
Important Note about Balance Billing

Why are we sending this notice?

Blue Cross and Blue Shield of Louisiana is required by law to send the notice below to all members when they enroll and every year after that they are a member. **Please carefully read this notice.**

BALANCE BILLING DISCLOSURE NOTICE:

HEALTH CARE SERVICES MAY BE PROVIDED TO YOU AT A NETWORK HEALTH CARE FACILITY BY FACILITY-BASED PHYSICIANS WHO ARE NOT IN YOUR HEALTH PLAN. YOU MAY BE RESPONSIBLE FOR PAYMENT OF ALL OR PART OF THE FEES FOR THOSE OUT-OF-NETWORK SERVICES, IN ADDITION TO APPLICABLE AMOUNTS DUE FOR CO-PAYMENTS, COINSURANCE, DEDUCTIBLES, AND NON-COVERED SERVICES.

SPECIFIC INFORMATION ABOUT IN-NETWORK AND OUT-OF NETWORK FACILITY-BASED PHYSICIANS CAN BE FOUND AT WWW.BCBSLA.COM OR BY CALLING THE CUSTOMER SERVICE TELEPHONE NUMBER OF YOUR HEALTH PLAN 1-800-392-4089.

Confused?

It's okay! Healthcare can be complicated. We try to make it as simple as we can, but we know that sometimes simplicity isn't possible. This is one of those cases. We'll try to answer some of your questions below.

What does this mean for you?

You probably know that to get the most out of your insurance, you should see a doctor or go to a hospital that is in your network. This means that we have contracted with those doctors, and they've agreed to accept certain prices for the care they give. They have also agreed to file claims for you and accept our payment for those claims, together with the cost sharing amounts (deductible, coinsurance or copayment) that you pay under your plan, as full payment for those services. They have agreed not to collect any additional amounts from you.

What is balance billing?

Doctors or hospitals that are out of your network do not have a contract with us. So they have not agreed to accept our payment plus your cost share (deductible, coinsurance or copayment) as full payment of those services. They will take those payments, but still may bill you for their full charges as well. This is called balance billing.

What is a hospital- or facility-based physician?

Hospital-based doctors are **anesthesiologists, emergency room doctors, neonatologists, pathologists, radiologists and similar types of doctors**. Even though a hospital is in your network, doctors like these who care for you at the hospital may not be. If they are not in your network, they can balance bill you. You can find out what doctors are in network at hospitals near you at www.bcbsla.com/hbp; choose the list for your area.

What about emergencies?

In the case of a true emergency, get help at the nearest emergency room regardless of network. Check your plan booklet for what an “emergency medical condition” means. If it’s not a true emergency, your doctor or an urgent care center may be able to help you.

What can you do?

If you expect to go to the hospital for care, please take a moment to look at the list of hospital-based doctors. You can find this list at www.bcbsla.com/hbp or call us. And, when a hospital-based doctor group leaves your network, we will send you a letter and update this list.

- If the hospital uses doctors who are not in your network, you can ask to have your care moved to a hospital that does have network doctors. We know this isn’t ideal, but it’s your best bet to avoid balance billing later.
- We know you can’t always plan when you go to the hospital or have time to check this list. If it’s a true emergency, don’t worry about your network.

What happens if you see a hospital-based doctor out of network?

We know you don’t always have a choice in hospital doctors. If you do wind up seeing a doctor out of your network, we try to make the process as simple for you as we can. But it’s important to remember, there is always a risk of balance billing when you see any doctor who does not have an agreement with us.

- We will pay the doctor as much as your plan allows and at least what the law requires for covered care.
- You will still have to pay your cost share, if you have one.
- The doctor could balance bill you for more. If you do get a bill, you can ask the doctor to take what we paid as payment in full, but the doctor does not have to do so.
- If you go to other providers out of your network, you may have to file your own claim and we will pay you based on your plan. Then, you will have pay for your care.

Finding what providers are in network:

You can search for all providers in your network by going to www.bcbsla.com/ogb and click on Louisiana Provider Directory or National Provider Directory.

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In the case of a true emergency, get help at the nearest emergency room regardless of network. Check your plan booklet for what an “emergency medical condition” means. If it’s not a true emergency, your doctor or an urgent care center may be able to help you.

Questions?

Please call Customer Service at 1-800-392-4089.

Thank you for being our customer. If you still have questions, please call us or visit www.bcbsla.com/ogb.