

2026 MICHIGAN INDIVIDUAL MA PLANS AGENT SALES PRESENTATION

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**READY
TO HELP**





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*Our team is
committed to
partnering with you
to support your
needs and serve our
members.*

As we've been for over 80 years,
Blue Cross Blue Shield of Michigan is here and ready to help.

Our Social Mission



**Increasing access to
affordable health care**



**Enhancing quality of
care for patients**



**Improving the health of
Michigan communities**

BCBSM / BCN Medicare Advantage

We are a leader in innovating new approaches to improving health outcomes by partnering with our **broad provider network** on **healthcare quality initiatives and value-based care**

We have an established track record of **deep partnerships** across the local communities we serve

We are consistently ranked as **a leader** in diversity, equity and inclusion and are considered a top employer



Access to more than **74,000 active providers**



\$0 PCP copays on all plans



\$0 premium MAPD plans available statewide and premium based products with richer benefits



During travel, access our nationwide network of Blue plan doctors and hospitals with MA PPO and HMO-POS plans



Non-Medicare covered world-wide emergency coverage and transportation



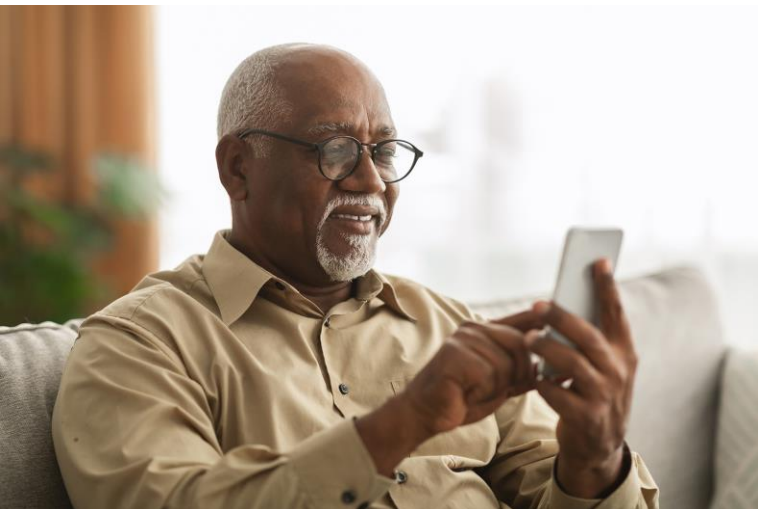
Silver sneakers fitness program on most plans

