



HMO Blue New England Options™

Quick Start

Make Informed Health Care Decisions

HMO Blue New England Options is a health plan that rewards you with lower costs for choosing Tier 1 providers in Massachusetts, while still allowing you access to our full New England network.

Your Primary Care Physician

As a member of our HMO Blue New England Options health plan, you'll need to choose a primary care physician (PCP). You can choose from any of the provider networks in the six New England states (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont). Your PCP will help coordinate your care, and you can call your PCP about your health concerns anytime, 24 hours a day.

HMO Blue New England Options has a tiered network in Massachusetts. Network PCPs and general hospitals are assigned to one of two tiers based on certain quality and cost measures.

- If you choose to receive services from Tier 1 PCPs or general hospitals, you'll have a lower copayment for services. If you choose Tier 2 PCPs or general hospitals, you'll have a higher copayment for services.
- You have a choice of providers in both tiers across Massachusetts.

Copayments in Massachusetts

Members of our HMO Blue New England Options plans pay different levels of copayments for care depending on which PCPs and hospitals they select for care in Massachusetts.

	Criteria	Your Cost
Tier 1	Tier 1 carries a lower copayment and includes Massachusetts providers whose cost and quality scores met or exceeded the benchmarks and certain providers who have been included to provide geographic access for members.	Lower
Tier 2	Tier 2 carries a higher copayment and includes Massachusetts providers whose cost and/or quality scores did not meet the benchmarks.	Higher

Note: All general hospitals and pediatricians passed the quality benchmark. PCPs without sufficient quality data, and certain specialty hospitals, were measured on cost alone for their overall tier rating.

Though we do collect and report cost and quality data for individual physicians, for most providers, for the purposes of the Blue Options tiering, the scores are aggregated or averaged, by the entire physician group with which a provider is associated. Alternatively, we calculated scores based on the geography and referral patterns with which a provider is associated.

Specialists were not tiered and carry a copayment equal to Tier 2 providers.

Copayments Outside Massachusetts

Tier 1 carries the lower copayment and includes any network provider who is listed as a general practitioner, internist, family practitioner, pediatrician, obstetrician/gynecologist, nurse practitioner, rural health center, or general hospital.

Other providers in our New England network would carry the higher specialist copayment.

Getting Started with Your Plan

To start taking advantage of HMO Blue New England Options, you can either research which tiers your current doctors are in, or search for new doctors by tier. To do this and to find a PCP, you can:

- visit our website at www.bluecrossma.com/findadoctor
- call our Physician Selection Service at **1-800-821-1388** to help find a doctor and/or to request an HMO Blue New England Options provider directory

Important Information

Referral Information

If you and your PCP decide you need to see a specialist, you'll be referred to one your PCP feels is right for treating your condition. Of course, if you have a specialist to whom you would like to be referred, discuss this with your doctor. It's an important decision and the top priority is keeping you healthy. While making or confirming your appointment, you should make sure your PCP has been in touch with the specialist's office and has provided the referral, if one is required.

Because your out-of-pocket costs in Massachusetts are determined by where you get service, you should ask your doctors about their referral relationships with hospitals.

For example, your Tier 1 doctor may have admitting privileges at both Tier 1 and Tier 2 general hospitals. Referring you to a Tier 1 hospital will give you a lower copayment when you receive services at that facility. You can also check the tier of any provider you are being referred to as well as the hospitals they refer to at www.bluecrossma.com/findadoctor.

Examples of services that do not require a referral:

1. routine OB/GYN care provided by a network provider
2. one routine eye exam every 24 months by a network provider
3. emergency care

Emergency Care

Your good health is important to us. If you believe you're having a medical emergency, call 911 (or your local emergency number) or go directly to the nearest medical facility. Be sure to contact your PCP within 48 hours, so that he or she can evaluate your condition and coordinate any follow-up care.

Blue Care® Line

Available 24 hours a day, seven days a week, the toll-free Blue Care Line, **1-888-247-BLUE (2583)**, lets you speak directly with a registered nurse. Describe your health condition, and the nurse will help you decide whether you should treat yourself, visit your doctor, or go to the emergency room. Of course, if you believe you are having a medical emergency, call 911 (or your local emergency number) or go directly to the nearest medical facility.

