

# What you should know about referrals

Health care benefits provided under MESSA medical plans are underwritten by BCBSM and 4 Ever Life. There are different levels of benefits for in-network and out-of-network services. **Choosing an in-network doctor or medical specialist will save you money.** If you go to an out-of-network provider, you will likely pay significantly more for care.

## PPO referral for an out-of-network provider

An in-network referring provider should complete a PPO referral form for the claim(s) to be paid as in-network. The completed form should be submitted and approved prior to services being rendered by an out-of-network physician, hospital or laboratory. The referral form must include the following information:

- Subscriber ID
- Patient's first and last name
- Non-PPO provider name and address
- Referring PPO provider name and NPI number
- Referring PPO provider signature and date
- Anticipated start date

The referring provider should fill out the form and provide you with a completed copy to submit to MESSA via:

- Mail: 1475 Kendale Bld., P.O. Box 2560  
East Lansing, MI 48826-2560
- Fax: 517-333-6229
- MESSA app
- Secure message through your MyMESSA member account. Log in at [secure.messa.org](https://secure.messa.org)

## A referral is valid for one year from the anticipated start date.

With a valid referral on file:

- Your out-of-network deductible is waived (you may have an in-network deductible to satisfy)
- Your out-of-network coinsurance is waived (you may have an in-network copayment or coinsurance to satisfy)
- You may still be responsible for charges over the allowed amount

### How to find in-network providers

- » Visit [messa.org/FindCare](https://messa.org/FindCare)
- » Call MESSA's Member Service Center at 800-336-0013
- » Ask your doctors and specialists if they are in-network

**Get a copy of the PPO program referral form at [messa.org/PPOform](https://messa.org/PPOform)**

**Questions? Call MESSA's award-winning Member Service Center at 800-336-0013.**