



MASSACHUSETTS

# PREFERRED PROVIDER ORGANIZATION (PPO)

## IMPORTANT INFORMATION ABOUT YOUR PLAN

Your health plan lets you get care from providers who participate in the **Blue Cross Blue Shield PPO Network** (preferred), as well as from providers who are out of our network. You'll pay lower out-of-pocket costs for care when you see in-network providers, and higher out-of-pocket costs when you see out-of-network providers.



## 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 more features and savings. Plus, you can track your claims, medications, account balances, and more. Download the MyBlue app or create an account at [bluecrossma.org](https://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 the care you need. 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](https://blue365deals.com).

### Need to Find a Doctor?

1. Go to [bluecrossma.org](https://bluecrossma.org)
2. Click **Find a Doctor** under **Find Care**
3. Enter a provider or type of care, then select the **PPO** or **EPO** network

## ACCESSING CARE

Routine health checkups are one of the best ways you and your doctor can stay on top of your health. When selecting a doctor, consider the hospital where that doctor has admitting privileges.

**Finding a Provider:** You don't have to choose a primary care provider (PCP) to help manage your care, but you should see in-network doctors to pay the lowest out-of-pocket costs. You can also see out-of-network doctors, but you'll pay higher out-of-pocket costs.

**Seeing a Specialist:** You don't need a referral from your PCP to see a specialist. However, you should talk with your doctor about the specialty care you may need.

**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

Show your member ID card every time you get care. Your ID card includes important information, such as your ID number, copay amounts, and if you have pharmacy coverage.\* You can also download the MyBlue app and use it to email a digital version of your card to your doctor, or order a new ID card.

\*As of January 1, 2022, your ID card also includes information about the maximum deductible and out-of-pocket costs for your plan.

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).