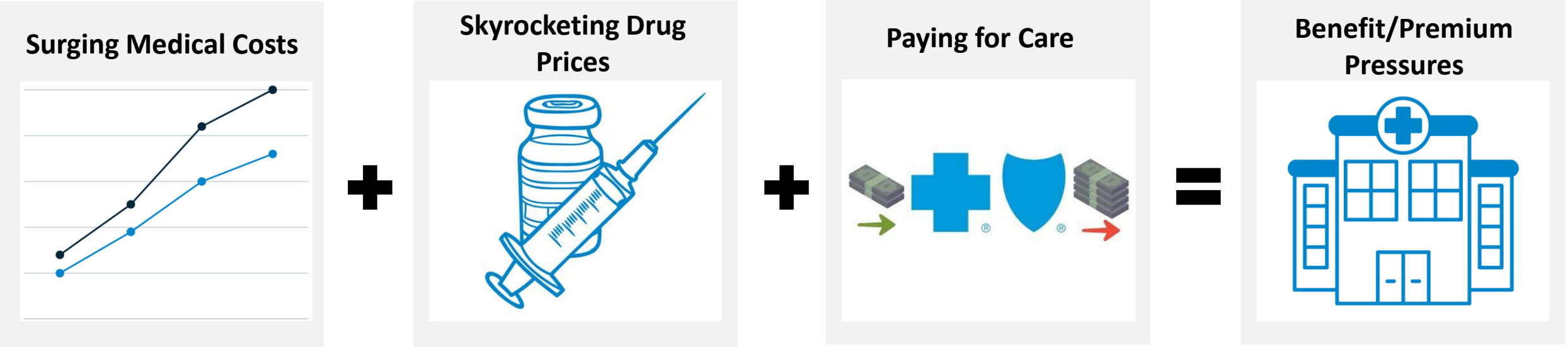


Advantage dollars – OTC + food on most plans



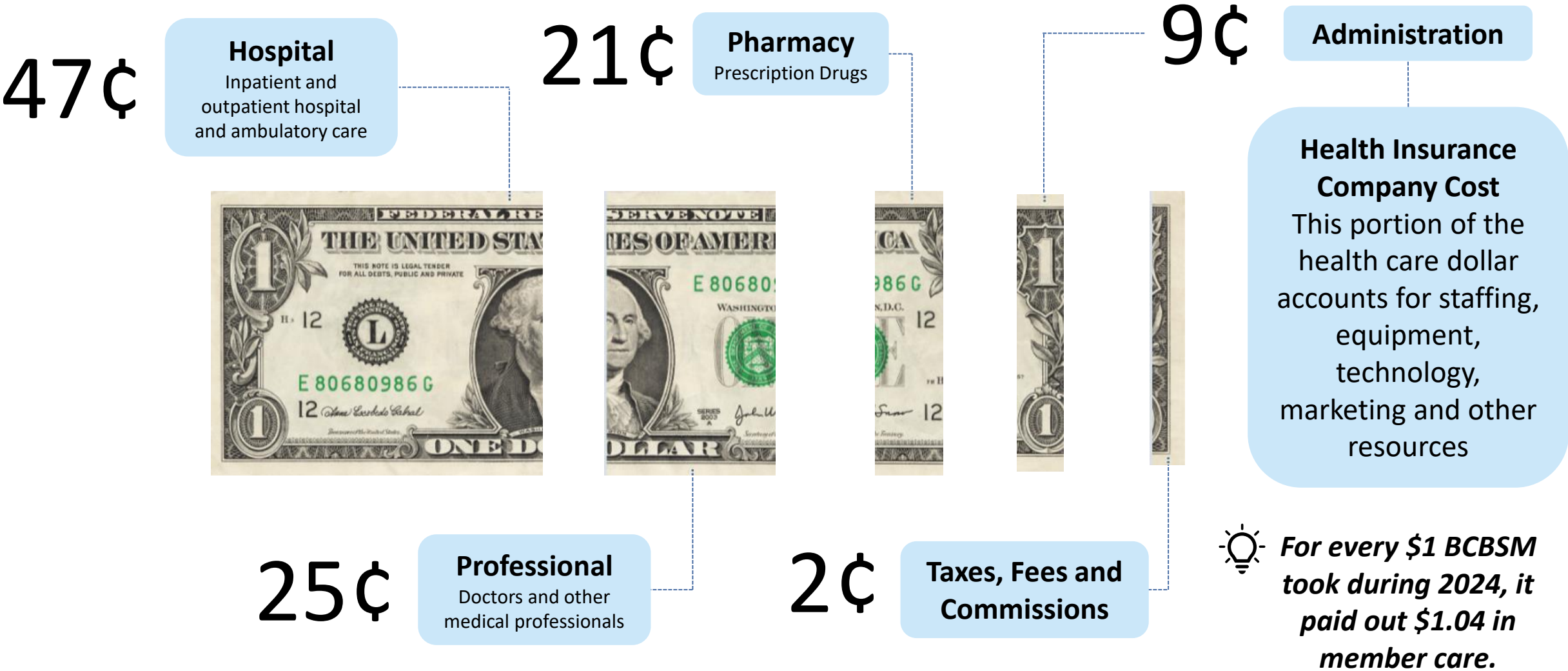
User-friendly mobile app





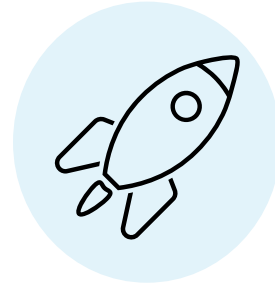
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3 New Plans to be Launched

Value
Secure
Giveback

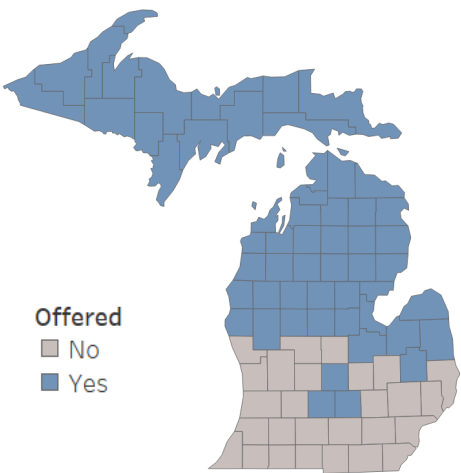
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Our new plans offer a \$0 premium or a Part-B giveback.

