



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

Your County of Orange Premier Wellwise 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 Wellwise 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 Wellwise 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 Wellwise Health Plan Document* by going to [www.blueshieldca.com/oc](http://www.blueshieldca.com/oc) and selecting *Premier Wellwise 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	30% of the URC amount (\$500 x 30% = \$150) plus the difference between the provider's charge and Blue Shield's URC amount (\$1,000 - \$500 = \$500)
The County of Orange pays 70% of the URC amount	70% of \$500 = \$350
Your total costs	\$150 + \$500 = \$650

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 Wellwise 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](http://www.blueshieldca.com/oc) and select *Physicians & Facilities*.



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