor or hospital, or need to see to a specialist.

Doctor Visits

[Map to U-M Hospital Emergency Room](#) [1]

		Not an Emergency	Emergency
International Students	Enrolled for the current term	UHS (most services covered by student health fee) Doctor in BCN Network (if you do not want to go to UHS or UHS cannot give you the treatment you need)	Call 911 or go to the Emergency Room
	Not enrolled for the current term	Doctor in BCN Network	
International Scholars, Spouses and Children			

Your Primary Care Physician (PCP)

If You Live In Michigan

Blue Care Network (BCN) the company that administers the International Student/Scholar Plan, will automatically assign you a Primary Care Physician (PCP). Your PCP can help coordinate your health care, but you do not need a referral from your PCP in order to see a specialist. However, you may need

authorization from BCN for certain services such as hospitalization, your PCP can contact BCN to obtain this authorization.

- International students and scholars based on the Ann Arbor campus are automatically assigned a PCP at [University Health Service \(UHS\)](#) [2].
- If you are enrolled in classes, you will probably want to have a UHS PCP. You will probably use UHS for most of your health care, because of its convenient on-campus location and because [many UHS services are free for enrolled students](#) [3]. It doesn't matter which UHS physician is automatically chosen for you, since you can see [any clinician at UHS](#) [4]. However, you can change your PCP if you want to do that.
- If you are an international scholar, or you are not enrolled in classes, you may want to change your PCP to another physician in the BCN network, although you can also keep your automatically-assigned UHS PCP if UHS is a convenient place for you to receive your health care.
- Your dependents (spouse, children) will be automatically assigned a PCP based on your current address.

Changing Your PCP: You can change your PCP at any time by logging into your BCN member account or by calling customer service at 1-800-287-4103. You can even call customer service from a doctor's office if you want to change your PCP at that time.

If You Do Not Live In Michigan

If you are a student on Optional Practical Training (OPT), Academic Training (AT), or Curricular Practical Training (CPT) and do not currently live in Michigan, **you will not be automatically assigned a PCP and do not need to choose a PCP.** Instead, when you need preventive or routine care, or care in case of accident or illness, find a doctor by following the "Find a Doctor" > Outside of Michigan instructions on the [BCN website](#) [5].

The BCN Network

To save money, always try to go to a doctor or hospital in the **BCN network** (you can use any other hospital or doctor worldwide outside the BCN Network, but the cost to you will be higher). The University of Michigan Health System ([Michigan Medicine](#) [6]) is part of the BCN network. To find other in-network doctors, hospitals and pharmacies, visit the [BCN website](#) [5] and look under *Find a Doctor*. You can also call 1-800-287-4103.

If you live or are travelling outside the state of Michigan, be sure to follow the "Outside of Michigan" instructions under *Find a Doctor* on the [BCN website](#) [5].

Doctor/Hospital Bills

If the doctor or hospital is part of the BCN network, the doctor/hospital will usually bill the insurance company directly. If so, either you will not receive a bill at all or you will be billed for the portion of the services that the insurance company does not cover, such as the deductible.

Resources

Refer to your [Member Guide](#) [7] to learn more about what your insurance plan covers and how to contact

the insurance company.

Source URL: <https://internationalcenter.umich.edu/resources/healthins/doctor-visits>

Links

[1] <http://www.med.umich.edu/construction/Visitor-Map-Guide.pdf>

[2] <https://uhs.umich.edu/>

[3] <https://uhs.umich.edu/feestudents>

[4] <https://uhs.umich.edu/clinicians>

[5] <http://www.bcbsm.com/umichglobal>

[6] <https://www.med.umich.edu/>

[7] <https://bcbsm.com/content/dam/microsites/um-plan/international-member-guide.pdf>