



# CARE. SIMPLIFIED.

A health maintenance organization, more commonly known as an HMO, is a type of health plan that is designed to be easy to understand, easy to use, and easy on your wallet.

## What Makes an HMO a Good Choice?

### It's Personal.

An HMO is designed so that you have care personalized to you.

- You'll have a primary care physician (PCP) — your own personal doctor to call to take care of you when you get sick, or guide you if you need more care. From helping to prevent chronic issues to helping you when you're sick or injured, you'll have someone in your corner who's making sure you get the care you need.

### It's Coordinated.

With an HMO, you have a plan designed to help you stay healthy.

- Having one health care expert coordinate all of your health care needs keeps your costs down and your health on track.

### It's Affordable.

You'll know your costs are as low as possible with an HMO.

- An HMO is designed to control costs through preventive health care services that help you avoid serious and costly health problems.
- With an HMO, you also have predictable costs. Most of your expenses are simply your monthly premium, copays when you go for care and a set deductible for the year.

**Care that's personal, coordinated and affordable. That's Care. Simplified.**



## What you need to know about your HMO

A PCP is a primary care physician, but you can also think of them as your personal care physician. Health care works best when a doctor can see your problem as part of your overall health. Your PCP helps to make sure you get the right care at the right time and at the right place.

## Your Provider Network

Your HMO plan has a select group of doctors, hospitals, clinics, pharmacies, labs, imaging centers and medical equipment vendors you can use when you need care, called your plan's provider network. Your HMO usually covers your expenses only if you stay "in" your plan's network. In most cases, except in an emergency, your HMO won't cover any of your expenses if you go "out" of your network for care.

## Referrals

If you need to see a specialist, such as a heart doctor or cancer specialist, or you have a serious problem that needs care at a hospital, it is important that you get a referral from your PCP. The referral tells Blue Cross and Blue Shield of Texas your PCP has decided the visit, treatment or hospital stay is needed and you're going to the right place for care. If you don't get a referral to see a specialist, your HMO plan may not cover your health care charges.

## 4 Tips to Help You Get the Most From Your HMO Coverage

1. Always go to your PCP first. When you get sick or have a health problem, call your doctor.
2. Stay in network. If you visit a doctor who is not in your network for anything other than an emergency, you could be responsible for the full cost of your care. It could cost you hundreds, even thousands of dollars in out-of-pocket costs.
3. Get a referral. Before you visit a specialist, get a referral from your PCP.
4. Use the ER for emergencies only. If your illness or injury is serious or life-threatening, call 911 or go to the nearest emergency room. You don't have to stay in network or get a referral if it's a true emergency—just let your PCP's office know as soon as possible.

Use our **Provider Finder**<sup>®</sup> online directory to find providers in your HMO plan's network that best fit your needs. Simply visit **bcbstx.com** and click on "Find a Doctor or Hospital." Pick your HMO plan to find providers that belong to your network. Your HMO plan and provider network name are listed on your ID card.

 <b>BlueCross BlueShield of Texas</b>	<b>Plan Type (HMO)</b> HMO
Member Name: <b>SAMPLE ABC</b>	<b>BAV</b>
Member ID: <b>XOL000123456</b>	Dependent ABC SAMPLE
Group No: IG1002 Effective Date: 05/01/15	<b>Plan and Provider Network Name</b> Plan Blue Prec GLD HMO BIN 011552 Rx PCN ILDR PCP/SPC \$0/\$0 Emergency \$0 Rx Generic \$0/\$0 Rx Brand \$0/\$0/\$0
<b>Primary Care Physician</b> PCP: 000 MEDICAL GROUP (847) 111-0000 02/01/2015	