



Freedom Blue PPO and Community Blue Medicare PPO Network Sharing

How It Works

As a Medicare Advantage Preferred Provider Organization (PPO), Highmark's Freedom Blue PPO and Community Blue Medicare PPO provide in-network access to 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 and Community Blue Medicare PPO members have access to in-network coverage with participating providers across the country.

Freedom Blue PPO and Community Blue Medicare 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 and Community Blue Medicare PPO members may also choose to see providers outside of Highmark's 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.

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

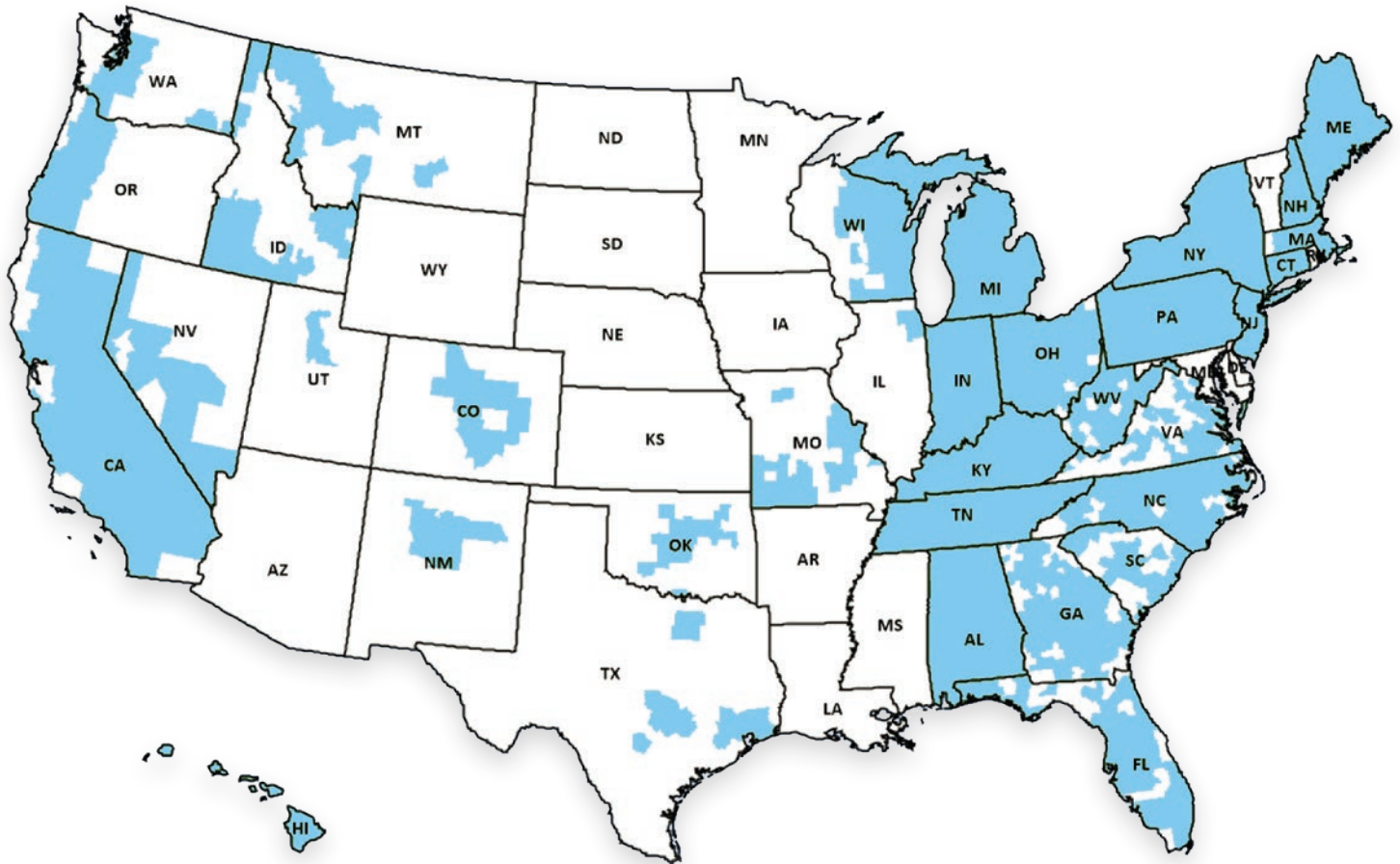
How Covered Services Are Processed

If a member seeks care in a county...	In-Network Doctors/ Hospitals	Non-Network Doctors/ Hospitals
With a participating Medicare Advantage PPO Network	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)	Out-of-Network cost sharing (Out-of-Network Claim)
Without a participating Medicare Advantage PPO Network	Not Applicable	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 Network are shown in white.

