

Blue Cross and Blue Shield of Texas (BCBSTX) offers an HMO plan designed to give members in **Cameron and Hidalgo Counties** access to a network of contracted professional providers and hospitals within Cameron and Hidalgo Counties. **MyBlue Health** members will select a Primary Care Provider (PCP) to partner with and help coordinate care with specialists when needed. Members are covered for emergency services even when out-of-network or out-of-state, through the BlueCard[®] Program. Like other BCBSTX network products, support and guidance tools are available to help our members make informed decisions and maximize their healthcare benefits.

You can also use “Find a Doctor or Hospital”, available at www.bcbstx.com, for the most up-to-date list of **MyBlue Health** PCPs, specialists, hospitals and other professionals that participate in the **MyBlue Health** network.

Just visit www.bcbstx.com and follow these steps:

- Select “Find a Doctor or Hospital”.
 - Under the Guest search section, refer to the Step-by- Step PDF.
- or**
- Use Member Login, once registered — all you need are your group and identification numbers, found on your BCBSTX member ID card.
 - Select “Doctors & Hospitals”
 - You can browse by category or search by Name or Specialty

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card.

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*Please Note: The following specialties are in the Specialists section: Audiologists, Occupational Therapy, Physical Therapy, and Speech/Language Pathology.

Service Area

The **MyBlue Health** service area includes **Cameron and Hidalgo Counties only**.

For **MyBlue Health** providers in Cameron and Hidalgo Counties, check “Find a Doctor or Hospital” at www.bcbstx.com or call Customer Service if you are an individual member call 1-888- 697-0683, (Monday through Friday from 8 a.m. - 8 p.m. CST).

Member Notice of Rights

You have the right to:

- Select and/or change your primary care physician/provider (PCP), and know the qualifications, titles and responsibilities of the professionals responsible for your health care.
- Be provided with information about your HMO; health care benefits; copayments, copayment limitations and/or other charges; service access; changes and/or termination in benefits and participating providers; exclusions and limitations.
- Receive prompt and appropriate treatment for physical or emotional disorders and participate with your providers in decisions regarding your care.
- Express opinions, concerns, complaints and appeals regarding any aspect of the HMO program in a constructive manner.
- Be treated with dignity, compassion and respect for your privacy.
- Receive timely resolution of complaints or appeals through Customer Service and the HMO complaint procedure.
- Have all medical and other information held confidential unless disclosure is required by law or requested in writing by you.
- Have access to review by an Independent Review Organization.
- Make recommendations regarding your Blue Essentials and Blue Advantage HMO rights and responsibilities policies.
- Right to refuse treatment and be informed of the medical consequences as a result of this decision.
- Have a candid discussion of appropriate or medically necessary treatment options for your condition, regardless of cost or benefit coverage.

Notice of Rights Out-Of-Network Physicians and Providers

- A health maintenance organization (HMO) plan provides no benefits for services you receive from out-of-network physicians or providers, with specific exceptions as described in your evidence of coverage and below.
- You have the right to an adequate network of in-network physicians and providers (known as network physicians and providers).
- If you believe that the network is inadequate, you may file a complaint with the Texas Department of Insurance at: www.tdi.texas.gov/consumer/complfrm.html.
- If your HMO approves a referral for out-of-network services because no network physician or provider is available, or if you have received out-of-network emergency care, the HMO must, in most cases, resolve the out-of-network physician's or provider's bill so that you only have to pay any applicable in-network copayment, coinsurance, and deductible amounts.
- You may obtain a current directory of network physicians and providers at the following website: www.bcbstx.com, or by calling 1-888-697-0683 for assistance in finding available network providers. If you relied on materially inaccurate directory information, you may be entitled to have a claim by an out-of-network physician or provider paid as if it were from a network physician or provider, if you present a copy of the inaccurate directory information to the HMO, dated not more than 30 days before you received the service.

Primary Care Providers

The **MyBlue Health** member should first select a PCP who participates in the **MyBlue Health** network. Primary Care Provider (PCP) means a participating physician, physician assistant (PA) or advanced practice registered nurse (APN) who primarily provides your health care. A PCP may be a family practitioner, internist, pediatrician, and/or obstetrician/gynecologist. Note: Depending on the plan, some MyBlue Health members may choose a **Select** PCP (*see below table) based on their benefits which may result in a lower copayment for PCP office visits as indicated in the schedule of copayments and benefit limits:

| |
|---|
| MyBlue Health Select PCPs <i>Select Primary Care Physicians are located with the following practice groups:</i> |
| *Cameron: Su Clinica Familiar, BHS Physicians Network |
| *Hidalgo: South Texas Health System Clinic |

The PCP is important because he or she provides or coordinates a member's health care. The PCP oversees members' routine care and refers them to a specialist if necessary.

