

# How It Works

## As a Medicare Advantage Preferred Provider Organization (PPO), Highmark Blue Shield's Freedom Blue PPO provides access to a network of participating providers in 35 states and Puerto Rico.

That's because Blue Plans across the country share their Medicare Advantage PPO Networks, so Highmark Freedom Blue PPO members have access to in-network coverage with participating providers in 35 states and Puerto Rico.

Freedom Blue PPO members may see any Blue Cross and/or Blue Shield Medicare Advantage PPO contracted doctor or hospital in the United States and receive covered services at the higher, in-network level of coverage.

Freedom Blue PPO members also may choose to see providers outside of our shared Medicare Advantage network. However, if a member chooses to go to a non-participating provider, eligible services will be covered at the lower, out-of-network level.

## Areas Without Blue Cross and/or Blue Shield Medicare Advantage PPO Providers

If a Freedom Blue PPO member travels to a location where there are no participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers, they will be charged the lower, out-of-network level for covered services.

Please note: **Emergency and urgently needed care is always covered at the higher, in-network level, regardless of where the care is received.**

## How Services are Covered


### If a member seeks care in a county...


	In-Network Doctors/Hospitals	Non-Network Doctors/Hospitals
<i>With a participating Medicare Advantage PPO Network</i>	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)	Out-of-Network cost sharing (Out-of-Network Claim)
<i>Without a participating Medicare Advantage PPO Network</i>	Out-of-Network cost sharing (Out-of-Network Claim)	Out-of-Network cost sharing (Out-of-Network Claim)

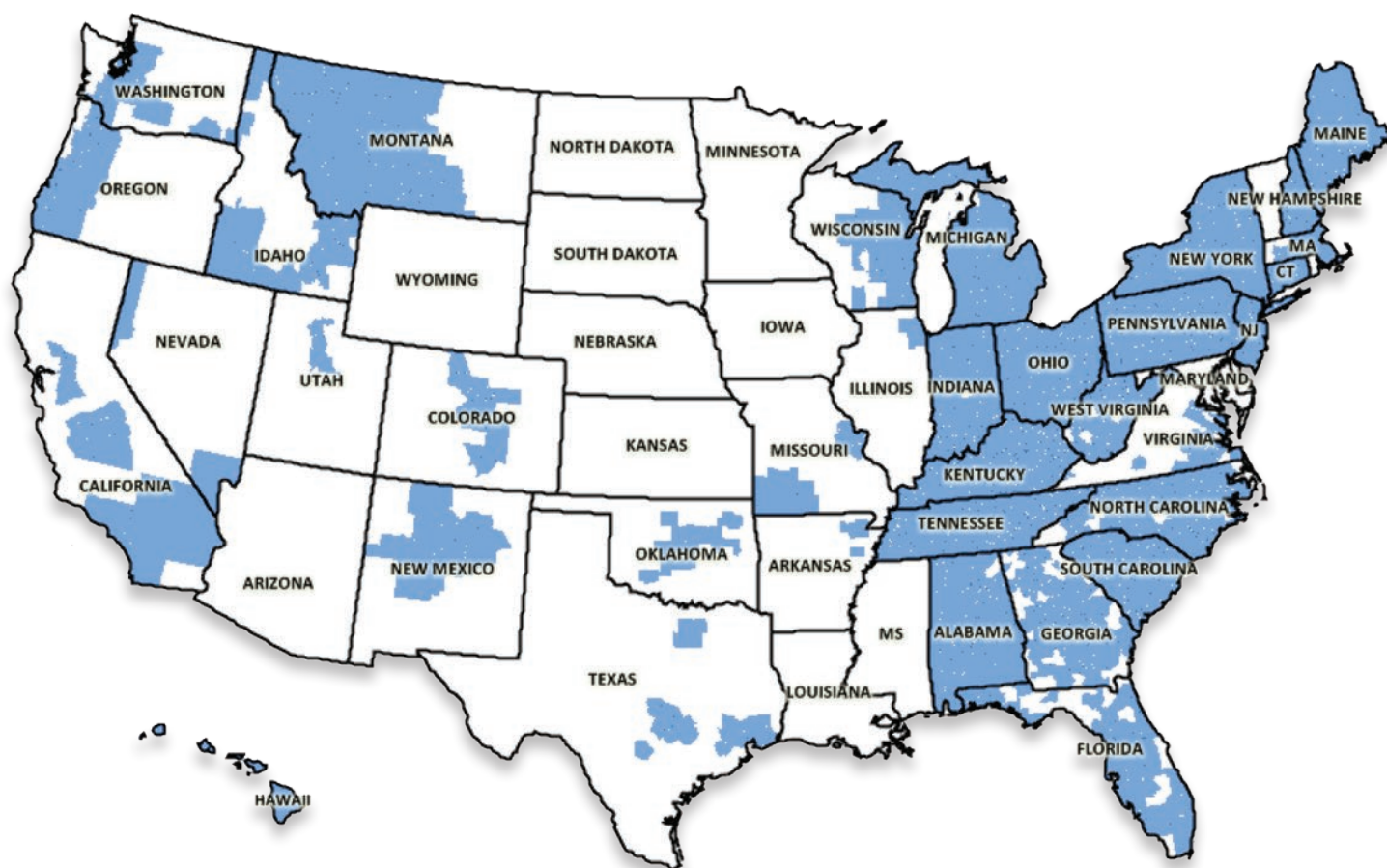
# Medicare Advantage PPO Network Access

The map below shows the Medicare Advantage PPO Network access across the United States. States and counties with a participating Medicare Advantage PPO Network are shown in blue on the map. States

and counties without a participating Medicare Advantage PPO Networks are shown in white.

