



MASSACHUSETTS

Medex[®] Choice

How Referrals Work

Your Choice primary care provider (PCP) will often refer you to health care providers within their own groups and to hospitals they know and trust. This helps the doctors who care for you communicate better and give you more coordinated health care. Although a friend or relative may recommend a particular doctor, your primary care provider's expert recommendation is based on what's best for your specific medical condition.

What Is a Referral?

When you and your primary care provider determine that you need specialized care, your primary care provider “refers” you to a provider within the HMO Blue provider Network. A referral is required by your Medex Choice¹ plan before the plan will cover certain services. If you do not have a referral from your PCP before you get care from an HMO Blue specialist, your Medex Choice plan may not provide coverage for your care. In this situation, you will still be covered for your Medicare benefits. But, you may have to pay the costs that are not covered by Medicare (such as your Medicare deductibles and coinsurance). It's important that the referral comes from your primary care provider—not only because your plan requires it, but also because your primary care provider needs to be involved with the care you're receiving so they can coordinate with you and your specialist on an ongoing basis.

Why Do I Have to Check with My Primary Care Provider Before Seeing a Specialist?

Your primary care provider knows your history and overall health, so they are best qualified to help you decide if you should see a specialist. In order to better coordinate your care, they may want to evaluate your needs before you see a specialist. Your primary care provider is committed to making sure you get the right care, at the right time, in the right setting—including when you need to see a specialist.

How Do I Request a Referral?

Contact your primary care provider to discuss your health situation. Together you can decide if you need a specialist. If you do need a specialist, your primary care provider will help you choose the most appropriate doctor for the care you need. Be sure to have this conversation before you visit a specialist. If you do not have a referral from your PCP before you get care from a specialist, your Medex Choice plan may not provide coverage for your care. In this situation, you still have the right to receive your Medicare benefits. But, you may have to pay the costs that are not covered by Medicare (such as your Medicare deductibles and coinsurance).

Where Will I Be Referred for Services and Specialties?

Your primary care provider relies on a trusted network that includes a wide range of specialists to carry out your treatment plan. Primary care providers (PCPs) are part of the Blue Cross Blue Shield of Massachusetts HMO Blue® provider network. When you need specialized care, your PCP will work with you to identify the best doctor for your care and provide a referral, most often to doctors and hospitals with whom they are affiliated in the HMO Blue® provider Network.

It's very important to always discuss your clinical condition and concerns with your primary care provider to determine if a specialist visit is needed and which doctor is best for you.

Are There Times When I Don't Need a Referral?

Because your primary care provider coordinates your care, you should always let them know when you seek treatment of any kind. There are certain instances, however, when you don't need a referral from your primary care provider and will still be covered by your plan. Some examples include emergency medical care, covered annual gynecological exams, and required follow-up services.

If you do not have a required referral from your primary care provider before you get care from a specialist, Medex Choice may not provide coverage for your care. You will still be covered for your Medicare benefits, whether or not you have a referral from your PCP for the care.

Who Should I See if an Emergency Room Recommends Follow-Up Care at Their Facility?

As the coordinator of your care, you should always contact your selected primary care provider about your emergency room visit. He or she will determine the best follow-up care for you.

How Do I Know if My Health Plan Requires Referrals?

There are several ways to learn about your plan's referral requirements:

- Visit MyBlue at www.bluecrossma.com/myblue
- Call Member Service at the number on the front of your Blue Cross ID card

It's essential that you fully understand your plan's referral requirements, because if you don't get a required referral prior to receiving non-emergency care, Medex Choice may not provide coverage for your care.

Who Do I Call if I Have a Question About a Referral?

If you need information about whether a service is covered or requires a referral, please call Member Service at the number on the front of your Blue Cross ID card or visit www.bluecrossma.com/myblue.

1. Medex Choice is a Medicare supplement plan from Blue Cross Blue Shield of Massachusetts HMO Blue, a wholly controlled subsidiary of Blue Cross and Blue Shield of Massachusetts.



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).