

Where do I stand on March 1, 2027?

A ten-minute sheet for Michigan clinicians with a limited license who see Blue Cross Blue Shield of Michigan patients. Free. No sign-up. It is drawn from the Center's guide on the 2027 Blue Cross change, which cites every source.

This sheet is about Blue Cross commercial office claims. BCN office rules are different. Medicare Plus Blue and BCN Advantage need their own check.

Incident-to means you give the care and another provider's NPI goes on the claim.

Step 1. Find your license ONE MINUTE

LLPC, LLMSW, LLMFT, TLLP (master's)	Blue Cross commercial office incident-to billing for your work ends March 1, 2027. Pick a path below.
LLP (master's or doctoral)	You can enroll. Once your participation takes effect, bill under your own NPI. Enroll early; review can take up to 90 days. Group rules differ by product.
LMFT, LPC, LMSW (clinical) full license	You can enroll. Once your participation takes effect, bill under your own NPI, not incident-to, for dates of service after February 28, 2027.
LLBSW	No clear route is published. Get written, product-specific confirmation before you rely on any route.
Doctoral temporary psychology license	No clear route is published. Get written, product-specific confirmation before you rely on any route.

Step 2. Pick the path that fits you THREE MINUTES

Answer all three. More than one path may fit.

Path 1 (facility). Will a Blue Cross-approved and participating facility (an outpatient psychiatric care facility, a hospital program, or a community mental health agency) confirm in writing that it can use your license for this product and this service?

Yes: Path 1. Work through that facility. The facility must confirm how it will roster, bill, and supervise your work. The name of the place alone does not make it qualify.

Path 2 (license and enrollment). Can you finish your full license early enough to complete Blue Cross enrollment by February 28, 2027?

Yes: Path 2. Finish the license step, then apply for enrollment the day your full license posts. Review can take up to 90 days.

Path 3 (care manager). Does your employer, or a medical practice you can work with, run a formal collaborative care or behavioral health integration program?

Yes: Path 3. Ask about a care manager role. Blue Cross said in an August 2026 email reply that a limited-license provider may fill that role. The practice must confirm your license, duties, training, and supervision. It is a defined team role, not therapy under another name.

No to all three? Then your next step is a conversation, not a form. Ask your employer, in writing, which of your patients use Blue Cross products. Ask what happens to your role after February.

Step 3. Do these three things this month FIVE MINUTES TO START

- Count your Blue Cross patients by product (commercial PPO, BCN, Medicare Plus Blue, BCN Advantage). Ask your billing lead to check the first September payment notice for the modifiers and the amount paid. It shows how a claim was paid, not your wage.
- Ask your supervisor or employer three questions, in writing. Which patients are affected? What happens to my role and supervision after February 28? How does each patient continue care?
- Read the full guide before you decide. It names what Blue Cross has said, what it has not said, and the questions still open.

What this sheet does not do. It does not tell you what is legal, covered, or payable in your case. It does not replace your employer, your board, or Blue Cross. It is a map of the dates and the paths, in plain words, so you know what to ask.

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Full guide integrative-neuroscience.com/guides/where-do-i-stand-march-2027

Corrections integrative-neuroscience.com/updates-and-corrections

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Source Center for Integrative Neuroscience, Limited-License Survival Guide, RC v1.5, sections 1, 2, 4, 8