

Member Q&A

BlueOptions® Questions and Answers

Q. Will I get a new member ID card?

A. If you are a new member to Blue Cross and Blue Shield of Florida, Inc. (BCBSF), you will receive a member ID Card in your health benefit plan package after your enrollment process has been completed. If you currently have a BCBSF plastic magnetic stripe ID card, your benefit information will automatically be updated on the effective date of your plan.

Q. How do I find a doctor or hospital that accepts BlueOptions?

A. Use the online provider search capability to determine if a provider is participating in NetworkBlue*, the provider network for BlueOptions. Simply log on to www.bcbsfl.com. You can access our provider directory right from the home page; select BlueOptions NetworkBlue in the plan type drop-down menu. You may also call the number on your ID card and speak to a Customer Service Representative.

Choose a provider based on the qualities that you value, such as: hospital affiliation, language spoken, medical school attended, specialty, location, etc. The provider directory outlines this information. When you're a member, you also have access to research about physician and hospital clinical experience so you can choose the provider that specializes in the care you need.

Q. When it's time to seek care, what do I need to know about my choices?

A. BlueOptions plans are considered "open access," which means you can choose any doctor or hospital you want, whenever you want. However, keep these important points in mind:

1. Where you go for care determines what you pay out of your wallet. When discussing your treatment options with your doctor, discuss the locations where you can receive care. Sometimes you have options that will cost you significantly less (Example: an ambulatory surgical center will cost less than a hospital visit).
2. When it's time for care, **who** performs the covered service will determine what you pay out of your wallet. The best value for your health care dollar will be found in our NetworkBlue provider network. Remember, visiting a Family Physician for your care will cost you less than seeing a Specialist.
3. If you use out-of-network providers or receive care in a specialized or acute setting (like the emergency room), out-of-pocket costs are likely to be higher than if you used in-network providers or sought services from your family physician.

Q. Do I have to select a Primary Care Physician (PCP)?

A. No. Under the BlueOptions health benefit plan, you are free to see **any** Participating Physician in NetworkBlue. If you've already scheduled appointments with providers, be sure to notify them that you'll be changing your health coverage. We encourage you to inquire about the provider's participation status in NetworkBlue. That way, you'll be able to determine how the change in your health benefit plan will, if at all, affect your out-of-pocket costs.



Q. Do I have to submit claims?

A. No. As long as you choose a provider from within NetworkBlue, your provider should process all claim submission paperwork on your behalf.

Q. Do I have benefits if I receive services from an out-of-network provider?

A. Covered services rendered by an out-of-network provider are included under the BlueOptions health benefit plan. You will pay a higher coinsurance and/or copayment for out-of-network covered services. The out-of-network benefit level can be determined by reviewing the Benefit Booklet included in your member package.

Q. How do I reduce my out-of-pocket costs?

A. The more you know about your BlueOptions plan, the better equipped you'll be to make health care decisions. Below we have listed some tips to help you reduce the expenses you could pay out of your pocket:

1. Prescription drugs: try **generic medications**. Ask your doctor or pharmacist if a generic equivalent is available when you need a prescription.
2. Stay within the network: If you use a participating **NetworkBlue provider**, your out-of-pocket costs will be lower.
3. **Urgent Care Centers**: When you need non-critical medical attention after hours, visit a local urgent care center instead of the emergency room. Urgent Care Centers are open during convenient hours (evenings and weekends) and you'll pay less than a visit to the emergency room.
4. See **Quest** for lab services: For most plans, your laboratory services are 100% covered when you go to a Quest Diagnostics location. If you receive services from a non-network lab, you may have to pay the fees out of your pocket.
5. Use our health-related discounts: **BlueComplements**** offers discounts and value-added services on hearing exams, hearing aids, vision care (such as eyeglasses, contacts and LASIK surgery), bike helmets and weight management programs.

Q. How am I covered if I travel outside the state of Florida?

A. When traveling outside the state of Florida, you are covered under the BlueCard® Program. The BlueCard® Program provides access to the participating providers of independent Blue Cross and/or Blue Shield organizations across the country and worldwide. BlueOptions members receive in-network benefits and are protected from balance billing when receiving covered services from a BlueCard® participating provider.

If services are rendered in a BlueCard® participating hospital outside the service area, you will pay at the Option 2 benefit level (see your summary of benefits page for details). To find a BlueCard® participating provider, visit www.bcbs.com and click on **BlueCard® Doctor and Hospital Finder** (under the **Find a doctor** tab) or call 1-800-810-BLUE.

Q. Who can I call after I have enrolled if I have questions about my health insurance plan?

A. The number to the Customer Service area is **1-877-FLA-BLUE** (or 877-352-2583). Someone is available to take your calls Monday through Thursday from 8 a.m. until 8 p.m. and on Friday from 9 a.m. until 9 p.m. (Or, call the phone number found on the back of your ID card.)

* NetworkBlue is one of our preferred provider networks made up of independent hospitals, physicians and ancillary providers.

** The products, services and information provided through the BlueComplements program are made available as a courtesy to our members and are not a part of insurance coverage, nor a substitute for medical advice. Please note: Your insurance coverage may already include benefits for some of the services available to you through BlueComplements, so it is important to exhaust those benefits first.