This directory can be used to select a PCP by following these steps:

- Use the "Primary Care Providers" section to locate PCPs by city and specialty or use the index to search alphabetically by name. You may choose a different PCP for each covered family member, or you may select the same one for the entire family. **Important note:** In addition to selecting a PCP, a woman may also select an obstetrician or gynecologist to provide both gynecological and obstetrical care. However, a woman may choose to receive gynecology and/or obstetrical care from their PCP, provided the PCP is qualified to provide gynecological and/or obstetrical services. Additionally, women can obtain services without PCP referral from a network obstetrician or gynecologist for health care services within the scope of the professional specialty practice of a properly credentialed obstetrician or gynecologist.
- Call the PCP's office to confirm that they are accepting new patients.
- Make note of the PCP number that's shown in the doctor's listing—you'll need it when you enroll or change your PCP.
- To select a PCP for the first time, just follow your enrollment instructions. To change your PCP, log into your Blue Access for Members (BAM) account, go to my coverage and update the PCP box or call Customer Service at 1-877-299-2377 (Monday through Friday from 8a.m. - 8 p.m. CST). Your change will be effective on the first day of the month after your request is received.

If you need help finding a network provider or have questions about benefits, call the toll-free number on the back of your ID card.

IF YOU'RE CONSIDERING MyBlue HealthSM

If you're thinking about enrolling in a **MyBlue Health** plan, read the next few pages to discover the ease and convenience of the plan. Then, review the provider listings to locate network doctors and other providers in your area.

MORE THAN JUST A CLICK AWAY

The [name, address, telephone number, specialty, website and network status] information contained in this provider directory was accurate on the date it was published. Providers may leave or join networks, or their information may change. Network providers may not be listed in this version of the directory if the provider has not verified the accuracy of their information within 90 days of the time of printing. Please go to our website at **www.bcbstx.com** to obtain the most current provider directory information. BCBSTX members can also log into Blue Access for Members or call the number on the back of your ID card. If you are not a member, you can call Customer Services at **1-888-697-0683**. Always check with your provider to confirm location and network status prior to obtaining services. To report inaccurate information, send it to Provider_Directory_Changes_TX@bcbstx.com.

Getting Health Care When You Need It

Before getting sick, it's a good idea to make an appointment with a PCP to establish a doctor-patient relationship. By doing so, the PCP can get to know you and your medical history.

When care is needed, just follow these steps:

1. Call your PCP's office to make an appointment.
2. If it's the first visit, get to the appointment early to complete any required paperwork.
3. Pay the applicable copayment and any applicable coinsurance or deductible at the time of your visit. The copayment, coinsurance or deductible amount is determined by your plan. This will be your only out-of-pocket expense for the visit. However, if a bill is received for any covered services from any physician or provider, please contact Customer Service if you are an individual member call 1-888-697-0683, (Monday through Friday from 8 a.m. - 8 p.m. CST).
4. A PCP referral is required to receive covered care from hospitals, specialists and other providers. (See above Select MyBlue Health PCPs)

Hospital and Facility-Based Physicians

Hospital admissions may include services rendered by an anesthesiologist, pathologist, radiologist, emergency medicine physician, hospitalist/intensivist or neonatologist. BCBSTX makes every effort to contract with hospital-based physicians that routinely provide services at MyBlue Health network facilities.

The information provided is being made available to assist you in deciding which facility has contracted hospital-based physicians to minimize any out-of-pocket expenses you may incur. Your out-of-pocket expenses will be greater if you utilize anesthesiologists, pathologists, radiologists, emergency medicine physicians, hospitalist/intensivist and /or neonatologists that do not participate in the MyBlue Health network.

Although Health Care Services may be or have been provided to you at a Health Care Facility that is in network with your health benefit plan; other professional services may be or have been provided at or through the facility by physicians and other health care practitioners who are not contracted with that network. The non-network facility-based physician or other health care practitioner may balance bill you for amounts not paid by the health benefit plan; if you receive a balance bill, please contact BCBSTX at the number on the back of your ID card.

