

CareFirst BlueChoice HMO *Open Access*

CareFirst BlueChoice HMO Open Access, from CareFirst BlueChoice, Inc., (CareFirst BlueChoice) aims to keep you healthy by emphasizing prevention, early detection and early treatment. We work with you to help prevent illness and we encourage you to seek care when it is needed.

You can select your doctor from a regional network of physicians, Specialists and hospitals located throughout Maryland, Washington, D.C. and Northern Virginia—so now you can visit a doctor where you live, where you work or anywhere in between.



Open Access Means No Referrals

Traditional HMO plans require you to obtain a written referral from your PCP before seeing a Specialist. However, CareFirst BlueChoice has an *Open Access* feature. This means you have direct access to CareFirst BlueChoice Specialists without first obtaining a written referral from your PCP.

Large Regional Provider Network (Maryland, Washington, D.C., Northern Virginia)

The CareFirst BlueChoice provider network includes 17,000 doctors, Specialists and hospitals serving Maryland, Washington, D.C. and Northern Virginia, so you can choose a doctor where you live, where you work or anywhere in between.

Preventive Services

CareFirst BlueChoice HMO *Open Access* provides coverage for preventive services such as PAP tests and routine prostate screenings—all covered under your predictable copayment.

Emergency and Urgent Care

Each CareFirst BlueChoice doctor provides 24-hour-a-day availability so you are never out of reach of your PCP. If the condition is serious, but not life threatening, call your PCP and he or she will give you instructions on what to do next.

Your doctor may suggest that you visit an urgent care center. Urgent care centers are walk-in medical facilities equipped to handle minor emergencies. Urgent care centers allow you to be seen more quickly than emergency rooms and most have evening and weekend hours. A list of participating urgent care centers can be found in the Provider Directory or at www.carefirst.com.

In a life threatening emergency, such as chest pain, unconsciousness or severe bleeding, we encourage you to go immediately to the nearest emergency room or call 911.



Maternity and Well-Child Care

CareFirst BlueChoice HMO *Open Access* provides coverage for prenatal and postnatal visits as well as childhood immunizations and check-ups.

We aim to start your children on the road to good health before they are born. Our Great Beginnings program for expectant mothers is designed to complement the prenatal care and education you receive from your doctor. When you enroll in Great Beginnings you will receive information related to your condition and your baby's development. A Great Beginnings nurse will contact you during each trimester to see how you are feeling and to answer your questions.

We believe in giving baby and mother a healthy start, and want to encourage mothers to take advantage of these important services.

No Paperwork

CareFirst BlueChoice provides direct reimbursement to your doctor, which means no hassles or claims to file.

Coverage When You Travel

Out-of-area coverage is limited to emergency care only. However, members and their Dependents who plan to be out of the CareFirst BlueChoice service area for at least 90 consecutive days can take advantage of the Away from Home Care® Program, which allows temporary benefits through another Blue Cross and Blue Shield affiliated HMO. This special plan provides coverage for routine services and is perfect for extended out-of-town business or travel, semesters at school or families living apart. For more information on Away from Home Care, please call Member Services at (866) 520-6099.

Your Primary Care Provider (PCP)

Establishing a relationship with one doctor is the best way for you to receive consistent, quality health care; therefore, **you must select a PCP at the time of your enrollment into CareFirst BlueChoice.**

Your PCP can:

- Provide basic medical care – treating illness and providing preventive care,
- Maintain your medical history,
- Work with you to determine when you should see a Specialist and assist in the selection of a Specialist.

You may choose a doctor who specializes in family practice, general practice, pediatrics or internal medicine as your PCP. Your entire family may select the same doctor, or each member may choose a different doctor, based on each person's age or medical needs. When completing your enrollment application, be sure to select a PCP for you and each of your family members. To ensure that you have the most current provider information, we encourage you to visit our online provider directory at www.carefirst.com.

No Referrals Needed for Specialists

You don't need a referral form if you visit a Specialist from among those listed in your CareFirst BlueChoice provider directory. (Please note, CareFirst BlueChoice approval is required for services like mental health and substance abuse treatments, non-emergency hospitalizations and outpatient hospital services, among others.)

Away from Home Care®

You have access to routine and urgent care when you're away from home for 90 consecutive days or more. Whether you're out of town on extended business, travel or attending school out of the area, you'll have access to your HMO benefits.

You'll have coverage when you see a provider of an affiliated Blue Cross and Blue Shield HMO (Host HMO) outside of the CareFirst BlueChoice, Inc. service area (Maryland, Washington, D.C., Northern Virginia). When you receive care, you'll be considered a member of the Host HMO and will be responsible for the copay benefits under that plan. Your copay benefits may be different than when you're in the service area.

You won't have to complete claim forms and are only responsible for out-of-pocket expenses such as copays, deductibles, coinsurance, and the cost of non-covered services. CareFirst BlueChoice, Inc. will communicate this information to you when your Away from Home Care application has been accepted.

Options

Save up to 50% on fitness club memberships, weight loss programs, hearing care services and laser vision correction, as well as alternative therapies such as acupuncture, nutrition counseling, massage therapy or yoga.

