

TIPS for RECEIVING CARE and SAVING MONEY

Here are a few important things to remember...



Receive care from a network (participating) provider, when possible

Network (participating) providers have a contract to provide care under your plan at a lower negotiated rate. Therefore, they typically cost you less than a non-network (non-participating) provider.

Non-network (non-participating) providers do not have an agreement with your plan to accept the lower amount. As a result, you will be responsible for the difference between the plan payment and the charge.

Visit floridablue.com/state-employees and click on **Preferred Patient Care** to search the online provider directory or call 1-800-825-2583 to find a network provider near you.

Compare your costs before you go

A great way to get started is to log into your account at floridablue.com/state-employees and click on Tools to compare the costs of receiving care at a particular location.

For doctor visits and procedures (including labs, radiology, etc.):

- Ask the doctor if they are a network provider before your visit.
- Make sure your labs and/or tests will be completed by a network provider as well. Your samples and laboratory services must be completed in the same state in order to be considered in-network.

For care at a facility, surgery center or emergency room

- Ask if the facility or surgery center is a network provider. **Do not** ask if they accept the Florida Blue PPO Plan because that does not mean they are a network/participating provider.
- Find out if the provider has already requested and received a pre-determination of benefits for your care.
- Make sure to ask if everyone who will provide you with services is a network provider. This includes services for anesthesia, pathology, radiology, surgery, and surgical assistants. Claims for services are based on the network status of the actual service provider, not the facility.
- For emergency room care, make sure you have a medical emergency. Many services can be provided at an urgent care center at a fraction of the cost of emergency care. For emergency room care, first make sure it is an actual medical emergency.

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