To confirm the hospital, you may choose includes anesthesiologists, pathologists, radiologists, emergency medicine physicians and neonatologists that participate in the MyBlue Health network, refer to the Hospital-Based Physicians section of this directory.

In addition, your physician or provider may refer to laboratory or diagnostic imaging service providers that are not in-network. The non-network laboratory or diagnostic imaging service may balance bill you for amounts not paid by the health benefit plan. If you receive a balance bill, please contact BCBSTX at the number on the back of the ID card.

What to do in an Emergency

If an emergency occurs, call 911, or go to the nearest emergency care facility. Emergency care means health care services provided in a hospital emergency facility (emergency room), freestanding emergency medical care facility or comparable emergency facility to evaluate and stabilize medical conditions of a recent onset and severity, including, but not limited to, severe pain that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that the person's condition, sickness, or injury is of such a nature that failure to get immediate care could result in:

- Placing the patient's health in serious jeopardy
- Serious impairment of bodily functions
- Serious dysfunction of any bodily organ or part
- Serious disfigurement
- In the case of a pregnant woman, serious jeopardy to the health of the fetus

Call your PCP within 48 hours of the emergency treatment or when admitted to the hospital from the emergency room. For behavioral health emergency care, call **Magellan** at **1-800-729-2422**.

Please note: Emergency room services that are part of the initial medical screening exam or that are necessary to stabilize the emergent condition are covered benefits. Additional services provided after the emergent condition has been stabilized that are not preapproved by your PCP or authorized by your health plan may not be covered benefits.

Care When You're Away From Home

In an HMO, care that is not coordinated by the PCP is generally not covered. However, there may be times when members are traveling away from home and need emergency or urgent care that can't wait until they return home. Through the BlueCard Program, covered members and their covered family members can receive covered care almost anywhere in the country from Blue Cross and Blue Shield participating doctors, hospitals and other health care providers.

Specialty Care

A PCP referral is required to receive covered care from hospitals, specialists and other providers listed in this directory. However, there are a few instances where self-referral can be made to specialists or other providers:

- Emergencies (see “What To Do In An Emergency” section above)
- Obstetrical and gynecological services (Your OB/GYN must be in the same Provider Network as your PCP. Your selected network OB/GYN may refer you to other participating specialists for OB/GYN related services)
- Behavioral health/chemical dependency services
- Annual diabetic retinal eye exams

Laboratory Services

Statewide In-Network Clinical Labs for HMO members include:

- Clinical Pathology Laboratory (CPL) -contact CPL at **1-800-595-1275** or visit CPL's website at www.cpllabs.com
- Laboratory Corporation of America® (LabCorp) - contact LabCorp at **1-888-522-2677** or visit LabCorp's website at www.labcorp.com
- Quest Diagnostics, Inc.® - contact Quest at **1-888-277-8772** or visit Quest's website at www.questdiagnostics.com

Essential Community Providers

There are various types of essential community providers (ECPs) that participate in the **MyBlue Health** Network. Many ECPs are providers that have received government support to provide health care to many local communities. The ECPs identified in this directory include federally qualified health centers, specific types of hospitals, family planning providers, and various other ECP types.

Vision Care

MyBlue Health members will receive eye screenings which may be performed in your PCP's office. For health plans requiring a referral, eye screenings, medically related eye care provided by an ophthalmologist or by a therapeutic optometrist, you must be referred by your PCP. You may call **EyeMed Vision Care** at 1-844-684-2255 for assistance in selecting a participating provider or go to the BCBSTX website at www.bcbstx.com and select “Find a Doctor or Hospital”

Pediatric Vision Care

Pediatric Vision Care is part of your **MyBlue Health** plan for children under the age of 19. You may call **EyeMed Vision Care** at 1-844-684-2255 for assistance in selecting a participating provider.

A referral from your PCP is not required for routine Pediatric Vision Care.

A referral from your PCP is required for medically related eye care for children and adults provided by a participating ophthalmologist or by a therapeutic optometrist.

Pharmacy

If you have the **MyBlue Health** Prescription Drug Program as an additional benefit of your health care plan always have covered prescriptions filled by one of the participating pharmacies. If you need assistance in selecting a participating pharmacy, you can call the number on the back of your Member ID card or go to the BCBSTX website at www.bcbstx.com In most instances, prescriptions must be written by contracted providers to be covered.