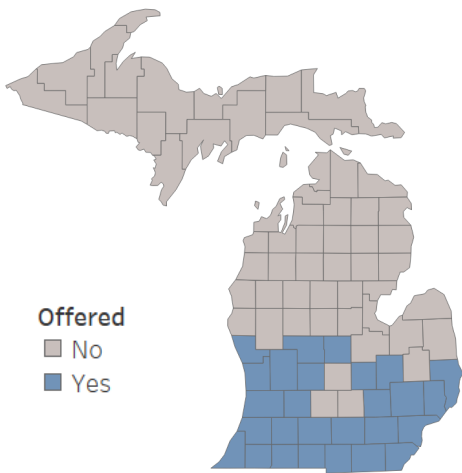
Value

\$0 coverage for
Northern MI and UP



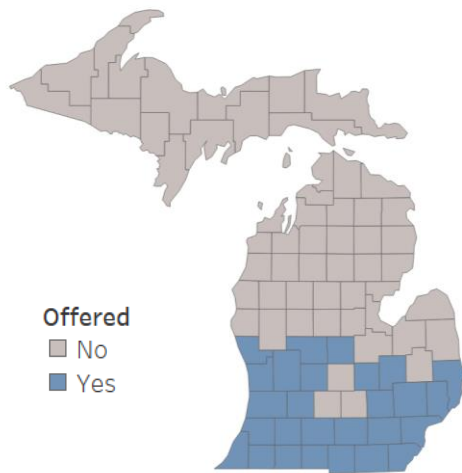
Secure

\$0 coverage for
Southern MI



Giveback

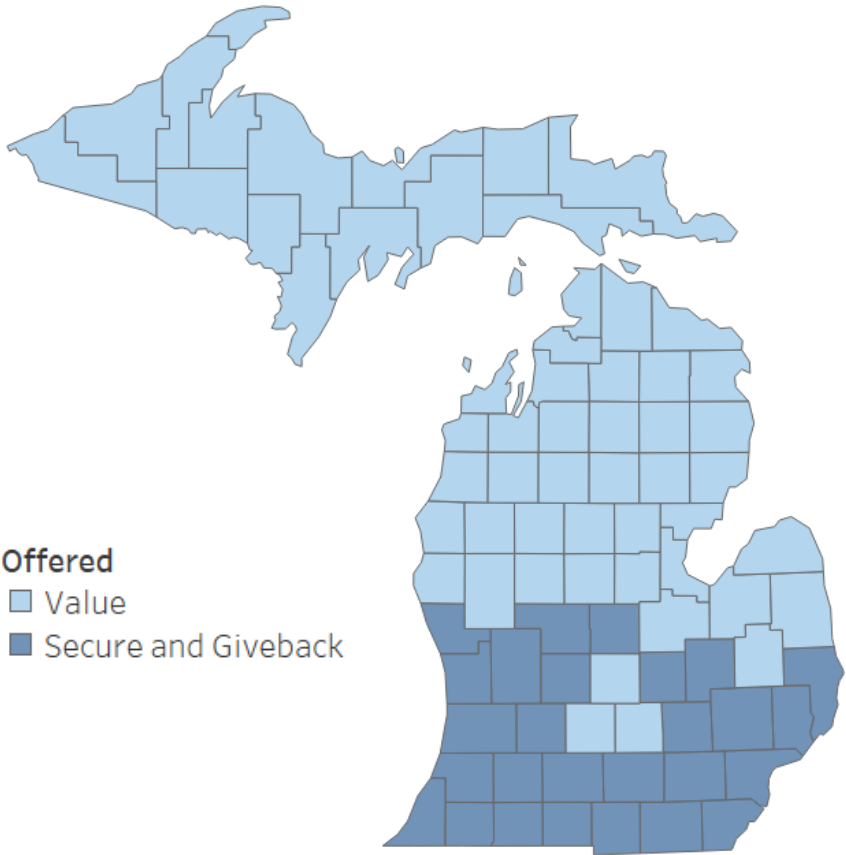
Same service area
as Secure with a
Part-B giveback