And remember, Blue Care Line nurses can answer questions about health concerns. If you have questions about your HMO Blue New England Options coverage, just call Member Service at the number shown on the front of your ID card.

BlueCard® Program

Your Blue Cross Blue Shield ID card is widely recognized, and the BlueCard program allows you to receive urgent and emergency care services from any hospital or provider in the United States that participates in a Blue Cross or Blue Shield plan. For a listing of participating providers and hospitals, call **1-800-810-BLUE (2583)**. For more information, visit the BlueCard website at www.bcbs.com/healthtravel/finder.html.

Know How to Read Your ID Card

Your member ID card contains important information, including our Member Service telephone number; your ID number; and your plan's copayments for prescription medications, office visits, behavioral health visits, and emergency room visits. Always be sure to carry your ID card with you and show it to all of your providers so they can update your records.



Tier 1 office visit copayment

Tier 2 office visit copayment

CO-PAYS: RX15/30/50 OV15/25 MH15 ER100

Tier 1 medications have the lowest copayment, indicated by the first number. (Most generic medications are on Tier 1.)

Tier 2 medications have a higher copayment, indicated by the second number.

Tier 3 medications, usually the most expensive, have the highest copayment, indicated by the third number. (Most of these have alternatives on Tier 1 or 2.)

Emergency room copayment

Behavioral health copayment

Frequently Asked Questions

Q: How can I find out which tier my doctor is in?

A: You can visit www.bluecrossma.com/findadoctor to search for tier information for PCPs and general hospitals. Just search for a provider by name to find which tier he or she is in. You can also contact our Physician Selection Service at **1-800-821-1388** for assistance in finding provider tier information.

Q: Are specialists included in these tiers?

A: Specialists are not currently tiered inside Massachusetts. The specialist copayment is equal to that of Tier 2 providers.

Q: How does Blue Cross Blue Shield of Massachusetts ensure the accuracy of its quality and cost information?

A: Our methodology includes an internal check of data that is sourced from our PCP Incentive Program and other quality-related measures. Also, we allow physician groups to review their performance results before publishing the tier results and to add information to help produce an accurate report.

Q: My hospital or physician is in Tier 2. Does that mean that they're not good?

A: PCPs and general hospitals in Tier 2 have not met our cost and/or quality benchmarks used for tiering. However, all physicians who participate in our network are credentialed according to our quality criteria, which meets or exceeds nationally recognized standards and requirements.

A provider's tier level should be one of several resources you use to evaluate a particular physician or hospital. The tier level for PCPs is based on the average of a physician group's performance on certain quality-of-care measures and a cost comparison with other physicians within their geographic region or peer group.

You can find more information about our cost-and-quality benchmarks on our website, bluecrossma.com.

Frequently Asked Questions continued

Q: Is the coverage for emergency room services the same at both tiers?

A: Yes. Because you may not be able to choose your hospital in emergency situations, the copayment for emergency-room treatment, including if you are admitted, is the same for both Tier 1 and Tier 2 facilities.

Q: My doctor is referring me to a Tier 2 facility. What should I do?

A: When you speak to your doctor about obtaining other services, such as inpatient care or surgery, it is important that you discuss the tier of the facility at which you will receive services. This is because the facility's tier is what determines your out-of-pocket costs. You and your doctor can discuss your options for receiving care.

Healthy Blue Programs

You can make the most of your Blue Cross Blue Shield of Massachusetts coverage by taking advantage of our Healthy Blue programs—a group of online resources, special discounts, and wellness programs to help you make healthy lifestyle decisions.

Living Healthy® Naturally

This program provides up to 30 percent discounts on alternative health care, such as acupuncture, yoga, and massage therapy. For a list of participating practitioners, visit our health and wellness website at www.ahealthyme.com.

LIVING HEALTHY *Babies*®

Our prenatal and child development program provides resources to help keep you and your baby healthy from preconception through the first year. Call **1-800-233-3344** to enroll.

DecisionCare™ Guide

This helpful book offers you information about common health concerns and can help you make more informed decisions about care.

