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3 **Title:** **Blue Cross Blue Shield of Michigan to inform Patients of**
4 **Payment Responsibilities**
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6 **Introduced by:** **Domenic R. Federico, MD, for the Kent County Delegation**
7
8 **Original Author:** **Patrick J. Droste, MD**
9
10 **Referred to:** **Reference Committee A**
11
12 **House Action:** **Adopted**
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15 **Whereas, Blue Cross Blue Shield of Michigan (BCBSM) has formal**
16 **contracts with patients who participate in their health insurance programs, and**
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18 **Whereas, the contracts can be made privately or in conjunction with**
19 **group contracts through an employer, and**
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21 **Whereas, the contracts inform the patient of their responsibility to come**
22 **prepared to pay co-pays, deductibles, and/or non-covered services at the time**
23 **of service, and**
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25 **Whereas, health care contracts are being written with larger deductibles**
26 **and co-pays as well as non-covered services (such as refractions), and**
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28 **Whereas, the contracts contain a section defining member rights and**
29 **responsibilities, which was listed in the February 2013 edition of BCBSM’s**
30 **official publication, *The Record*, and**
31

32 **Whereas, the list identified responsibilities of the patient to the provider,**
33 **it did not mention the patient’s responsibility to be prepared to pay either**
34 **his/her co-pay amount at time of services, a deductible, or costs for extra**
35 **services not covered by the insurance contract; therefore be it**
36

37 **RESOLVED: That MSMS work with Blue Cross Blue Shield of Michigan to**
38 **include patient payment responsibilities for items such as co-pays, deductibles,**
39 **and non-covered services in their formal publication listing the responsibilities**
40 **of the patient to the providers.**
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43 **WAYS AND MEANS COMMITTEE FISCAL NOTE: NONE**