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New Plan Footprints



Counties Entered for Launch of New Plans					
Value				Secure and Giveback Plans	
Alcona	Delta	Gogebic	Newaygo	Allegan	Livingston
Alger	Dickinson	Grand Traverse	Oceana	Barry	Macomb
Alpena	Eaton	Houghton	Ogemaw	Berrien	Monroe
Antrim	Emmet	Huron	Ontonagon	Branch	Montcalm
Arenac	Gladwin	Ingham	Osceola	Calhoun	Muskegon
Baraga	Iosco	Mackinac	Oscoda	Cass	Oakland
Bay	Iron	Manistee	Otsego	Genesee	Ottawa
Benzie	Isabella	Marquette	Presque Isle	Gratiot	St. Clair
Charlevoix	Kalkaska	Mason	Roscommon	Hillsdale	St. Joseph
Cheboygan	Keweenaw	Mecosta	Saginaw	Ionia	Shiawassee
Chippewa	Lake	Menominee	Sanilac	Jackson	Van Buren
Clare	Lapeer	Midland	Schoolcraft	Kalamazoo	Washtenaw
Clinton	Leelanau	Missaukee	Tuscola	Kent	Wayne
Crawford	Luce	Montmorency	Wexford	Lenawee	



3 Plans to Reduce Footprint

Prime Value
Essential
+Meijer

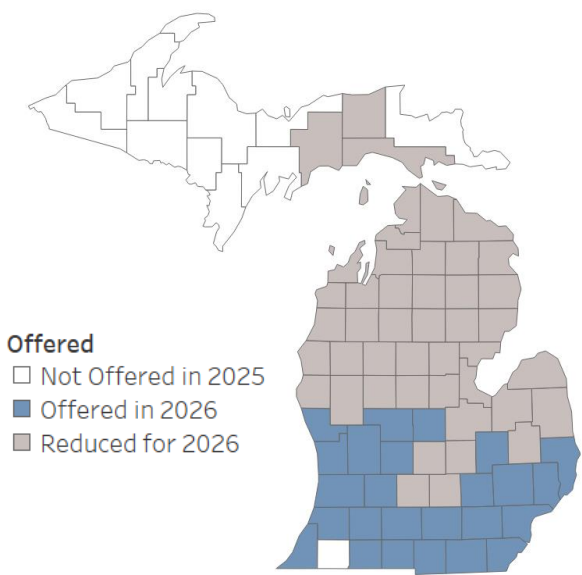
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Prime Value, Essential, and +Meijer are adding a premium and reducing footprints

