



Avoid the price tag shock...stay in the network

Your County of Orange Premier Sharewell PPO plan, administered by Blue Shield of California, lets you choose to use either a network or non-network doctor or hospital each time you need care for most services. Using a network provider ensures your out-of-pocket costs are the lowest for covered services such as physician and specialist office visits, lab services, and X-rays. You'll be getting the most value from your healthcare dollar by selecting physicians and hospitals that are in the Blue Shield network.

What's the difference between network and non-network providers?

Network providers

When Blue Shield negotiates contracts for specific rates with healthcare professionals and facilities, we call those doctors and hospitals Blue Shield network providers. As a Premier Sharewell participant, when you receive covered services from one of our network providers, you pay less than you would for the same service from a non-network provider.

Along with lower out-of-pocket costs, receiving care from a network provider offers another advantage: convenience. You avoid having to worry about additional paperwork because network providers submit their claims to Blue Shield directly.

Choosing a network provider also means you're getting a provider that meets our credentialing standards. Our network providers include many of the most prestigious physicians and hospitals in California.

Non-network providers

Healthcare providers that do not have a contract with Blue Shield are not in our network. These non-network providers charge their usual rates for services. Premier Sharewell participants who see non-network providers will also pay a larger portion of the costs after the deductible is met. Typically, you will have to pay a coinsurance amount as well as the difference between the non-network provider's cost and the amount Blue Shield allows for that service.

Non-network providers will usually require payment in full at the time you receive service. After you receive care, you would submit a claim form to Blue Shield. We will then reimburse you for a portion of the costs for covered services if you have met your plan's deductible.

The following charts present the difference between choosing a network provider and a non-network provider. To make these examples easier to follow, we've used an unspecified **professional service procedure** with rounded dollar amounts and the assumption that you have met your plan's deductible. The cost-share percentage is based on your health plan's coinsurance rate. For a detailed description of coverage benefits and limitations, please see *Premier Sharewell Health Plan Document* by going to www.blueshieldca.com/oc and selecting *Premier Sharewell Benefits*.

Saving with a network provider

Network provider's usual charge (the cost before Blue Shield's contracted rate is applied)	\$1,000
Blue Shield's contracted rate with the network provider	\$500
Your cost share, called coinsurance	10% of the contracted rate (\$500 x 10% = \$50)
The County of Orange pays 90% of the contracted rate	90% of \$500 = \$450
Your total cost is 10% of the contracted rate	10% of \$500 = \$50

Paying more for non-network services

Non-network provider's usual charge	\$1,000
Blue Shield's usual, reasonable, and customary (URC) amount	\$500
You pay	20% of the URC amount (\$500 x 20% = \$100) plus the difference between the provider's charge and Blue Shield's URC amount (\$1,000 - \$500 = \$500)
The County of Orange pays 80% of the URC amount	80% of \$500 = \$400
Your total costs	\$100 + \$500 = \$600

Choosing non-network services not only costs more, it involves having to manage more paperwork. In most cases you will need to pay non-network providers the full amount for services when you receive services and then submit a claim form to Blue Shield for reimbursement, if you've met the deductible.

Smart ways to avoid surprises

Follow these smart tips to help you stay in the network and get the best value from your healthcare dollar:

- Before you make an appointment with any new doctors, including specialists, ask them to verify they are in Blue Shield's provider network.
- When your doctor refers you to a specialist, laboratory, X-ray lab, or other provider, ask if they are Blue Shield network providers.
- Any time you are considering getting care from a non-network provider, ask how much your charges will be before the visit. Then, refer to *Premier Sharewell Health Plan Document* for the amount that you will be responsible for based on your plan's benefits.

Stay in the network and save

It's easy to locate a doctor, specialist, or facility in our network!



Click: Visit www.blueshieldca.com/oc and select *Physicians & Facilities*.



Call: Call Blue Shield Customer Service at **1-888-235-1767**.