

Tiered Networks: Value, Choice, and Easy-to-Understand Benefits

Our HMO Blue New England Options Deductible tiered-network plans combine an easy-to-understand plan design with powerful member incentives to deliver value for employers and employees. Members enjoy significantly enhanced benefits when they choose providers who have met our highest cost and quality benchmarks—while still having full network access. While it may seem like a new idea for health care, our tiered networks can be easily understood and used by members who encounter different levels of cost and quality in everything from buying gasoline to cell phone contracts.

HMO Blue New England Options Deductible v.5 advantages:

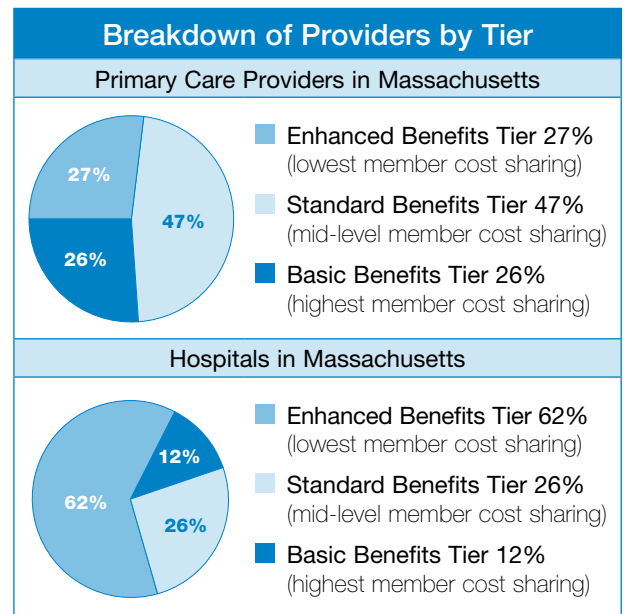
- Lower premiums than plan designs with a similar level of benefits (when using Enhanced Benefits Tier providers)
- Ability for members to control out-of-pocket costs through provider choice
- A simple plan design that employees can easily understand and use
- Comprehensive telephone and online support for members and employers

How It Works

Primary care providers (PCPs) and acute care hospitals in Massachusetts are grouped into three benefit levels—or tiers—based on how they scored on cost and quality benchmarks. When members get care, the amount they pay is based on which tier their provider is in.¹

- **Enhanced Benefits Tier**—Includes Massachusetts hospitals and primary care providers that meet the standards for quality and low cost relative to our benchmark.
- **Standard Benefits Tier**—Includes Massachusetts hospitals and primary care providers that meet the standards for quality and are moderate cost relative to our benchmark and hospitals that do not meet the standards for quality but are low or moderate cost relative to our benchmark. Also includes providers without sufficient data for measurement on one or both benchmarks. To ensure members have provider access in certain geographic areas, the Standard Benefits Tier includes some providers whose scores would otherwise put them in the Basic Benefits Tier.
- **Basic Benefits Tier**—Includes Massachusetts hospitals that are high cost relative to our benchmark and primary care providers that do not meet the standards for quality and/or are high cost relative to our benchmark.

1. Note: For the cost benchmark, hospitals were measured on their individual facility's performance and PCPs were measured according to the costs their group's HMO and POS patients incurred. Physician groups can be composed of an individual provider or a number of providers who practice together. Tier placement is based on benchmarks where measurable data is available; those without sufficient data were defaulted to the Standard Benefits Tier. Hospitals with nonstandard reimbursement were placed in the Basic Benefits Tier.



This health plan includes a tiered provider network called HMO Blue New England Options v.5. Members in this plan pay different levels of cost share (copayments, co-insurance, or deductibles) depending on the benefits tier of the provider furnishing the services. A provider's benefits tier may change. Overall changes to the benefits tiers of providers will happen no more than once each calendar year. For help in finding the benefits tier of a provider, visit the online provider search tool at www.bluecrossma.com and search for HMO Blue New England Options v.5.

Copayments Outside of Massachusetts and New Hampshire

For network providers outside of Massachusetts and New Hampshire, a network provider who is listed as a general practitioner, internist, family practitioner, pediatrician, obstetrician/gynecologist, nurse practitioner, rural health center, or general hospital is considered an Enhanced Benefits Tier provider. In New Hampshire, a Tier 1 provider equates to an Enhanced Tier Benefits provider and a Tier 2 provider equates to a Standard Tier Benefits provider. Other providers in our New England network carry the higher, specialist copayment.

Support and Education

To help you understand the plan and use it effectively, we offer comprehensive support and education:

- **Telephone**—Specially trained Member Service associates help members quickly and easily select providers who meet their needs.
- **Online**—The Find a Doctor tool, located at www.bluecrossma.com/findadoctor, gives members 24/7 access to up-to-date tiering information, so they can make important decisions when they matter most.
- **Blue Options Member Site**—This online destination, found at www.bluecrossma.com/blueoptions, educates members about their Blue Options plan and how to make the most of it. In addition, it provides a link to our full suite of tools and resources to help engage and support members.

For More Information

To get more information on HMO Blue New England Options, contact your account executive or broker.

Nondiscrimination Notice & Translation Resources

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Services at the number on your ID Card (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).