

PPO Out-of-pocket Expense Credit Instructions

For member payments made directly to a provider who does not file an insurance claim.

What is it?

When you use insurance to pay for health care, the cost you pay applies to your deductible and/or out-of-pocket maximum.

A new Texas law lets you get credit toward your in-network deductible or out-of-pocket maximum for health care costs in certain situations. **This applies when you pay the provider directly and do not use your insurance.**

- This helps make sure that all your covered medical costs apply to your in-network deductible and out-of-pocket maximum, even when insurance is not used.

Who can claim it?

If you have an Individual/Family, Student or Group PPO Health plan that is regulated by the Texas Department of Insurance (TDI)*, you may be able to submit a claim for PPO Out-of-pocket Expense Credit.

All of the following must be true:

- You paid a provider for a service that's covered by your health plan.
- The provider has not submitted a claim to Blue Cross and Blue Shield of Texas for the same service.
- The amount you paid the provider is **less than the average discounted rate** that BCBSTX normally pays a provider who is in your plan's network for the service.

How does it work?

Step 1: You visit a provider and agree on a cost with them for your care.

Step 2: You submit a completed claim form with an itemized receipt and proof of payment. Be sure you check the box that says, "To Claim PPO Out-of-pocket Expense Credit."

- Please check the appropriate box to ensure proper processing.

Step 3: We review your claim and check the amount you paid to make sure it's less than the average discounted rate we would pay a provider who is in your plan's network for the same service.

Step 4: We credit your in-network deductible and out-of-pocket maximum, if needed.

How do I submit a claim?

You can do it online or mail the completed form with the items from Step 2 above:

Blue Cross and Blue Shield of Texas
P.O. Box 660044
Dallas, TX 75266-0044

What if I have questions?

For help with this form, please call the Customer Service number on your ID card.

*To see if this applies to your plan, look for the TDI symbol on your ID card.