



# Blue Cross® Blue Shield® of Michigan and Blue Care Network Multiple Plan Options and Coexistence Rules

Contracts Enrolled in Group Medical Plan (Excludes COBRA and Retirees)	Available Small Group Plan Options	Available Large Group Community Rated Plan Options
1 Enrolled	One Plan	One Plan
2 Enrolled	Two Plans	Two Plans
3 - 10 Enrolled	Three Plans	Three Plans
11 – 49 Enrolled	Three Plans	Three Plans

**Notes:**

- If a large group chooses to select a designated Minimum Value Plan (MVP), the group can exceed the number of plan offered limitation by one. In addition, Blue Cross will allow the plan to remain open even when no members are enrolled in the plan. Large groups can choose the PCP Focus network with BCN MVP plans if all other BCN plans offered are PCP Focus plans.
- By enrolling in Small Group Defined Contributions (SGDC), employers will be able to offer more plan options regardless of group size.

“✓” indicates that the plan can coexist	Community Blue	Community Blue HRA	Simply Blue	Simply Blue HRA	Simply Blue HSA	Simply Blue Routine Care	Healthy Blue Achieve	Physician Choice PPO	Blue Elect Plus POS	BCN HMO Fixed Cost	BCN HMO	BCN PCP Focus*	BCN Routine Care	BCN HRA	BCN HSA	Healthy Blue Living
Community Blue	✓	✓			✓				✓	✓	✓	✓	✓	✓	✓	✓
Community Blue HRA	✓	✓			✓				✓	✓	✓	✓	✓	✓	✓	✓
Simply Blue			✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓
Simply Blue HRA			✓	✓	✓	✓			✓	✓	✓	✓	✓	✓	✓	✓
Simply Blue HSA	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓
Simply Blue Routine Care			✓	✓		✓			✓	✓	✓	✓	✓	✓	✓	✓
Healthy Blue Achieve									✓	✓	✓	✓	✓	✓	✓	✓
Physician Choice PPO					✓			✓	✓	✓	✓	✓	✓	✓	✓	✓
Blue Elect Plus POS	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	
BCN HMO Fixed Cost	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	
BCN HMO	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	
BCN PCP Focus*	✓	✓	✓	✓	✓	✓	✓	✓				✓				
BCN Routine Care	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	
BCN HRA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	
BCN HSA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	
Healthy Blue Living	✓	✓	✓	✓	✓	✓	✓	✓								

\*BCN PCP Focus cannot coexist with another BCN product unless the group has a location outside of the PCP Focus counties.  
 \*\*Does not apply to ASC 25-49 groups