

Choose an in-network provider – and save money



As a MESSA member, you have the greatest choice of doctors and access to expert medical care from the best hospitals.

To receive care with the lowest out-of-pocket costs, you'll want to choose in-network doctors, hospitals and other health care specialists who have agreed to accept our approved amount as payment in full for covered services.

When you receive services from an in-network provider, your out-of-pocket costs are limited to in-network deductibles, copayments and coinsurance, if applicable.

In Michigan, more than 95 percent of Michigan doctors and all hospitals are in MESSA's network. These in-network providers accept discounted fees as payment in full and your copayment is usually lower with an in-network provider.

In-network providers exist in other states, too.

To find an in-network doctor or other health care provider, go to www.messa.org or call the MESSA Member Service Center at 800.336.0013.

Tip: If you go to an in-network urgent care clinic, some attending physicians may not be in-network. It's always best to ask if the doctor you're seeing is in-network with our underwriter, Blue Cross Blue Shield of Michigan.