



Learn, Plan, Save

Our Hospital Choice Cost Sharing (HCCS) feature¹ combines financial incentives with our health plans, providing even greater value to employers and employees.

To make it easy for members to take advantage of our Hospital Cost Sharing feature, our **Learn, Plan, Save** approach helps members find lower-cost, high-quality hospitals. This encourages employees to consider the cost and quality of Massachusetts' hospitals every time they get care. Here's how it works:

Learn

The more employees know about their plan and the hospitals they choose for care, the better they're able to control their out-of-pocket costs. When members choose Lower Cost Share hospitals that meet our quality and cost benchmarks—or freestanding labs and imaging centers—they will pay less. This approach engages employees in making educated and cost-effective choices when seeking care.

Plan

By using our online plan education tools and calling our Member Service team, members have the tools and resources they need to make educated decisions on where to obtain care and how to save money. Members quickly learn that costs can differ significantly from Higher Cost Share to Lower Cost Share hospitals and can better plan for high-quality, more cost-effective care.

Save

By encouraging your employees to use high-quality, lower-cost share hospitals, free standing labs and imaging centers, everyone wins: you'll reduce medical costs, and employees can reduce their out-of-pocket expenses.

Start Saving Today

With our simple, one-stop educational resources, your employees can easily find high-quality care that can save them money. Employees should start by visiting the Plan Education Center at www.bluecrossma.com/plan-education and selecting Hospital Choice Cost Sharing for instant access to:

- 5-minute Hospital Choice Cost Sharing Educational module
- Downloadable lists of high-cost and low-cost hospitals, in addition to low cost free-standing alternatives
- Online search tools to find primary care providers and hospitals

LEARN—Employees will understand their costs for certain services and how the Hospital Choice Cost Sharing feature can help them save.

PLAN—Members have the tools and support they need to find the hospital that best combines cost and convenience.

SAVE—By choosing a lower-cost hospital, employees will receive high-quality care that will costs them less.

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- Online search tool for freestanding labs and imaging centers
- Service Cost Comparison tool
- “Talk to Your Doctor” planning guide

Additionally, our award winning Member Service Center associates are available to provide your employees with:

- Personalized consultations
- Assistance identifying lower cost alternatives or options
- Answers to their questions about their health plan

Members can also call our Blue Care LineSM nurses 24/7 at **1-888-247-BLUE** for expert advice and guidance on where to seek care. Blue Care Line nurses will suggest the most appropriate setting based on the member’s symptoms, such as, visiting the doctor’s office, a limited services clinic, urgent care center, emergency room, or caring for themselves at home. Calling the Blue Care Line may help members avoid unnecessary visits to the emergency room.

To learn more about our many benefit features that can save you and your employees money, contact your account executive or broker today.

1. This health plan option includes a tiered network feature called Hospital Choice Cost Sharing. As a member in this plan, you will pay different levels of cost share* (such as copayments and/or co-insurance) for certain services depending on the network* general hospital you choose to furnish those covered services. For most network* general hospitals, you will pay the lowest cost sharing level*. However, if you receive certain covered services from some network* general hospitals, you pay the highest cost sharing level.* A network* general hospital’s cost sharing level may change from time to time. Overall changes to add another network* general hospital to the highest cost sharing level will happen no more than once each calendar year. For help in finding a network* general hospital for which you pay the lowest cost sharing level, check the most current provider directory for your health plan option or visit the online provider search tool at www.bluecrossma.com/hospitalchoice. Then click on the Planning Guide link on the left navigation to download a printable network hospital list or to access the provider search page.

* For the PPO plan designs, the different levels of cost sharing apply to in-network benefit levels at preferred general hospitals.