INDEPENDENT CONTRACTORS

The contracted health care practitioners listed in this directory, are independent contractors. They are not employees or agents of BCBSTX. BCBSTX enters into contracts under which these providers agree to provide certain covered health care services to **MyBlue Health** members. In making decisions about member care and in providing or recommending health care services to members, these providers use their independent professional judgment, for which they are solely responsible.

Helping You Stay Healthy and Control Costs

The **MyBlue Health** plan encourages preventive care that can help identify health problems at an early stage. Preventive care benefits include coverage for services such as physical assessments, well-woman exams and immunizations. If you aren't sure of the preventive services that are right for you, talk to your PCP.

The **MyBlue Health** plan also offers a variety of resources to help members stay healthy and use their benefits wisely, such as Web and mobile tools, wellness programs, a social media community and Blue365, a program that offers discounts on fitness gear, eyewear, hearing aids, dental products and other health and wellness products and services.

And there's more...

Quality Improvement Program

The **MyBlue Health** plan also offers a variety of programs and services that help members with chronic illness, preventive and women's health and behavioral health. Program initiatives include satisfaction surveys and birthday cards mailed to members in targeted age ranges as a reminder to obtain preventive services such as immunizations and mammography. The **MyBlue Health** plan monitors the types of services received by members and evaluates member satisfaction with these services.

Providers Joining the Network or Location

The dates located under the provider's information indicate the provider will be joining the network and/or location soon. Services provided may not be covered until the provider is active in the network.

Providers Leaving the Network or Location

The dates located under the provider's information indicate the provider will be leaving the network and/or location soon. Services provided after departure will be out-of-network.

How Blue Cross and Blue Shield of Texas (BCBSTX) Chooses Providers for Its Networks

How BCBSTX Chooses Providers

We check the locations of all health providers in our networks to make sure our members have access to in-network providers. *It is very important to verify benefits of each network.* This includes the networks for the following plans:

- Blue Choice PPOSM
- Blue Advantage HMOSM
- Blue Advantage PlusSM HMO
- Blue Cross Medicare Advantage PPOSM
- Blue Cross Medicare Advantage HMOSM
- Blue EssentialsSM
- HealthSelect of Texas[®]
- Blue PremierSM
- Blue Premier AccessSM
- MyBlue HealthSM
- Blue High Performance NetworkSM

BCBSTX wants to ensure providers are available and accessible to members. We may use member experience, quality or cost-related measures to choose providers for some of our networks.

Medical Providers

*In-network providers offer service for the following specialties:

| | | |
|------------------------|-------------------------|---------------------------|
| Allergy /Immunology | Internal Medicine | Orthopedic Surgery |
| Cardiology | Infectious Disease | ENT/Otolaryngology |
| Cardiothoracic Surgery | Nephrology | Pediatrics |
| Chiropractor | Neurology | Physiatry /Rehabilitative |
| Dermatology | Neurosurgery | Plastic Surgery |
| Endocrinology | Obstetrics & Gynecology | Podiatry |
| Family Practice | Oncology | Pulmonary |
| Gastroenterology | Oncology/Radiation | Rheumatology |
| General Practice | Ophthalmology | Urology |
| General Surgery | Orthopedics | Vascular Surgery |

*This is not a complete list of provider specialties.

Behavioral Health Providers

These in-network providers offer service for the following:

- Psychiatry
- Clinical Psychology
- Licensed Clinical Social Work
- Licensed Counseling, including Clinical Counseling and Marriage and Family Therapy

*This is not a complete list of provider specialties.

Your BCBSTX plan may use a tiered network. BCBSTX may place providers into tiers such as:

- **Tier 1:** Members get the highest level of benefits and pay the lowest out-of-pocket costs
- **Tier 2:** Members get a reduced level of benefits and pay higher out-of-pocket costs

How BCBSTX Chooses Hospitals

We check the locations of all hospitals in our networks to make sure our members have access to in-network hospitals. *It is very important to verify benefits of each network.* This includes the networks for the following plans:

- Blue Choice PPO
- Blue Advantage HMO
- Blue Advantage Plus HMO
- Blue Cross Medicare Advantage PPO
- Blue Cross Medicare Advantage HMO
- Blue Essentials
- HealthSelect of Texas
- Blue Premier
- Blue Premier Access
- MyBlue Health
- Blue High Performance Network

BCBSTX wants to ensure hospitals are available and accessible to members. We may use member experience, quality or cost-related measures to choose hospitals for some of our networks.