

Helpful Information When You Go to the Doctor and Other Health Care Providers

With the CareFirst BlueCross BlueShield Group Advantage (PPO) plan, you can see doctors and other health care providers that are in and out of our network at the same cost share as long as they participate in Medicare and agree to bill CareFirst (or if outside of Maryland, District of Columbia, or Northern Virginia, the local BlueCross BlueShield plan). You'll find helpful tips to share with your doctor on the back of this page.

Going to an in-network doctor or health care provider

What is a network doctor?

An in-network doctor or health care provider is one who contracts with CareFirst BlueCross BlueShield Group Advantage to provide services to Medicare-eligible members.

What do I pay?

You pay your copay or coinsurance according to your plan benefits. Your doctor or health care provider will bill CareFirst BlueCross BlueShield Group Advantage for the rest of the cost of your service(s).

Can a network doctor refuse to see me?

If you are an existing patient, the doctor or health care provider must continue to see you.

A network doctor may choose not to see you if they have not seen you before and if they are not accepting any new Medicare patients.

How is the doctor paid?

The doctor or health care provider is paid according to their contract with CareFirst BlueCross BlueShield Group Advantage.

How can I find a network provider?

Log in to your account at carefirst.com/myaccount to find a network provider. Or visit carefirst.com/findadocmappo without needing to log in. You can also call Member Services at the number on the back of your ID card and we can help you find a provider or you can request a printed copy of the directory.

Going to an out-of-network doctor or health care provider

What is an out-of-network doctor?

An out-of-network doctor or health care provider does not have a contract with CareFirst BlueCross BlueShield Group Advantage.

**The Bluecard®
program**

Your plan automatically enrolls you in the BlueCard program. You'll always access the care you need.

**Live, work and travel
nationally**

The BlueCard program gives you access to BlueCross and BlueShield participating doctors and hospitals across the U.S.

**Access to providers
nationwide**

In areas without network providers, you can see Medicare-accepting providers. You'll pay the same in-network cost-sharing for all benefits.

Can I see any out-of-network doctor?

You can see any out-of-network doctor or health care provider that participates in Medicare and accepts the plan. Accepting the plan means the doctor is willing to treat you and bill your health insurance plan.

Here's what you should do if your provider is not in the CareFirst provider directory:

1. Contact your provider to make sure they participate in Medicare.
2. Ask if the provider is willing to bill CareFirst or a BlueCross BlueShield entity.
Note: they will be paid the same as under Original Medicare.
3. Your doctor will need to submit a claim to CareFirst or a BlueCross BlueShield entity.
4. Pay your in-network copay or coinsurance.

What do I pay?

You pay your plan's copay or coinsurance. CareFirst BlueCross BlueShield Group Advantage will pay for the rest of the cost of your covered service(s) including any excess charges up to the limit set by Medicare.

Will the doctor bill CareFirst BlueCross BlueShield Group Advantage?

Medicare providers should not bill members directly whether they are part of Original Medicare or a Medicare Advantage plan for Medicare covered services. Please share this document with the provider and ask them to call us to discuss our payments, which will be the same as original Medicare for Medicare covered services.

What if my doctor says they will not accept the plan?

We will be happy to contact your doctor on your behalf to explain how the plan works. Usually, that is all that is needed. If you have questions, call Member Services at the number on the back of your member ID card.

We're here to help.

If you have questions or need help finding a doctor, call Member Services at the number on the back of your member ID card.

A Message for Your Provider

CareFirst BlueCross BlueShield Group Advantage will provide coverage for this retiree under a group (or an employer-sponsored) Medicare employer preferred provider organization (PPO) plan.

This retiree's in-network and out-of-network benefits and cost shares are the same. This means you can provide services to this retiree or **any member of this plan if you are a Medicare provider** without a concern about having a large out-of-network deductible or cost share.

Contracted healthcare providers—If you're a CareFirst BlueCross BlueShield Group Advantage PPO-contracted healthcare provider, **you'll receive your contracted rate.**

Out-of-network healthcare providers—CareFirst BlueCross BlueShield Group Advantage is **dedicated to an easy transition.** If you're a Medicare provider, you can treat and receive payment for your CareFirst BlueCross BlueShield Group Advantage-covered patients who have this plan. CareFirst BlueCross BlueShield Group Advantage pays providers according to the Original Medicare fee schedule less any member plan responsibility.

Healthcare providers in Maryland, Washington, D.C., and Northern Virginia who want information about our claims processes or about becoming a CareFirst BlueCross BlueShield Group Advantage PPO-contracted provider can call provider services at **1-855-290-5744.**

Healthcare providers outside the CareFirst BlueCross BlueShield service area who want information about claims processes can call the local Blue Cross and/or Blue Shield plan. Or call BlueCard Eligibility at **1-800-676-BLUE (2583)** and provide the member's prefix located on the ID card.

NOTE: This number is not for patient use. Patients, please call the Member Services number on the back of your CareFirst BlueCross BlueShield Group Advantage member ID card.

The in-network and out-of-network benefits are the same for any member of this plan if you are a Medicare provider.

CareFirst BlueCross BlueShield Medicare Advantage is a PPO with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends on contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage PPO, Inc., an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.