



# HMO Blue New England Options<sup>SM</sup> v.2

Quick Start

## Make Informed Health Care Decisions

Within the HMO Blue New England Options network, hospitals and groups of primary care physicians (PCPs) are ranked into three benefits tiers based on cost and nationally accepted quality performance criteria selected by Blue Cross Blue Shield of Massachusetts.

**Where you receive care will determine your out-of-pocket costs for most services under the plan.** HMO Blue New England Options v.2 is a health plan that rewards you with lower costs for choosing Enhanced Benefits Tier hospitals and PCPs in Massachusetts, while still allowing you access to our full New England network. Network PCPs and general hospitals in Massachusetts are assigned to one of three tiers based on certain quality and cost measures as shown on the following page. You can check how PCPs and hospitals performed against these quality and cost benchmarks on our website at [www.bluecrossma.com/findadoctor](http://www.bluecrossma.com/findadoctor).

## Your Primary Care Physician

As a member of our HMO Blue New England Options v.2 health plan, you'll need to choose a PCP for you and each member of your family. Each member of a family may choose a different PCP 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.

It is important to consider the tier of both your PCP and the facility where your physician has admitting privileges before you choose a PCP or receive care. For example, if you require hospital care and your Enhanced Benefits Tier PCP refers you to an Enhanced Benefits Tier hospital, you would pay the lowest cost sharing for both your PCP and hospital services. Or, if your Enhanced Benefits Tier PCP refers you to a Basic Benefits Tier hospital for care, you will pay the lowest copayments for PCP services, but the highest copayments for hospital services, except in an emergency.

	Criteria	Your Cost
Enhanced Benefits Tier	Includes Massachusetts PCPs and hospitals that met our quality benchmark and our benchmark for lowest cost.	Lowest
Standard Benefits Tier	Includes Massachusetts PCPs and hospitals that met our quality benchmark and our benchmark for moderate cost. Also includes providers without sufficient data for measurement on one or both benchmarks. In limited circumstances, the Standard Benefits Tier includes certain providers whose scores would put them in the Basic Benefits Tier to provide geographic access for members.	Moderate
Basic Benefits Tier	Includes Massachusetts PCPs and hospitals that scored below our quality benchmark and/or our benchmark for moderate cost.	Highest

**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 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. Specialty hospitals were measured on cost alone for their overall tier rating. Hospitals with nonstandard reimbursement were placed in the Basic Benefits Tier.

## Copayments Outside Massachusetts

For network providers outside of Massachusetts, 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. Other providers in our New England network carry the higher, specialist copayment.

## Getting Started with Your Plan

To start taking advantage of HMO Blue New England Options v.2, 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](http://www.bluecrossma.com/findadoctor)
- call our Physician Selection Service at **1-800-821-1388** to help find a doctor and/or to request a provider directory

## Important Information

### Referral Information for Medical Services

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.** 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](http://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

## Behavioral Health Care

You do not require a PCP referral to access outpatient behavioral health care. A PCP referral is only required for neuropsychological testing. No authorization is required until after your 12th outpatient visit for each provider.

To find a behavioral health provider, you can:

- visit our website at [www.bluecrossma.com/findadoctor](http://www.bluecrossma.com/findadoctor)
- call Member Service at the number on the front of your ID card

## Emergency Care

Your good health is important to us. If you believe you're having a medical or behavioral health 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 v.2 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](http://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 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.



## Frequently Asked Questions

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

A: You can visit [www.bluecrossma.com/findadoctor](http://www.bluecrossma.com/findadoctor) to search for tier information for PCPs and general hospitals. Just search for a provider by name or location 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 the benefits tiers?

A: No. You'll be responsible for the specialist level copayment, typically equal to the Basic Benefits Tier copayment.

There are times when you may pay a lower copayment for specialty care. This will happen if your PCP refers you to another network physician for specialty care and the network physician that you select to furnish the specialty care is listed and identified in the HMO Blue New England Options v.2 provider directory as an Enhanced Benefits Tier PCP or Standard Benefits Tier PCP (as well as a network specialist).

### Q: Are mental health and substance abuse providers included in these tiers?

A: Mental health and substance abuse providers are not currently tiered. The copayment for these behavioral health providers is equal to that of Enhanced Benefits Tier 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. We allow physician groups to review their performance results before publishing the tier results. Also, physician groups can submit corrections to their data, which are reviewed by Blue Cross Blue Shield of Massachusetts according to measurement specifications. Corrections that meet the measurement criteria are incorporated to produce an accurate report.

## Frequently Asked Questions

**Q: My hospital or physician is in the Basic Benefits Tier. Does that mean that they're not good?**

A: PCPs and general hospitals in the Basic Benefits Tier have scored below our quality benchmark and/or our benchmark for moderate cost used for tiering. However, all providers 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 a combination 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](http://bluecrossma.com).

**Q: Is the coverage for emergency room services the same at providers across all 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 Enhanced Benefits Tier, Standard Benefits Tier, and Basic Benefits Tier facilities.

**Q: My doctor is referring me to a Basic Benefits Tier 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.



## Frequently Asked Questions

**Q: What happens if my PCP is unavailable on the day of my appointment?**

A: A physician covering for your PCP will likely be available to see you, but be aware: you are responsible for the copayment at the tier of the covering physician. PCPs in the same group practice are typically in the same tier, but it is critical that you check with the covering physician to avoid unexpected costs.

**Q: How do I know if my PCP or hospital has changed tiers?**

A: We typically update provider tiers every 1–2 years based on specific quality and cost criteria. The most recent tier re-evaluation took effect July 1, 2008. To check which tiers your current doctors and hospitals are in or to search for a new provider by tier, visit our website at [www.bluecrossma.com/findadoctor](http://www.bluecrossma.com/findadoctor).

## 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](http://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 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](http://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](http://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](http://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, tier, or location, and find out if they are currently accepting new patients. Just visit **[www.bluecrossma.com/findadoctor](http://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<sup>®</sup>

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, e-mailed newsletters.

## Personalize 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.

## MyBlueHealth<sup>SM</sup>

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**

### 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.

