



MASSACHUSETTS

# Hospital Choice Cost Sharing

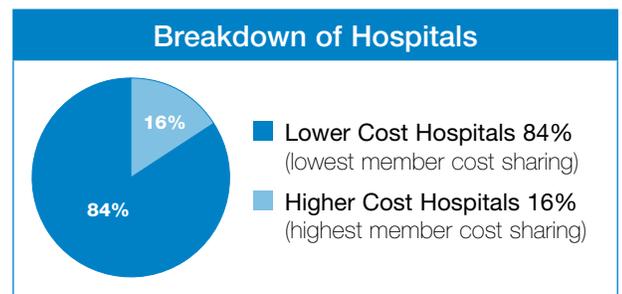
## Value, Choice, and Easy-to-Understand Benefits

Health plans with our Hospital Choice Cost Sharing benefits feature bring together powerful financial incentives for members and an easy-to-understand plan to deliver value for both employers and employees.

Members are empowered to control their own out-of-pocket costs based on the hospital they choose for care. When they choose hospitals that have met our quality benchmarks and are lower cost, they will pay less. This approach provided incentives for members to make more educated and cost-effective provider choices.

Hospital Choice Cost Sharing advantages:

- Lower premiums than plan designs with traditional single-level hospital benefits
- Ability for members to control their out-of-pocket costs through hospital choice
- A simple benefit design that employees can easily understand and use
- Comprehensive support by phone and online for members and employers



## How It Works

Acute care hospitals in Massachusetts are grouped into two different cost sharing levels. When members get hospital services, the amount they pay out-of-pocket for hospital services is based on that hospital's cost sharing level.

- **Lower Cost Share Hospitals (\$)**—applies to hospitals that have met our quality benchmarks and are lower cost. Members pay less when they get care at these hospitals.
- **Higher Cost Share Hospitals (\$\$)**—Applies to hospitals that have met our quality benchmarks and are higher cost. Member pay more when they get care at these hospitals.

The additional out-of-pocket costs for higher cost share hospitals apply to the following six benefit services and will be added to other cost sharing, such as deductible or copayments with the total cost varying based on the specifics of a plan design. For most plans,\* the additional costs apply to:

- **Inpatient admissions**
- **Outpatient day surgery**
- **Outpatient diagnostic high-tech radiology (CT Scans, MRI, PET scans, and nuclear cardiac imaging)**
- **Outpatient diagnostic X-rays, and other imaging tests**
- **Outpatient diagnostic lab tests**
- **Outpatient short-term rehabilitation therapy**

This health plan option includes a tiered network feature called Hospital Choice Cost Sharing. As a member in this plan, you will pay different levels of cost share\* (such as copayments and/or co-insurance) for certain services depending on the network\* general hospital you choose to furnish those covered services. For most network\* general hospitals, you will pay the lowest cost sharing level\*. However, if you receive certain covered services from some network\* general hospitals, you pay the highest cost sharing level\*. A network\* general hospital's cost sharing level may change from time to time. Overall changes to add another network\* general hospital to the highest cost sharing level will happen no more than once each calendar year. For help in finding a network\* general hospital for which you pay the lowest cost sharing level, check the most current provider directory for your health plan option or visit the online provider search tool at [www.bluecrossma.com/hospitalchoice](http://www.bluecrossma.com/hospitalchoice). Then click on the Planning Guide link on the left navigation to download a printable network hospital list or to access the provider search page.

\* For the PPO plan designs, the different levels of cost sharing apply to in-network benefit levels at preferred general hospitals.

## Support and Education

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

- **By Phone**—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](http://www.bluecrossma.com/findadoctor), gives members 24/7 access to up-to-date provider selection support and the ability to find a lower cost share hospital or provider, so they can make important decisions when it matters most to them.
- **Member Education Site**—This online destination, found at [www.bluecrossma.com/hospitalchoice](http://www.bluecrossma.com/hospitalchoice), educates members on their plan, including how Hospital Choice Cost Sharing works 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 in maximizing the value of their plan and managing their out-of-pocket costs..

## For More Information

To obtain more information on Hospital Choice Cost Sharing, 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).