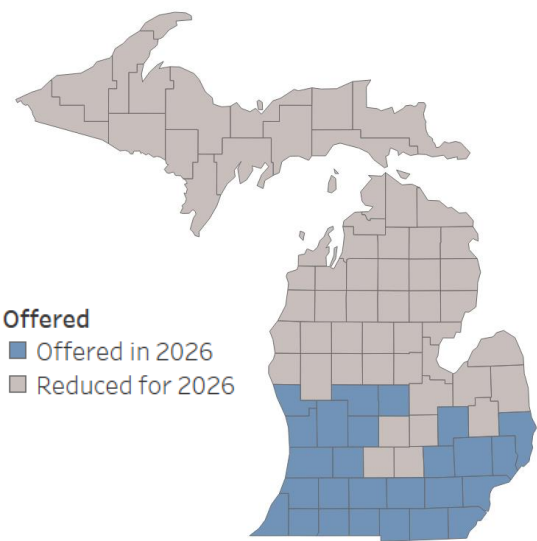
Prime Value

\$35 premium



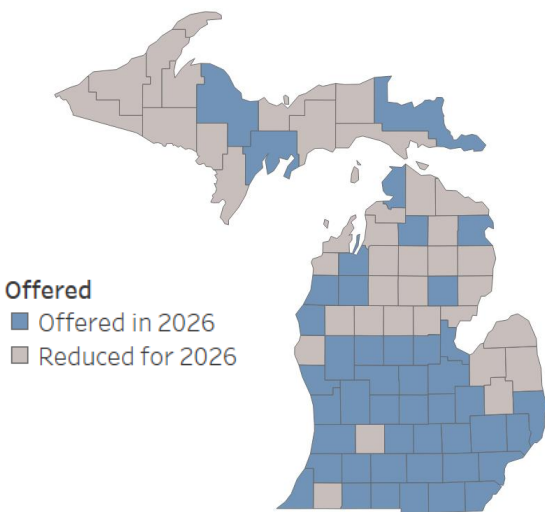
Essential

\$25 premium



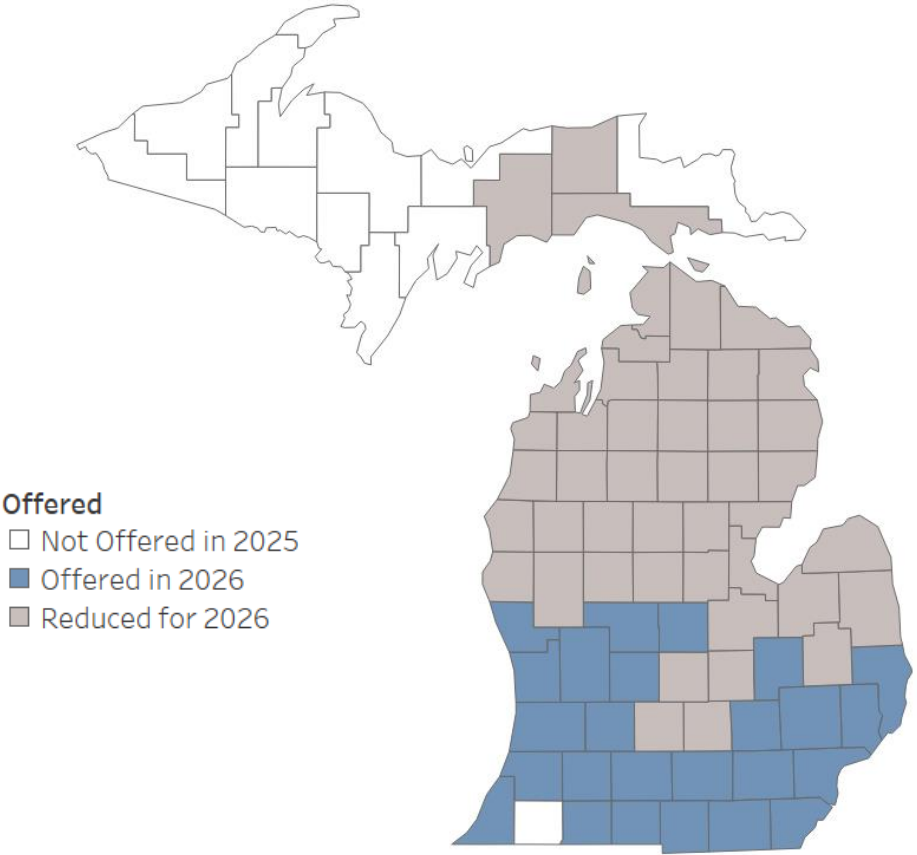
+Meijer

\$35 premium



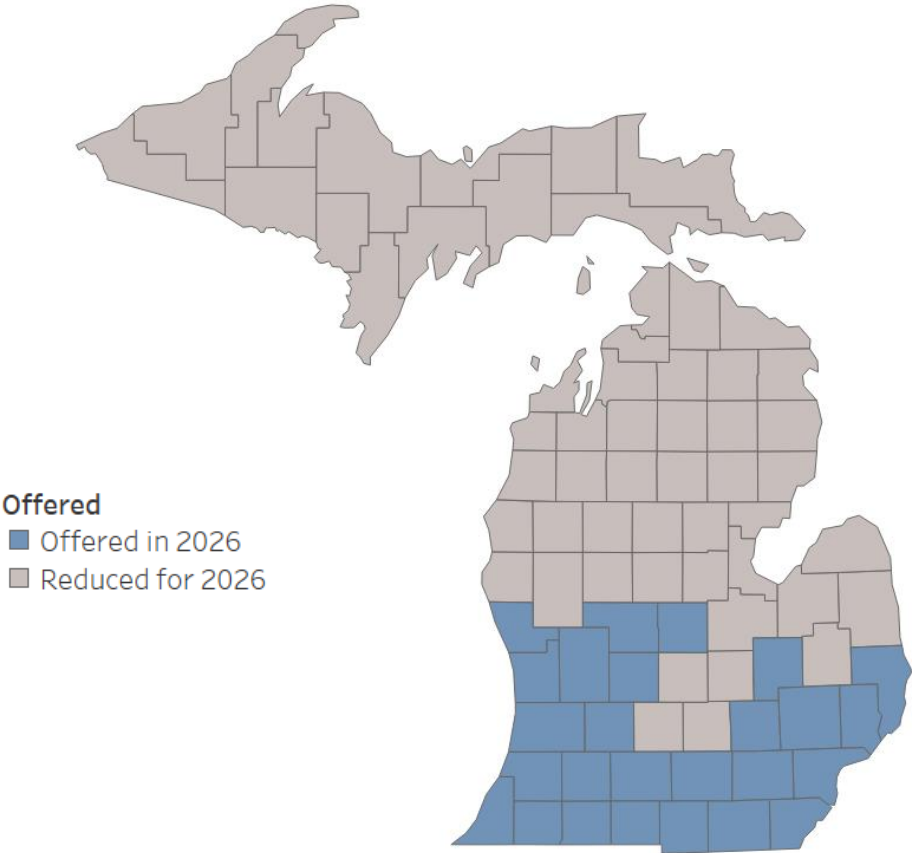
**Exception of Huron and Lapeer counties*

