

Talking with Your Doctor

If your health plan includes the Hospital Choice Cost Sharing feature, what you pay depends on the location where you get care. And because your choice of hospital can affect your out-of-pocket costs, you should be an active partner with your doctor in choosing where you go.

If you choose Lower Cost Share hospitals, freestanding labs, and imaging centers, you will pay the lowest cost for your care. You can choose to go to Higher Cost Share hospitals, but you will pay more for the categories of service below.

- Outpatient diagnostic labs tests
- Outpatient diagnostic X-rays and other imaging tests
- Outpatient diagnostic high-tech radiology
- Inpatient admissions
- Outpatient day surgery
- Outpatient physical, occupational, and speech therapy

Higher Cost Share Hospitals	
<ul style="list-style-type: none"> • Baystate Medical Center • Brigham and Women’s Hospital • Cape Cod Hospital • Children’s Hospital Medical Center • Dana-Farber Cancer Institute. 	<ul style="list-style-type: none"> • Fairview Hospital • Massachusetts General Hospital • Sturdy Memorial Hospital • UMass Memorial Medical Center–Memorial Campus • UMass Memorial Medical Center–University Campus

Visit www.bluecrossma.com/hospitalchoice to download the complete lists of Lower and Higher Cost Share hospitals, freestanding labs, and imaging centers, so you can share them with your doctor.

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. 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.

continued

Before Your Next Doctor's Visit

Check your doctor's hospital affiliation, so you know where he or she would typically refer you for services, by using the steps below.

- Go to www.bluecrossma.com/findadoctor.
- Enter your plan's network and doctor name.
- Select the doctor's name, location and your network.
- Click on the Hospital Affiliation tab.
- You'll see a list of hospitals where your doctor is affiliated.

Once you know a doctor's hospital affiliation, check to see if the hospital is on the Higher Cost Share list above.

If Your Doctor Is Only Affiliated with Lower Cost Share Hospitals	If Your Doctor Is Affiliated with Higher Cost Share Hospitals
You can expect to pay the lower cost share.	You should confirm your doctor's affiliation and review your options with your doctor.

When You Visit Your Doctor

- Let your doctor know that you will pay more if you receive certain categories of service at Higher Cost Share hospitals.
- Share the categories of service and list of hospitals, freestanding labs, and imaging centers with your doctor, so you can review your options for care together.
- If you already have appointments scheduled at Higher Cost Share hospitals, consider talking to your doctor about changing the location.
- Before you get care, be sure to ask your providers which facility your services are being billed through. This is because some providers work with or are affiliated with higher-cost hospitals. If this is the case, you would be charged by the higher-cost facility and pay more. Asking first allows you to avoid unexpected costs.

To Avoid a Referral to a Higher Cost Share Facility

If Your Doctor Is Only Affiliated with Lower Cost Share Hospitals	If Your Doctor Is Affiliated with Higher Cost Share Hospitals
Diagnostic lab tests, MRI, or X-rays	<ul style="list-style-type: none"> • Lower Cost Share hospital • Freestanding lab or imaging center
Outpatient day surgery or an Inpatient Admission	<ul style="list-style-type: none"> • Lower Cost Share hospital • Freestanding surgical facility on an outpatient basis (your doctor will advise you if this is an appropriate option for your condition)

Note: Before you get care, be sure to ask any freestanding provider how they bill their services to ensure that they are not processing or billing their services through Higher Cost Share hospitals. If this is the case, you would pay more.

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).