

# WHAT IS AN HMO PLAN?

Having an HMO means you'll be covered for care when you visit in-network doctors and hospitals. You'll also have to choose a PCP, and get referrals from your PCP when you need to see a specialist. Preventive care, such as routine health checkups, screenings, and vaccinations, is covered at no additional cost.\*

**Be sure to show your member ID card when you get care.** You and your covered family members will receive new member ID cards, which include important financial information and phone numbers. Be sure to show your card every time you get care or fill a prescription, to be covered by your plan.

## WHAT TO DO IF YOU HAVE PRE-PLANNED CARE



### Routine Health Care

Your PCP must participate in our network so that the services you receive from them are covered. To see if your doctor is in our network, or to find one who is, visit [bluecrossma.com/findadoctor](https://bluecrossma.com/findadoctor) and select HMO Blue New England as your network.



### Specialists

If you have an appointment with a specialist after your plan's start date, you'll need to get a referral from your PCP after you've received your new member ID card, even if you've already gotten a referral.



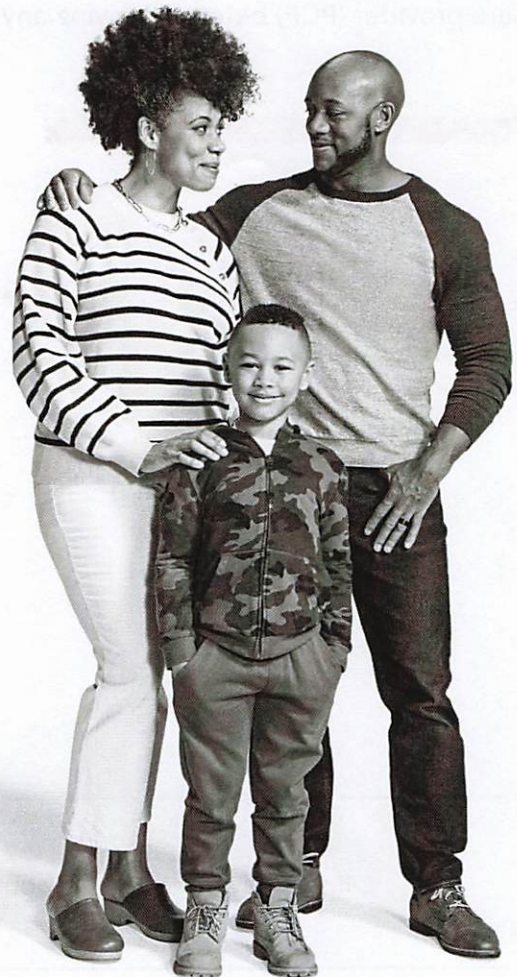
### Prior Authorization

Certain specialty care, surgical procedures, and other outpatient health care services and supplies require prior authorization (pre-approval). To find out if a service or supply you receive needs prior authorization, ask your doctor, or call Team Blue at 1-800-262-2583.



### Hospital Stays

Your doctor will have to call us to get prior authorization for hospital stays, even if you've already received it from your current insurance plan. Your doctor can call to request prior authorization when you receive your new member ID card.



\*Some conditions may apply. Check your plan benefits for details.



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# GET TO KNOW YOUR NEW HMO PLAN

Welcome to Blue Cross Blue Shield of Massachusetts. Your new Health Maintenance Organization (HMO) plan will cover you and your family for many different health care services. You'll pay the lowest out-of-pocket costs for most types of care when you visit an in-network doctor or hospital, and you'll need to choose a primary care provider (PCP) before receiving any services.



## THIS GUIDE WILL HELP YOU:



KNOW WHAT TO DO FOR PRE-EXISTING CARE AND PRESCRIPTIONS



FIND OUT IF YOUR MEDICATIONS ARE COVERED



SAVE MONEY USING THE MAIL SERVICE PHARMACY

## Call Team Blue

If you have questions about your HMO plan, call Team Blue at 1-800-262-2583.

# YOUR PLAN INCLUDES PRESCRIPTION COVERAGE

You have access to thousands of retail pharmacies nationwide, as well the online mail service pharmacy, so you can fill your prescriptions wherever and whenever you prefer.