Healthy Discounts

As a member, you are entitled to discounts on safety helmets, health and safety-related products, vision correction surgery, and eyewear. For more information, call **1-800-262-BLUE (2583)** or the number printed on your ID card.

Fitness Benefit and Weight Loss Benefit*

Receive a \$150 benefit toward membership at a qualifying fitness facility. You are also eligible to receive a \$150 reimbursement if you participate in a Weight Watchers® or qualifying hospital-based weight loss program. For Fitness Benefit and Weight Loss Benefit forms, or more information on these programs, call the number listed on your ID card, or visit www.bluecrossma.com/valuebenefits.

** Benefits may vary. Please call the number listed on your ID card to determine if you have these benefits.*

Online Solutions

When visiting our website, bluecrossma.com, you'll find a whole world of information, tools, and resources to help you understand your benefits, learn more about your health, and get useful information for making health care decisions.

New Members

Just getting started? Then visit www.bluecrossma.com/newmembers. It's a great place to learn more about your coverage and how to get the most from your plan.

Find a Doctor

This feature allows you to search for doctors by name, specialty, or location, and find out if they are currently accepting new patients. Just visit www.bluecrossma.com/findadoctor.

Online Pharmacy

Our online pharmacy features a glossary of terms and a search tool that helps you find prescription drug copayment levels. You'll also find lists of covered medications and of numerous less expensive generic alternatives to most brand-name drugs.

drugstore.com[™]

This leading online drugstore site is a great source for health and wellness products. Enjoy special discounts through bluecrossma.com, as well as the convenience of shopping from home. Just visit www.bluecrossma.com/drugstore.

Living Healthy[®]

Want to live a healthier life? At bluecrossma.com, we offer everything from healthy programs to information about preventive care, personal safety, smoking cessation, and caring for a baby. Also, learn how to receive discounts on prescription drugs and health classes. For more information, go to www.bluecrossma.com/liveahealthylife.

www.ahealthyme.com

This comprehensive website offers you a variety of cool tools that help you calculate how healthy you are, a network of Self-Care Centers that provide an in-depth look at some common medical conditions, an online pharmacy, and the most recent health and wellness news available. Learn more about health topics that interest you by searching the site's database or signing up for free, emailed newsletters.

[Personalize bluecrossma.com](http://www.bluecrossma.com)

When you create a personalized account at **bluecrossma.com**, you can do everything from ordering new ID cards, to changing your PCP, or reviewing recent claims. Creating an account is quick and easy. Just go to **www.bluecrossma.com/register** to sign up today.

[MyBlueHealthSM](#)

When you create your personalized online account at **bluecrossma.com**, you'll have access to a series of online classes promoting health and well-being. Topics include stress relief, fitness, nutrition, and informed health care decision-making.

Important Telephone Numbers

Member Service (See front of your ID card)

With general questions about your coverage, call our Member Service number Monday through Friday between 8 a.m. and 6 p.m. ET (Eastern Time). **TTY: 1-800-522-1254**

Behavioral Health and Substance Abuse **1-800-444-2426**

Call the Behavioral Health department anytime, 24 hours a day, seven days a week, to request covered services that require pre-approval.

Physician Selection Service (Inside Massachusetts) **1-800-821-1388**

Find participating providers by calling this number Monday through Friday between 8 a.m. and 6 p.m. ET.

Find a Doctor (Outside Massachusetts) **1-800-810-BLUE (2583)**

Through the BlueCard® Program, you can call this number, 24 hours a day, seven days a week, to find a participating hospital or doctor outside of Massachusetts or the U.S. (Benefits are limited outside of the service area.)

Blue Care® Line **1-888-247-BLUE (2583)**

A registered nurse is available 24 hours a day, seven days a week to discuss any of your health concerns. (Please do not call this number for Member Service questions.)

Lost Member ID Card **1-800-253-5210**

Order a new member ID card by calling this number Monday through Friday between 8 a.m. and 6 p.m. ET.

Mail Service Pharmacy **1-800-892-5119**

If you have prescription drug coverage, call this number anytime, 24 hours a day, seven days a week, with questions about your mail service pharmacy program.

