



## Frequently Asked Questions

### **Are emergencies at ER centers and hospitals covered as in-network?**

Yes. Your Blue Cross of Idaho Qualified Health Plans treat emergency care at any ER facility as in-network.

### **What happens if I don't get a referral and see a specialist?**

If you don't get a referral from your primary care provider (PCP) and receive care or services from a specialist – whether it's in-network or out-of-network – your claim will be treated as if the provider was out of your network, with higher out-of-pocket costs for services you receive. One of the benefits of a tailored network is working through your personal PCP, who will take responsibility for referring you to the right specialist who is in your network. This saves you money by working to prevent unnecessary tests, duplicate care, and wasteful procedures.

### **How long does it take for my referral to take effect?**

When you obtain an in-network referral from your PCP, the referral is automatically approved when your PCP's office enters it into our online referral system. Instant approval – it doesn't get any faster than that.

### **Do I have access to specialists I may need if they aren't in my network?**

Yes. Our networks are robust and feature numerous providers, specialists and facilities. We understand that in some cases you may need care from outside your network. In those cases, your PCP can refer you to an out-of-network provider by submitting a gap referral to Blue Cross. All out-of-network referrals will be reviewed, and both you and your PCP will receive written notification once it has been approved.

### **Can I get a referral for my dependent who lives outside of my home network?**

Yes. Our Qualified Health Plans can cover your dependent in this case. The primary subscriber on the policy simply calls customer service to coordinate this care. For the highest level of benefits, and to avoid having to pay more to the provider, your dependent should use our national Blue Provider Finder when looking for a provider where he or she lives.

# Coordinated Care = Better Care

It's proven that patients who navigate the healthcare system with a primary care provider (PCP) have better health outcomes.

Blue Cross of Idaho makes coordinated care easy. Should you need care you can't get from your PCP, it's as easy as 1-2-3 to get the referral you need.

1



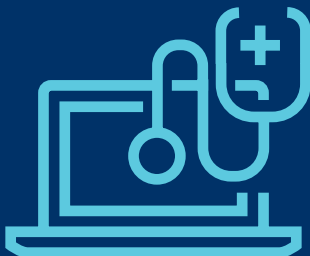
Contact your PCP.

2



Your PCP can provide approval for a referral over the phone or ask you to come in for evaluation.

3



Your PCP will provide you an in-network referral, which is instantly approved once their office enters it into Blue Cross of Idaho's online referral system.