## SAVE MONEY WITH THE MAIL SERVICE PHARMACY

Maintenance medications, also known as long-term medications, are used to treat chronic or ongoing conditions. You can save 33% when you order these medications in 90-day supplies through the mail service pharmacy! There's no additional cost for standard delivery, and it's easy to set up automatic refills.

If you're already filling prescriptions online through a different service, you'll need to transfer your prescriptions to the mail service pharmacy to be covered by your HMO plan.

### TO GET STARTED:

1. Sign in to MyBlue, or create an account at [bluecrossma.org](http://bluecrossma.org).
2. Once signed in, click **Pharmacy Benefit Manager** under **My Medications**.
3. Go to **StartRx Delivery by Mail** under **Prescriptions**.



### Find Out if Your Medication Is Covered

To see if a medication you're taking is covered under your new plan, use our **Medication Lookup** tool at [bluecrossma.org/medication](http://bluecrossma.org/medication).

### What if My Medication Isn't Covered?

If you're currently taking a medication that isn't covered by your plan, ask your doctor to prescribe an alternate covered medication. Your doctor can also request an exception. If approved,<sup>2</sup> you'll pay the highest out-of-pocket cost when filling your prescription. In some cases, you'll be allowed a one-time courtesy fill of a non-covered medication within the first 90 days of when your new plan begins.

### Medications That Require Prior Authorization

Your doctor is required to obtain prior authorization before prescribing specific medications. This ensures that your doctor has determined that this medication is necessary to treat you, based on specific medical standards. To find out which medications require prior authorization, use our **Medication Lookup** tool at [bluecrossma.org/medication](http://bluecrossma.org/medication).

### Our Step Therapy Program

Step Therapy allows us to help your doctor provide you with an appropriate and affordable medication treatment. If you're currently taking a medication as part of a step-therapy process under your former health plan, we'll allow you one courtesy fill at no cost within the first 90 days of when your new HMO plan begins. After you fill that medication, we'll send you a letter about next steps.

In our Step Therapy program, if you're taking a medication that has lower-cost options available, we'll require you to try those options first before we'll cover the higher-cost medication. If all lower-cost options are proven not to work for you, we'll approve the use of the higher-cost medication.

### Our Quality Care Dosing Program

As part of our quality review program, medications on our Quality Care Dosing list are checked electronically before filling a prescription, to ensure that the quantity and dosage meet Food and Drug Administration (FDA) recommendations. The amount and dosage you receive will be in accordance with FDA recommendations, not the amount listed on the prescription, unless you have an approved exception.

1. In most cases for eligible maintenance medications. Check plan materials for more details.  
2. Standard requests are reviewed within 48 hours of receipt.

## Over-the-Counter Exclusions

Certain medications and products are excluded from coverage because they have safe and effective over-the-counter equivalents, or over-the-counter alternatives, that you can purchase without a prescription. Exceptions aren't allowed for these medications. To see the full list, visit our **Medication Lookup** tool at [bluecrossma.org/medication](https://bluecrossma.org/medication) and click **Over-the-Counter Exclusion Medication List** under **Important Information**.

## Filling Specialty Medications

Specialty medications are usually used to treat complex health conditions. They're limited to a 30-day supply and can be filled at an in-network specialty pharmacy. However, if a highly specialized medication isn't available at one of our specialty pharmacies, we'll cover the cost of the medication when it's filled at another in-network pharmacy. To find a specialty pharmacy, visit our **Medication Lookup** tool at [bluecrossma.org/medication](https://bluecrossma.org/medication) and click **Specialty Network Pharmacy Contact Information** under **Specialty Pharmacy**.



## GET A PERSONALIZED VIEW OF YOUR PLAN

MyBlue is your online member account that gives you instant access to your plan benefits from any device.

-  Find In-Network Doctors, Dentists, and Hospitals
-  Track and Manage Claims
-  Access Member ID Cards
-  Submit for Fitness and Weight-Loss Reimbursements

Download the MyBlue app to get started, or create an account at [bluecrossma.org](https://bluecrossma.org).

## Questions?

If you have any questions, call Team Blue at 1-800-262-2583.



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).