Prime Value Footprint



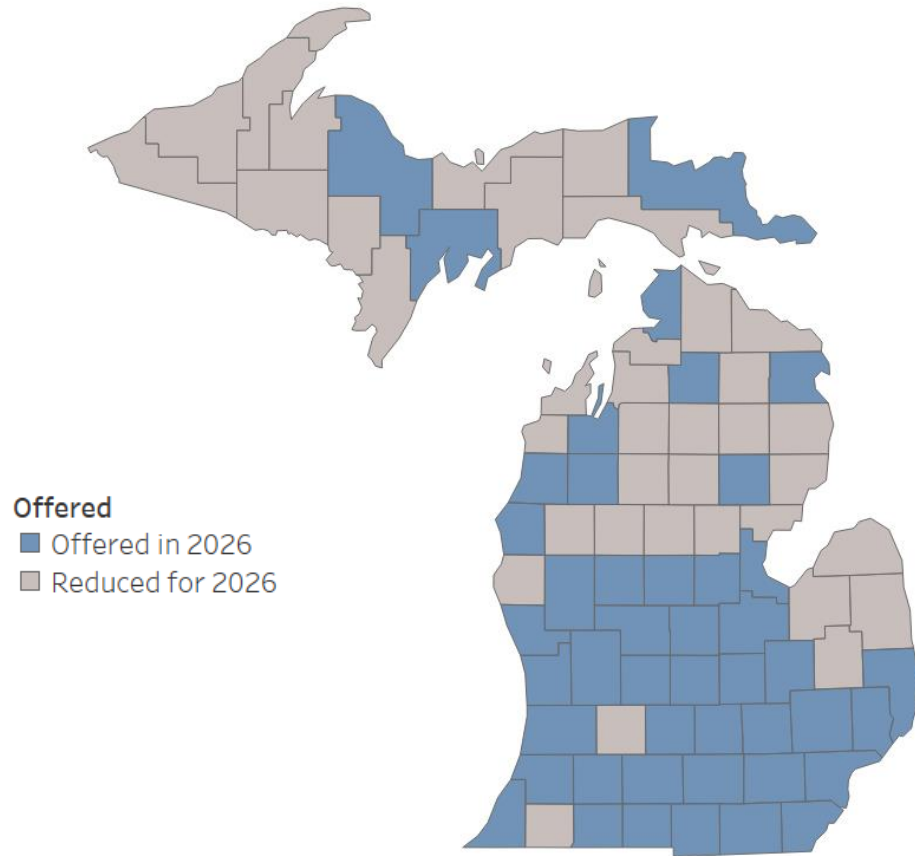
Counties Exited for Footprint Reduction of Prime Value		
Alcona	Huron	Montmorency
Alpena	Ingham	Newaygo
Antrim	Iosco	Oceana
Arenac	Isabella	Ogemaw
Bay	Kalkaska	Osceola
Benzie	Lake	Oscoda
Charlevoix	Lapeer	Otsego
Cheboygan	Leelanau	Presque Isle
Clare	Luce	Roscommon
Clinton	Mackinac	Saginaw
Crawford	Manistee	Sanilac
Eaton	Mason	Schoolcraft
Emmet	Mecosta	Shiawassee
Gladwin	Midland	Tuscola
Grand Traverse	Missaukee	Wexford

