



ALABAMA **Personal** *Choice*SM

Blue Cross and Blue Shield of Alabama's Primary Care Network

Blue Cross and Blue Shield of Alabama is committed to understanding and responding to your health care needs. That's why we now offer Alabama Personal Choice, a Primary Care Network health care plan. Alabama Personal Choice is designed to help your doctor thoroughly understand your medical history and make informed decisions and recommendations based on your individual health care needs.

The cornerstone of this plan is the relationship between you and the Primary Care Physician (PCP) of your choice. Our PCPs are a carefully selected network of Family Practice, Internal Medicine, Geriatric and Pediatric physicians. You choose a PCP for each covered member of your family; each member's PCP will be responsible for managing all the health care needs for that individual and you. An important concept behind the plan is that you and your family visit physicians who know you and are concerned about your overall health and well-being.

Highlights of Alabama Personal Choice

- **The Blue Cross ID card.** Alabama Personal Choice is the only plan of this type that gives you the peace of mind that comes with carrying an identification card from the most respected name in health care administration in the state of Alabama.
 - **Statewide access.** PCPs and participating hospitals are located throughout the state of Alabama (and surrounding counties in bordering states) so you should be able to find the appropriate PCP for you close to home. Currently, all hospitals in the state of Alabama participate.
 - **Flexibility.** If you are not satisfied with your original selection of a PCP, you may change your selection up to twice each year.
 - **Preventive Care.** Preventive care benefits are available from your PCP to help you do your part in maintaining your own good health.
 - **Efficient referral process.** Efficient referral process. If your PCP needs to refer you to a specialist or authorize medical services performed by another provider, referrals may be completed electronically for quick confirmation or denial.
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Selecting Your Primary Care Physician

Selecting your Primary Care Physician (PCP) is key in this plan. Blue Cross has contracted with a select network of PCPs. They are evaluated based on training, licensing, areas of expertise and experience, and they undergo an ongoing review to be sure they continue to meet Network standards.

Our Primary Care Physician network consists of a complete range of physician specialties, including:

- Family Practice – family practice providing care to patients of all ages.
- Internal Medicine – practicing general medicine for adults
- Pediatrics – caring for newborns and children (generally up to about age 15)
- Geriatrics – providing care to elderly patients

A *Directory of Primary Care Physicians* is available to help you make your selection. The directory is also available on our web site at **AlabamaBlue.com**.

If you have questions about the physician, call his/her office. We want you to have the information you need to make this important decision affecting your health care. **If you are not a current patient of the physician you wish to select as your PCP, it is important to check with the physician to see if his/her practice can accept new patients.**

Enrolling in the Alabama Personal Choice Plan

After selecting a PCP for each family member, be sure to provide clear enrollment information to Blue Cross. Remember these important steps when enrolling:

- Provide information for all sections of the enrollment application.
- Choose a PCP for each family member. Each family member can choose a different doctor, or you can choose the same physician for all family members.
- Provide the NPI number for each PCP chosen. These numbers are listed in the Directory of Primary Care Physicians, or you can call the physician's office.
- If you have dependents who live outside the Network area, provide the names and addresses of all to be covered for out-of-area benefits. Select a PCP for these members if they will spend any part of the year in Alabama or the surrounding Network area.
- If you and all of your dependents live outside the Network area be sure you make this clear on your enrollment application. You do not need to choose a PCP in this situation. Services will process at the Out of Area level of benefits.
- If you have questions regarding the enrollment process, please contact the person at your company who handles your group plan benefits.



The Network area includes the state of Alabama and some physicians in bordering states. Please consult your Directory of Primary Care Physicians.



Using Your Benefits

Understanding how your benefits work is vital. Become familiar with the following key terms in order to make sure you get the appropriate level of benefits.

“In-Network” Benefits – Benefits are maximized when services are performed by or coordinated through your PCP. These are referred to as “In-Network” benefits. If Specialist care is needed, your PCP will refer you to an appropriate PMD/Participating provider. However, in order for a referral for care to be approved as In-Network benefits, it must be demonstrated that the care is not available from your PCP.

