

December 2023

Cost for out-of-network care is changing on January 1, 2024

MPC_101823-4P-1-ML

<Member first name> <Member last name>
<Member Address 1> <Member Address 2>
<City>, <State> <Zip>

Dear <Member first and last name>,

Your benefit for out-of-network care is changing. In most cases, this means that you and any covered family members will pay more to see out-of-network providers than you do now. You can save money by getting care from in-network PPO providers.

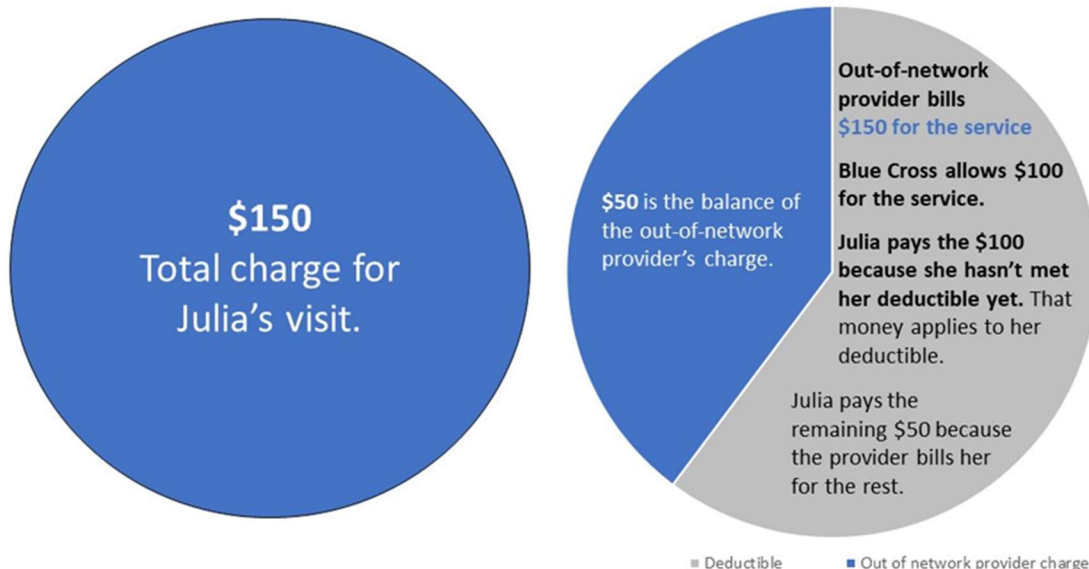
How does this change affect your costs for out-of-network services?

Currently, when you receive services from an out-of-network provider, Blue Cross bases its payment on the equivalent of 300 percent of what Medicare pays for the service. As of January 1, 2024, for all out-of-network providers, we will base our payments on the equivalent of 150 percent of what Medicare pays for the service.

This means that you will be responsible for paying the difference between the allowed amount that Blue Cross pays and the amount the provider charges, which can be significant. This is known as balance billing.

Example

Julia pays \$150 for the service. Why does only \$100 apply to her deductible?



continued

Please note: The amount you pay for balance billing does not count toward your health plan's deductible or out-of-pocket maximum.

You are protected from balance billing for:

- Emergency services at a hospital emergency room or freestanding emergency facility.
- Non-emergency services furnished by a non-preferred provider at certain preferred facilities, including hospitals, ambulatory surgical centers, and other facilities designated in the No Surprises Act.
- Air ambulance services by a non-preferred air ambulance provider.

How to find an in-network provider

Use our **Find a Doctor & Estimate Costs** tool at bluecrossma.com/findadoctor to find health care providers in your plan's network.

Questions?

If you have questions about your benefits, coverage, or claims, please call Member Service at the number on your Blue Cross ID card.

Thank you for being a Blue Cross Blue Shield of Massachusetts member.

Sincerely,



Steven Akeley
Vice President
Service

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: **711**).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: **711**).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: **711**).