

KNOW YOUR NETWORK

Two Key Times When it Matters Most



BlueCross BlueShield of Tennessee provider networks are designed to deliver quality health care coverage and help save you money. Your BlueCross plan includes a provider network with emergency rooms, hospitals, doctors and other health care providers who will give you quality health care at discounted prices.

Emergency Room Care

Be prepared; find the closest emergency room in your network today.

In a true medical emergency, you should go to the closest hospital emergency room (ER) of your choice. Your BlueCross plan allows you to go to any ER for care. **However, you will get the most from your benefits when you go to an in-network ER.** Don't wait for an emergency to get prepared. Use our "Find a Doctor" tool at bcbst.com to find the closest in-network hospital ER today!

Why choose a hospital emergency room in your network?

- Emergency rooms at hospitals in your network will discount your care.
- More than 99 percent of our members trust in-network hospital ERs for their emergency care.
- Treatment in a hospital ER that is not in your network will cost you more money.
- After BlueCross pays a fair market rate to the out-of-network hospital ER, you could still be billed for a balance above what we paid.
- You are protected from balance billing when your care is in-network.



Out-of-Network Care at In-Network Hospitals

Doctors and other providers who are not in your network will cost you more.

We know you want the best value for your health care dollar, that's why you carefully selected a hospital and doctor who are in your BlueCross network for your upcoming surgery. However, that may not mean all of your care is in-network. A surgery or procedure may require a team of specialists – radiologists, anesthesiologists, pathologists or other providers.

Don't assume all your care is covered as in-network. Before you schedule your surgery, ask your doctor if the services and people involved in your care are in your BlueCross network.

Turn the page over to see how you can easily find hospital emergency rooms and other providers in your network.



Find a Doctor

Get the most from your BlueCross BlueShield of Tennessee health plan

The screenshot shows the 'Find a Doctor' page on the bcbstn website. The page features a search bar with the placeholder text 'Physician and Provider Quick Search'. Below the search bar, there is a section for 'Current Location: Please enter a location' with an 'Update Location' link. On the left side, there is a vertical menu with the following options: 'Doctor/Medical Professional', 'Hospital or Facility', 'Dental Provider', 'Vision Provider', 'Pharmacy', and 'Other Services'. A central image of a tablet displays the 'PROVIDER DIRECTORY' and 'GUIDED SEARCH' options. Callout boxes provide additional information: 'Doctor/Medical Professional' explains locating doctors by specialty or name; 'Hospital, Facility or Emergency Room' explains finding hospitals or facilities; 'Other Services' explains viewing various services like ambulance services.

Doctor/Medical Professional – Locate doctors or other medical professionals by specialty in your network, by name (in all networks) or compare providers in different networks.

Hospital, Facility or Emergency Room – Find a hospital or facility by name or network. You can also compare hospitals or facilities in different networks. **Emergency rooms are listed in the directory under Hospital as: General (Acute Care) Hospital.**

Other Services – View over 40 services in your network, including ambulance services, and medical equipment suppliers, among many others.

This screen shot of the Find a Doctor page of our website, bcbst.com, is an example and may not reflect the exact display shown on your computer screen



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