“Out-of-Network” Benefits – Benefits are reduced to the “Out-of-Network” level when services are not performed by or coordinated through your Primary Care Physician. The term “out-of-network”, refers to all services provided WITHOUT a referral. It also refers to all services performed outside the Blue Cross and Blue Shield of Alabama participating provider service area, which include the state of Alabama and its contiguous counties. Some employer group benefit plans have limited or no coverage for services provided outside of the Blue Cross and Blue Shield of Alabama network of participating providers. In that situation, you may be responsible for a portion or the ENTIRE AMOUNT charged by the provider for the service. It is important that you speak with your Primary Care Physician BEFORE you arrange to receive services outside the service area, if you wish to use your In-Network benefits.

“Out-of-Area” Benefits – Members who reside outside the Network Service area (e.g., a college student or other dependents who don’t live in the network service area) may request Out-of-Area benefits when enrolling in Personal Choice. To do this, the member should contact the Primary Care Customer Service Department (telephone number on back of member ID card) to declare himself as an Out-of-Area resident. When these members receive services outside the Network area, Out-of-Area benefits will apply. These are major medical type benefits and no referral is required. However, when these members receive care from their PCP when in the service area, the member receives In-Network benefits.

Benefits for Emergency Care

If you have a condition or accident that requires obvious emergency attention, call your PCP first if possible. If your emergency does not permit you to contact your PCP first, seek care at the nearest facility and then call your PCP. All emergency care – including emergency admissions – must be authorized by your PCP within 48 hours of services. You will receive full benefits for the emergency care you receive as long as it is determined by your PCP to be medically necessary. If you’re not sure whether a medical condition requires immediate attention, always call your PCP first.

Questions You May Have

Q: What if I choose a PCP and then later decide to change my selection?

A: You may change your PCP up to two times per year. To do this, first call the new physician and make sure he or she is taking new patients, admits to a hospital you like, and has convenient office hours for you. Then call Blue Cross Customer Service to notify us of the change. Unless you notify Blue Cross of your wishes to change PCPs before visiting the new physician, benefits for those services will be paid as Out-of-Network.



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Q: What if I am pregnant at the time of enrollment with Alabama Personal Choice? Do I have to switch to another OB-GYN?

A: No. Go ahead and select a PCP when you enroll for coverage. Let the PCP know about your pregnancy and that you're already seeing an OB/GYN, so he/she can obtain a referral for your OB/GYN. You'll receive In-Network benefits for services rendered by your OB/GYN through pregnancy completion and through immediate post partum care. Before receiving care from any other specialist (including high risk OB services) during your pregnancy, you must receive approval and a referral from your PCP. All medical care after delivery must be coordinated through your PCP. And remember: upon delivery, be sure to choose a PCP for the newborn.

Q: What if I am receiving ongoing treatment from a specialist at the time I enroll?

A: Talk with your PCP about your treatment. He or she will work with Blue Cross to determine whether you should continue with your current doctor and receive the higher level of benefits. Communication between your PCP and the specialist will ensure that you receive the highest quality of care.

Q: What happens if I call my PCP for an appointment and he or she is on vacation?

A: If your PCP is not available, he or she will designate a physician to cover for him or her.

Q: If I become pregnant, should I see my PCP for an initial visit, or can I go directly to my OB-GYN?

A: When you discover that you're pregnant, contact your PCP first. The PCP may want to see you in his or her office first, or may simply refer you to the OB-GYN by phone.

Q: How will Blue Cross know that I received a referral from my PCP?

A: Your doctor will notify Blue Cross, the request will be entered into our system, and a computer record of the referral will be generated. You will receive full In-Network benefits if your PCP refers you and sends the required notification to Blue Cross demonstrating the need for the referral.

Q: What happens if I am traveling in another state and have an accident or a life-threatening illness?

A: He or she will refer you to a physician in the area where you are traveling, or he may authorize and approve a referral to the physician you located to provide this care.

Q: What happens if I become sick or have a minor injury while on vacation?

A: Call your PCP. He or she will refer you to a physician in the area where you are traveling, or approve as a referral the physician you have located to provide this care. As long as a referral is obtained within 48 hours and services are determined by the PCP to be medically necessary, In-Network benefits apply.

Q: What happens if my PCP performs a non-covered service or refers me for a non-covered service?

A: The service is still non-covered, even if the PCP performs it or you have a referral from your PCP. It is important that you review your benefit materials prior to receiving treatment.

Q: Will I need another referral if a specialist refers me to another specialist?

A: Yes. Every physician, emergency room visit or emergency admission requires a referral from your PCP.



**BlueCross BlueShield
of Alabama**

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