Essential Footprint



Counties Exited for Footprint Reduction of Essential			
Alcona	Dickinson	Lapeer	Ontonagon
Alger	Eaton	Leelanau	Osceola
Alpena	Emmet	Luce	Oscoda
Antrim	Gladwin	Mackinac	Otsego
Arenac	Gogebic	Manistee	Presque Isle
Baraga	Grand Traverse	Marquette	Roscommon
Bay	Houghton	Mason	Saginaw
Benzie	Huron	Mecosta	Sanilac
Charlevoix	Ingham	Menominee	Schoolcraft
Cheboygan	Iosco	Midland	Shiawassee
Chippewa	Iron	Missaukee	Tuscola
Clare	Isabella	Montmorency	Wexford
Clinton	Kalkaska	Newaygo	
Crawford	Keweenaw	Oceana	
Delta	Lake	Ogemaw	

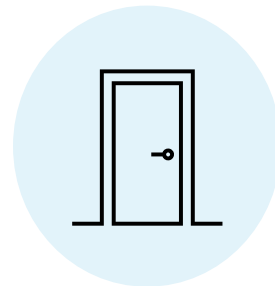
+Meijer Footprint



Counties Exited for Footprint Reduction of +Meijer		
Alcona	Gladwin	Menominee
Alger	Gogebic	Missaukee
Antrim	Houghton	Montmorency
Arenac	Huron	Oceana
Baraga	Iosco	Ontonagon
Barry	Iron	Osceola
Benzie	Kalkaska	Oscoda
Cass	Keweenaw	Presque Isle
Charlevoix	Lake	Roscommon
Cheboygan	Lapeer	Sanilac
Clare	Leelanau	Schoolcraft
Crawford	Luce	Tuscola
Dickinson	Mackinac	

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3 Plans to be Closed

Community Value
Local HMO
Part B Credit

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In 2026, Blue Cross has some key plan updates that your members should be aware of when making their plan decisions.



Formulary

All plans will follow a single formulary and will be switching to Tier 3 coinsurance. Rx deductible on some plans (Tiers 3-5, except Value with Tiers 2-5)



Inpatient Hospital

The benefit period for inpatient hospital is being changed to a per stay period in place of 60-day readmittance.



Additional Benefits

Mobile app, 24-hour nurse line, discounted gym membership, Blue 365, Household discount, Medicare Advantage OSB* buy up, Well Being program

*Only available on select plans

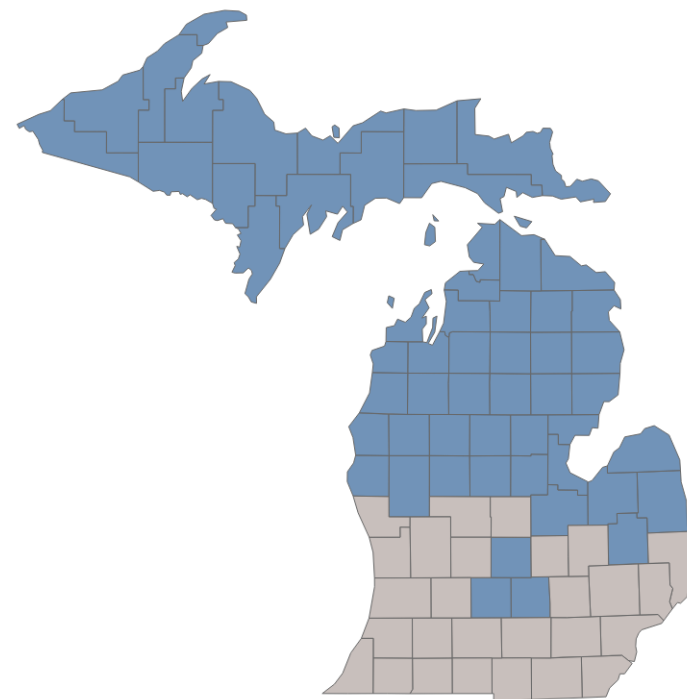
Note that not all plans will have print marketing materials available. Digital materials will be available for all plans.

