

Provider Network Overview

Blue Network P

The P provider network offers a wide variety of credentialed practitioners, hospitals and other health care providers as well as all participating pharmacies.

Blue Network S

Like Network P, the S provider network is based on a variety of credentialed practitioners, hospitals and other health care providers as well as all participating pharmacies – but focuses more on affordability. In general there are fewer providers in Blue Network S than in Blue Network P.

Blue Network K

The K provider network helps employers deliver a lower cost health plan option by offering a limited network of credentialed practitioners, hospitals and other health care providers as well as all participating pharmacies. Blue Network K was constructed with the goal of maximizing efficiency and obtaining the most cost-effective network possible in major metropolitan areas.

It's very important that employers, and employees, carefully consider the providers included in Blue Network K. This network was built around medical centers in major metropolitan areas and members may be required to travel greater distances to receive in-network care.

Blue Network C

The C provider network is open to all practitioners, hospitals, pharmacies and other health care providers who meet minimum network participation requirements and are willing to accept BlueCross BlueShield of Tennessee reimbursement levels and therefore includes the broadest array of providers.

Things to consider about provider networks:

Be aware that each provider network includes a different combination of hospitals, ambulatory surgical facilities, physicians, health care practitioners, rehabilitation facilities, hospice, skilled nursing facilities, durable medical equipment suppliers, independent labs and home health agencies.

It's important that employees choose care from doctors, hospitals and other health care providers that participate in their plan's specific provider network. BlueCross BlueShield of Tennessee PPO plans provide employees the freedom to visit any doctor or hospital. However, choosing out-of-network providers will result in higher out-of-pocket costs.

It's important then, to consider the location of doctors, hospitals and other health care providers in each network before making a selection. Make sure there is a variety of providers in the employee's area so that employees can receive the plan's highest level of benefits, at the lowest possible cost.

If you are proposing a change to the health plan's provider network, make sure the employees are notified in advance so that they may continue to choose in-network providers.

Also keep in mind that employers and employees may be required to wait until the next open enrollment period to change their plan's provider network.

