

# Network Sharing

for Freedom Blue PPO, Community Blue Medicare PPO, and Complete Blue PPO members



# Nationwide partnerships for feels-like-home coverage.



**With Network Sharing, you have access to the coverage you love, wherever you roam — in 48 states, the District of Columbia, and Puerto Rico.\***

When you need care, find an in-network doctor or location that's willing to "share your care" and you're all set. If you choose an out-of-network option instead, keep in mind that you may pay more for care.

**We've made it easy for you to find a participating Blue Cross and Blue Shield Medicare Advantage PPO network.**

**Call Member Service.**

The team will gladly assist you. You can find their number on the back of your member ID card.

**Search online.**

1. Visit [provider.bcbs.com](https://provider.bcbs.com).

2. Choose a search location and your plan.

To find your plan, enter the first three letters of your member ID number.

- OR -

Click **browse a list of plans**. From there, choose **Medicare Advantage PPO** and scroll down to choose your plan; for example, **Pennsylvania, Highmark Blue Cross Blue Shield**.

3. Choose the doctor, specialty, or facility you're looking for and click the search icon.

4. From there, click on the search results and, within **Insurance Details**, make sure **Medicare Advantage PPO** is listed. If it is, that means you found a participating network provider and you're good to go! If not, check out the next page for more details.

# Search complete? Decision Made?



**Your search results AND your choice in provider or location will determine your coverage — and, ultimately, your payment.**

## **Here's what's next.**

### **If you found a local participating network...**

Great. You'll have full coverage after your usual copayment or coinsurance. (Just like at home.)

### **If there were no participating networks near you...**

Unfortunately, there are a few areas throughout the country where we don't have partnerships. In this case, you'll be covered at the out-of-network level.

### **If there was a participating network near you, but you've chosen a non-participating option...**

You'll be covered at the out-of-network level.

### **If you had no time to search because it was an emergency...**

No problem. Emergency and urgent care are always the exceptions to the rule.

Those services are always covered at in-network rates, regardless of where you receive care.

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## **When you hit the road, you can count on the suitcase.**

The Medicare Advantage suitcase symbol on your card grants you coverage away from home. Simply present the card, and we'll take it from there.



**Don't forget:** Details and costs may vary depending on your specific plan.

- If you have a Freedom Blue PPO plan, your out-of-network and in-network costs are the same for most services — including doctor visits and hospital stays.
- If you have a Community Blue Medicare PPO plan, or a Complete Blue PPO plan, your out-of-network costs will be the same for primary care doctors and specialists, but other services will likely be higher than the in-network copay.



\*Alabama, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oregon, Oklahoma, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, Wisconsin, and West Virginia

Highmark Senior Health Company is a PPO plan with a Medicare contract. Enrollment in Highmark Senior Health Company depends on contract renewal.

Health benefits or health benefit administration may be provided by or through Highmark Senior Health Company. Highmark Blue Cross Blue Shield provides certain administrative communications for this company. Highmark Blue Cross Blue Shield and Highmark Senior Health Company are independent licensees of the Blue Cross Blue Shield Association. All references to "Highmark" in this document are references to the Highmark company that is providing the member's health benefits or health benefit administration.

Out-of-network/non-contracted providers are under no obligation to treat Freedom Blue PPO, Community Blue Medicare PPO, and/or Complete Blue PPO members, except in emergency situations. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。请拨打您的身份证背面的号码（TTY：711）。