



MASSACHUSETTS

June 2012

Dear Member:

Thank you for choosing a Blue Cross Blue Shield of Massachusetts health plan with a tiered-provider network for your coverage.

What Is a Tiered-Provider Network, and How Will It Help Manage My Costs?

With a tiered-provider network, you pay less for care from hospitals and primary care providers that are high-quality and lower cost. When you receive care, if you use a lower-cost, high-quality provider from our network, you will pay less out-of-pocket.

How Will I Know Which Provider to Pick?

- First, take the time to understand how your specific plan works by logging in to our Member Central website at www.bluecrossma.com.
- Then, after you select your primary care physician, work with your doctor to choose the right provider for any referral care and your budget.
- You can also visit our Plan Education Center at www.bluecrossma.com/planeducation for tools to help you find a provider and more information about tiered-network plans.

If you have any questions, call the number on the front of your member ID card.

What If I Have a Serious Condition and Don't Want to Change Providers?

Your plan has a new benefit for certain members with a serious health condition, such as cancer or cystic fibrosis. With this benefit, which is due to a change in Massachusetts' law, members who qualify can receive care at certain higher-cost facilities and pay a lower cost share for up to one year. That way, their care isn't disrupted.

You can qualify for this protection if you started active treatment before you enrolled in a tiered-network plan and you meet all of the conditions listed below:

- You have been receiving treatment for a serious health condition at one of the following: Dana Farber Cancer Institute; Children's Hospital; Shriners' Hospital in Boston or Springfield; Floating Hospital for Children at Tufts Medical Center; Nashoba Valley Medical Center; or Massachusetts Eye and Ear Infirmary.
- You would normally pay the highest cost share amount for your hospital's services, or your hospital is not part of your network.
- Your active course of treatment, if disrupted, would cause you undue hardship. This means, for example, it could endanger your life, cause you suffering or pain, result in a substantial change to your treatment plan, or you would have to obtain your care from multiple providers in a way that would significantly worsen your condition.
- The services are medically necessary and covered.

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In addition, this benefit varies based on when you started getting care:

- If you started active treatment before May 1, 2012, you'll pay a lower cost share for covered services that are part of that course of treatment through April 30, 2013.
- If you started active treatment on or after May 1, 2012, your employer must have only offered you the tiered-network plan in which your hospital had the highest cost share (most expensive for you), or is not part of the network and the treatment is not available from another provider in the network. If that's the case, you'll pay the lower cost share for covered services that are part of that course of treatment for a 12-month period, starting when the subscriber first enrolled in a tiered-network plan.

How Do I Request This Reduced Cost Share?

- Visit Member Central, and in the Tools and Resources menu, select Forms and Brochures. Then click Health Plans—Miscellaneous and download the Continuity of Care Form for Plans That Include a Tiered Provider Network.
- Or call Member Service at the number on the front of your ID card to request a form.
- You or your doctor will need to fill out the form.
- Send us the completed form as soon as possible.

When we receive your form, we will review it to determine if your care qualifies for the reduced cost share. If you do not qualify for the reduced cost share and you receive care at one of the listed hospitals, you will have to pay the cost share amounts that normally apply for that hospital under your tiered-network plan.

What If I Have a Question?

Call the Member Service number on the front of your ID card.

Again, thank you for choosing Blue Cross Blue Shield of Massachusetts. I wish you the best of health.

Sincerely,

Carole Waite
Senior Vice President
Service Division