

BlueChoice HMO Open Access

An HMO Plan with No Referrals Required

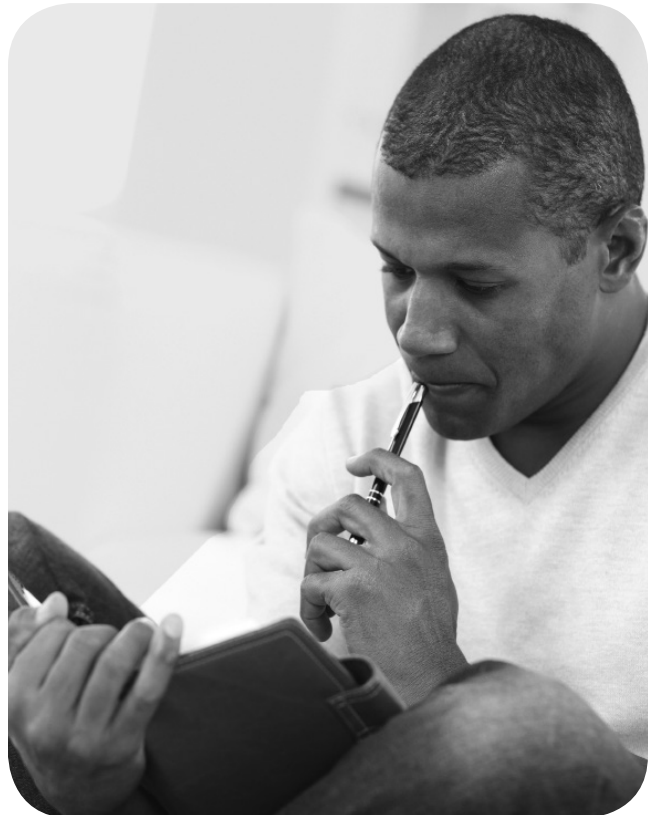
With a BlueChoice HMO Open Access plan, your primary care provider (PCP) provides preventive care and works with you to find specialty care using a large network of CareFirst BlueChoice specialists. However, unique to this plan is its Open Access feature which allows you to visit specialists directly without needing a referral from your PCP.

Benefits of BlueChoice HMO Open Access

- Choose from more than 37,000 providers, specialists and hospitals in Maryland, Washington, D.C. and Northern Virginia.
- HMO plans encourage you to establish a relationship with your PCP for consistent, quality care.
- No PCP referral required to see a specialist.
- Receive comprehensive coverage for preventive health care visits at no cost.
- Avoid the unwelcome surprise of high medical costs with predictable copays and deductibles (if applicable).
- Save time—you don't have to file a claim when you receive care from a CareFirst BlueChoice provider.
- Avoid balance billing when you receive care from a CareFirst BlueChoice provider.
- Access the Away From Home Care® program to enjoy plan benefits if you're out of the area for at least 90 days.

How Your Plan Works

Establishing a relationship with one provider is the best way for you to receive consistent, quality health care. When you enroll in a BlueChoice HMO Open Access plan, you will select a PCP to manage your primary medical care. Make sure you select



The BlueChoice HMO plan achieved a “Commendable” rating from the National Committee for Quality Assurance (NCQA).

a PCP for not only yourself but each of your family members as well. Your PCP must participate in the CareFirst BlueChoice provider network and must specialize in either family practice, general practice, pediatrics or internal medicine.

To ensure you receive the highest level of benefits (and pay the lowest out-of-pocket cost), you should first call your PCP when you need care.

Your PCP will:

- Provide basic medical care.
- Prescribe any medications you need.
- Maintain your medical history.
- Work with you to determine when you should see a specialist.
- Assist you in the selection of a specialist, if needed. While traditional HMO plans require you to obtain a written referral from your PCP before seeing a specialist, this plan has an Open Access feature, so you have direct access to CareFirst BlueChoice specialists without needing a written referral from your PCP. Make sure you only receive care from a CareFirst BlueChoice provider or you will not be covered, with the exception of emergency services and follow-up care after emergency surgery.

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.

Laboratory Services

To receive the maximum laboratory benefit from your BlueChoice HMO *Open Access* plan, you must use a LabCorp® facility for any laboratory services. Services performed at a facility that is not part of the LabCorp network may not be covered under your plan. Also, any lab work performed in an outpatient hospital setting will require a prior authorization from your PCP.

LabCorp has approximately 100 locations throughout Maryland, Washington, D.C. and Northern Virginia. To locate the LabCorp patient service center near you, call **(888) LAB-CORP** or visit www.labcorp.com.

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.

Out-of-Area Coverage

Out-of-area coverage is limited to emergency or urgent care only. However, members and their covered dependents planning to be out of the CareFirst BlueChoice, Inc. service area for at least 90 consecutive days may be able to take advantage of a special program, Away From Home Care®.

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.

Currently the following states do not participate in the Away From Home Care Program: Alabama, Alaska, Idaho, Kansas, Mississippi, Montana, Nebraska, North Dakota, Oregon, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia, Wyoming. Please call the member services number on your card to confirm your states participation status.

For more information on the Away From Home Care® Program and to enroll, contact Member Services at **(866) 520-6099**.