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Northern Michigan Plans: From \$0 to Premium, Options for Every Need

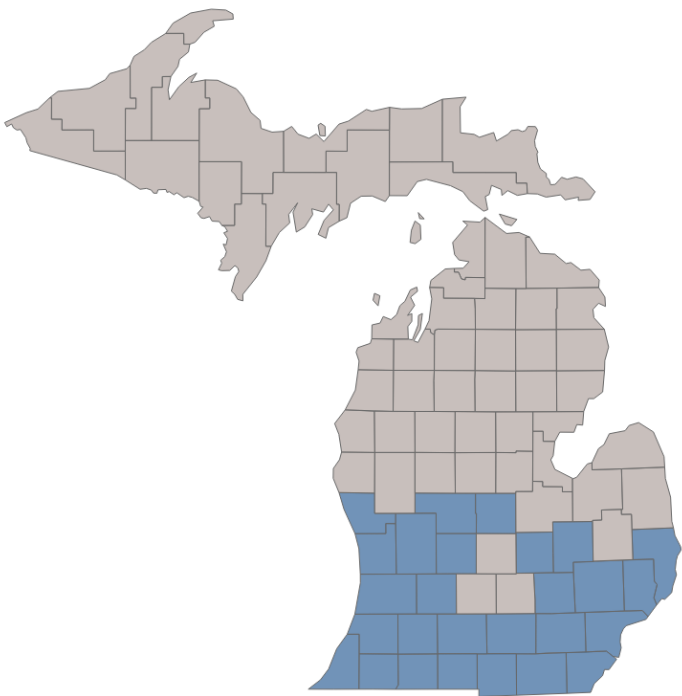
Benefit	Value	Vitality	Assure
Premium	\$0	\$38.50 – \$84.70	\$191.60 – \$298.60
Med Deductible	\$675	No deductible	No deductible
RX Deductible	\$615	No deductible	No deductible
MOOP	\$6,750	\$5,000	\$4,000
Specialist	\$50	\$30	\$10
IP Hospital	\$430 (days 1-7)	\$250 (days 1-7)	\$100 (days 1-7)
OTC	\$25/quarter	\$50/quarter	\$50/quarter
Dental	Preventive Only	\$1,500 max	\$1,500 max



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From Giveback to Premium, Southern Michigan has it all



Benefit	Giveback	Secure	Vitality	Assure
Premium	\$70 Giveback	\$0	\$38.50 – \$84.70	\$191.60 – \$298.60
Medical Deductible	\$650	No deductible	No deductible	No deductible
RX Deductible	\$150	\$150	No deductible	No deductible
Medical Out Of Pocket	\$9,250	\$6,750	\$5,000	\$4,000
Specialist	\$55	\$45	\$30	\$10
IP Hospital	\$385 (days 1-7)	\$375 (days 1-7)	\$250 (days 1-7)	\$100 (days 1-7)
OTC	Not covered	\$40/quarter	\$50/quarter	\$50/quarter
Dental	Preventive Only	\$1,000 max	\$1,500 max	\$1,500 max

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Two Medicare Supplement plans	May be best for
Plan G	Members who want comprehensive coverage with predictable costs and minimal out-of-pocket expenses
High-Deductible Plan G	Healthier members seeking lower monthly premiums and willing to cover more upfront costs before the plan pays

While there are 10 standard Medigap plans and two high-deductible options available nationally, Blue Cross highlights Medicare Supplement Plan G and High-Deductible Plan G as recommended choices for most members.

Service	What Members Pay
Medicare Part A hospital coverage	
Deductible	\$0
First 60 days of care	\$0
Emergency care outside of US	\$250 deductible
Medicare Part B physician and outpatient services	
Deductible (annual)	\$257
Durable Medical Equipment	\$0



To assist you with the increased change this year, we want to highlight some of the tools available to you when helping your member choose the best plan for them.



Member Profile

- Review medication coverages for current medications
- Review most utilized providers network status
- Compare cost sharing from year to year in the core benefits of the member's preferred plan



Agent Portal

- Quick and easy access to Commission Statements
- Stay up to date on news happening with Blue Cross
- Ability to submit Agent Support Requests to update agent information, book transfers, etc.



Agent Community

- Reporting available to help agents manage business including:
 - Forced to shop report to support disrupted members
 - BCN RFI report for any applications needing more information
- Quoting & Enrollment for Medicare business and case submissions



THANK YOU

Questions?

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