



MASSACHUSETTS

HMO BLUE NEW ENGLAND OPTIONS V.5

IMPORTANT INFORMATION ABOUT YOUR PLAN

Your health plan lets you get care from providers who participate in the **HMO Blue New England Options v.5 Network**. Under this plan, you're required to choose a primary care provider (PCP) to manage your care and refer you to specialists. This is a tiered network, which means we place providers into three tiers based on cost and quality. Your provider's tier will determine how much you pay.*



HOW TO ACCESS IMPORTANT RESOURCES

We're committed to your health — that's why we offer additional programs, benefits, and discounts beyond traditional health care coverage. Use these tools and resources to monitor your health and overall wellness.

Unlock the Power of Your Plan: MyBlue is your key to managing your plan. Use it to track your claims, medications, account balances, and more. Download the MyBlue app, or create an account at bluecrossma.org.

Let Team Blue Lend a Hand: Your health plan comes with a special feature: a coordinated team, ready to spring into action whether you need help understanding your coverage or getting care. Need answers, access, or advice? Just ask. Call **1-800-262-2583**.

Get Exclusive Health and Wellness Deals: Blue365® offers great discounts and deals on sportswear, nutrition, travel, fitness equipment, and more. Explore available deals at blue365deals.com.

Need to Find a Doctor?

1. Go to bluecrossma.org.
2. Click **Find a Doctor** under **Find Care**.
3. Enter a provider or type of care, then select **HMO Blue New England Options v.5**.

*Members pay different costs (copayments, co-insurance, and deductibles) depending on the benefits tier of the provider (PCP or general hospital) furnishing the services. A provider's tier may change; however, overall changes to the tiers of providers will happen no more than once each calendar year. To determine a provider's tier, use the **Find a Doctor** tool.

ACCESSING CARE

The Importance of a Primary Care Provider (PCP): Routine annual checkups with your PCP are one of the best ways you can stay on top of your health. Your PCP can also manage your care and refer you to specialists.

Choose a PCP for yourself and every member of your family covered under your plan. Each of you can have a different PCP.

When selecting a PCP, consider the hospital where your PCP has admitting privileges. You can use the **Find a Doctor** tool to look up this information.

Seeing a Specialist: If you need to see a specialist, your PCP must refer you for the care to be covered under your plan. Make sure your PCP has contacted the specialist's office and provided the referral.

Telehealth Visits: When appropriate, you can choose to have phone or video visits with covered medical and mental health care providers. Ask your provider if they offer telehealth.

24/7 Nurse Line: Speak to a registered nurse, right when you need to, day or night. Call **1-888-247-BLUE (2583)**.

UNDERSTANDING PRIOR AUTHORIZATION

To make sure you only get care that's medically necessary and covered by your plan, your doctor needs to obtain prior authorization, or approval, from us for certain services, procedures, or medications. Without prior authorization, your care may not be covered, and you may have to pay the full cost. Be sure to ask your doctor if prior authorization is needed before you receive care.

ABOUT YOUR ID CARD

You need to show your member ID card when you go to the doctor or a hospital. It includes important details, such as copay amounts and your member ID number, as well as the maximum deductible and out-of-pocket costs for your plan. If you have pharmacy coverage, this will be noted, too. You can use the MyBlue app to view, download, and email a digital version of your card.

Lost your ID card?

No problem, you can order another one through MyBlue.

Understanding Your Tiers: We rank doctors and general hospitals within this plan into three tiers based on cost and quality. In most cases, where you get care will determine how much you pay. You can find more information about our cost and quality criteria at myplans.bluecrossma.com/medical-insurance/blue-options. You'll pay lower costs when you get care at doctors and general hospitals in the Enhanced and Standard tiers in Massachusetts and New Hampshire, but you still have access to our full **HMO Blue New England Options v.5** network. See table below:

ENHANCED TIER	\$ Lower cost	Includes Massachusetts hospitals and providers that meet our criteria for high quality and low costs.
STANDARD TIER	\$\$ Low or moderate cost	Includes Massachusetts hospitals and providers that meet our criteria for high quality and have moderate costs; hospitals that don't meet the standards for high quality but have low or moderate costs; and providers who might be in the Basic Tier but don't have enough data for us to measure their quality or costs.
BASIC TIER	\$\$\$ Higher cost	Includes Massachusetts hospitals that have higher costs, and providers who don't meet the standards for high quality and have high costs.

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 Service 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).