 Areas with a participating Medicare Advantage PPO Network

 Areas without a participating Medicare Advantage PPO Network

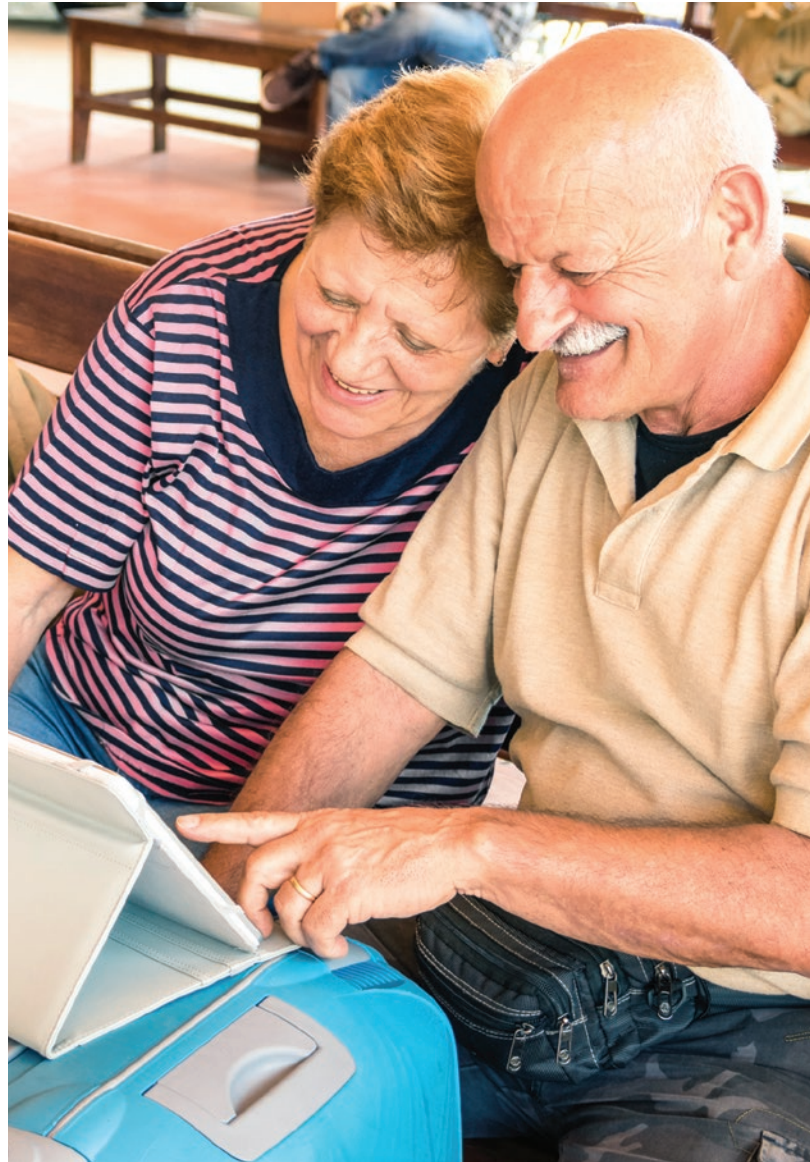


# Find a Network Sharing Provider Online

Members can find providers online through the member website by following these instructions:

1. Go to **[www.provdir.highmarkblueshield.com](http://www.provdir.highmarkblueshield.com)**.
2. Select the appropriate provider type to search:
  - Doctors & Medical Professionals
  - Hospitals & Facilities
  - Diagnostic & Imaging Centers
  - Medical Supply & Services
  - Urgent Care Center & Retail Clinic
3. Enter the search criteria for location (address, city+state, county+state or zip) and distance (miles)
4. Choose how to search the network using either:
  - Member ID
  - Plan Name
5. Under **Member ID**, enter the first 3 letters of the member ID
6. Under **Select a Plan**, select **Freedom Blue PPO**  
Please note: If you know specific information about the provider you are looking for, such as name, specialty or type, you may enter this where prompted, but it is not required.
7. Click **Submit** to find all participating Freedom Blue PPO providers.

Members also can call Freedom Blue PPO Customer Service for assistance with finding a participating provider in their location. Please refer to the number on the back of the member ID card.



# How Claims Are Processed

A suitcase symbol with a Medicare Advantage designation will appear on your ID card. Medicare-eligible members, simply present your ID card when you receive care, and the provider submits the claim

to the local Blue Plan. The local plan partners with Highmark to coordinate your benefits and ensure prompt and accurate claims payment.

## Medicare Network Sharing

<i>In-Network</i>	Contracted providers within the Medicare Advantage Network
<i>Out-of-Network</i>	Non-contracted providers

*Please note: Emergency and urgently needed care is always covered at the higher, in-network level, regardless of where the care is received.*

## In-Network Claim Processing: Example 1

Participating Blue Cross and/or Blue Shield Medicare Advantage PPO provider's charge for eligible services	<b>\$150</b>
Negotiated local Blue Cross and/or Blue Shield Plan contracted rate	<b>\$130</b>
Member pays 0%* of negotiated local Blue Cross and/or Blue Shield Plan contracted rate	<b>\$0</b>
<b>Freedom Blue PPO pays remaining amount up to negotiated local Blue Cross and/or Blue Shield Plan contracted rate</b>	<b>\$130</b>

*\* A member may pay more depending on the specific plan's network cost-sharing benefit design.*

**For covered services that require a member to pay coinsurance, the coinsurance amount will be based on either:**

- The Medicare allowable amount for the covered services, or
- The amount Freedom Blue PPO or the local Blue Cross and/or Blue Shield Medicare Advantage Plan negotiated with the provider. This amount may be different than the Medicare allowable amount.