- Areas with a participating Medicare Advantage PPO Network
- Areas without a participating Medicare Advantage PPO Network

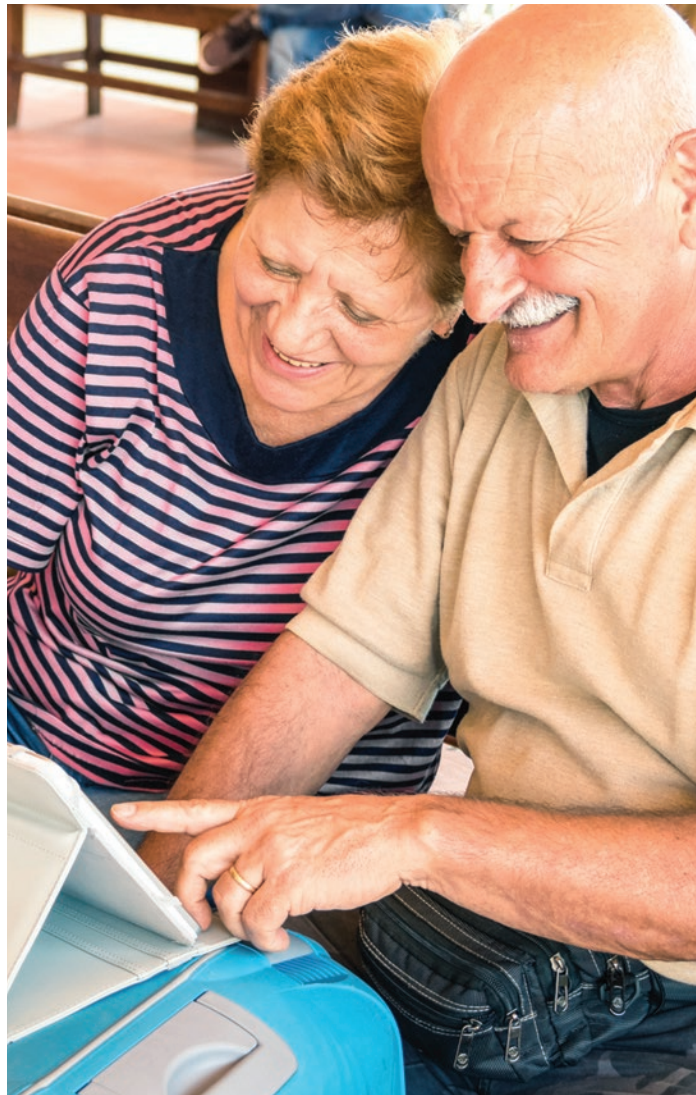


Find a Network Sharing Provider Online

It's easy to find participating providers through the Blue Cross and Blue Shield Association website by following these instructions:

1. Go to **www.provider.bcbs.com**.
2. To search providers that participate with your plan, follow one of the steps outlined below:
 - Enter the first three letters of your member ID in the field provided.
 - OR
 - Under **Choose Your Network**, click **Select a Network** and choose **Medicare Advantage PPO**. Then click **Select a Plan** and choose **Pennsylvania, Highmark Blue Shield**.
3. Enter search criteria for provider, such as name, specialty or condition.
4. Under **Location**, choose a mile radius and enter the search criteria for location (city+state or zip code).
5. Click **Go** to find participating Freedom Blue PPO or Community Blue Medicare PPO providers.

Members also can call 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 a member's ID card. Medicare-eligible members can simply present their ID card when care is received, and the provider submits the claim to the local Blue Plan. The local plan partners with Highmark to coordinate benefits and ensure prompt and accurate claims payment.

Medicare Network Sharing

<i>In-Network</i>	Contracted providers or non-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.

Example In-Network Claim Processing

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

** 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 Community Blue Medicare 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.

Highmark Blue Shield and Highmark Senior Health Company are independent licensees of the Blue Cross and Blue Shield Association. This information is not a complete description of benefits. Contact the plan for more information. Limitations, copayments, and restrictions may apply. Benefits and/or copayments/co-insurance may change on January 1 of each year. The provider network may change at any time. You will receive notice when necessary. Highmark Senior Health Company is a PPO plan with a Medicare contract. Enrollment in Highmark Senior Health Company depends on contract renewal.

Out-of-network/non-contracted providers are under no obligation to treat Freedom Blue PPO and/or Community Blue Medicare PPO members, except in emergency situations. For a decision about whether we will cover an out-of-network service, we encourage you or your provider to ask us for a pre-service organization determination before you receive the service. Please call our customer service number or see your Evidence of Coverage for more information, including the cost sharing that applies to out-of-network services.

Community Blue Medicare PPO is a plan with in and out-of-network coverage. Out-of-network hospitals and physicians are accessible at a higher, out-of-network copay. If you want in-network access to Highmark's full provider network, you may wish to consider our Freedom Blue PPO Medicare Advantage product.

The Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si usted habla español, servicios de asistencia lingüística, de forma gratuita, están disponibles para usted. Llame al número en la parte posterior de su tarjeta de identificación (TTY: 711).

请注意：如果您说中文，可向您提供免费语言协助服务。

请拨打您的身份证背面的号码（TTY：711）。

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