



Blue Cross and Blue Shield of Montana Wants You to Have the Information You Need to Help You Use Your Health Plan

Your Point of Service Plan

A point of service health plan is designed so that you have care personalized to you. Your care is coordinated by one doctor who knows you — your health history, current issues and medication, lifestyle and how your family's health history may affect your health. See bcbsmt.com/pos for more about the point of service plan, such as:

- How to choose and work with your primary care provider
- Information about the referral process
- How to access a specialist or behavioral health care provider
- Emergencies and what to do in an emergency or non-emergency
- How to change your PCP
- How to get care after normal business hours

If you need to see a specialist or behavioral health care provider, your PCP will refer you to one. Make sure the specialist or behavioral health care provider is in your network. In addition, you will need a referral to visit a hospital for non-emergency services.

For resources and answers to frequently asked questions about claims, payments, membership, finding care, and more, please visit: bcbsmt.com/member/member-resources/faq.

How to Find a Doctor or Hospital

A provider is a licensed health care facility, program, agency, ambulance company, doctor (including Doctor of Medicine, Osteopathy, Chiropractic and Podiatric Medicine), or other health professional who delivers health care services.

Use our online provider directory at bcbsmt.com/find-a-doctor-or-hospital to find doctors, hospitals and other health care providers who contract with BCBSMT under your HMO health plan. You can learn about providers in your plan's network, including:

- Name, address and phone numbers.
- Professional qualifications.
- Specialty.
- Medical school.

- Residency completion.
- Board certification status.

You may write to Customer Service at the address below or call the number on your member ID card to ask for a paper or electronic copy of the provider directory. We update the directory four times a year.

Blue Cross and Blue Shield of Montana
PO Box 660044
Dallas, TX 75266-0044

Your Member Account

Your Blue Access for MembersSM account helps you make the most of your plan benefits and coverage. In BAM you can:

- Review your health history.
- View your benefits.
- Check on claim payments.
- Use BCBSMT's online health tools.
- Enroll in a Health Management Program.
- And more.

Signing up is easy.

- Go to **bcbsmt.com**. You'll need your member ID card.
- Select "Log In or Sign Up," "Member Log In or Sign Up," then "Create an Account."
- Follow the steps to create your account.

Medical Emergencies

Your plan provides coverage for medical emergencies. If you can, although not required, you may contact your primary care provider or network provider before you go to the hospital emergency room. They can help you decide if you need emergency care or treatment.

Your primary care provider may suggest you schedule an appointment to see them in the clinic or that you go to an urgent care center when you need medical care for a condition that is not life threatening. Urgent care center visits can be either scheduled or unscheduled. Call Customer Service if you have questions about after-hours access.

If you can't contact your doctor or Customer Service and your condition is not life threatening, you can visit bcbsmt.com/find-a-doctor-or-hospital or "Find Care" within BAM to find the nearest in-network urgent care center or walk-in clinic.

However, if you believe you are experiencing a life-threatening emergency, you should go directly to the nearest emergency room or call 911 immediately. You do not need to contact your primary care provider or get prior authorization. Let your PCP know that you had an emergency as soon as you can. They can follow your treatment and manage any follow-up care you may need.

Customer Service

You can call Customer Service toll free at **1-855-258-8471**. The phone number is also on your member ID card.

Health Management Programs Available to You

Did you know your benefits allow you to have a Case Manager assigned to help you manage your health concerns and questions without additional cost? BCBSMT offers Health Management programs to address your medical and behavioral health needs. These programs aim to help:

- Keep you healthy.
- Manage your emerging health risks.
- Assist with your safety and health outcomes.
- Manage your chronic illness, if you have one.

Referrals to Health Management Programs can be made by members or caregivers, providers/practitioners, hospital discharge planners, or other medical management programs.

For details on Health Management Programs available to you and how to enroll, see the table starting on page 4 or call the Customer Service number on your member ID card.

Utilization Management

If you have questions about the Utilization Management process, call the customer service number on your member ID card. The Utilization Management team will help you answer any questions you may have about whether your point of service plan will approve payment for a test or procedure your doctor orders or admission to a hospital. After normal office hours, you can leave a message in a confidential voicemail box.

We offer services for members whose first language is not English or who have special communication needs. You may ask to speak to a bilingual (English-Spanish) representative when you call the Customer Service number on your member ID card. Our staff members also use a telephone-based translation service to help with other languages.

Our deaf, hard-of-hearing, or speech-disabled members with questions about the Utilization Management process can communicate with a Customer Service representative by dialing 711.

Care Decisions

BCBSMT:

- Does not allow decisions about your care to be made in exchange for financial rewards.
- Bases health care decisions only on the care and services that are appropriate for your health needs and coverage.
- Does not reward doctors or other providers or persons for underusing benefits or for denials of coverage.
- Does not give financial incentives to staff members who make medical or coverage decisions that limit or restrict your benefits.

List of Health Management Programs

Email Reminders	Who Is This Program for?	How Can I Access the Program?	How Does This Program Work?
Annual Flu Shot	Adult members ages 18 to 64 with an on-exchange plan*	You will get an annual email from BCBSMT. You can also enroll by calling the Customer Service number on your member ID card.	The email you get from BCBSIL will remind you to talk to your doctor about screenings, immunizations, and tests as well as COVID-19 education. Use this information to make an appointment.
Breast Cancer Screenings	Female members with an on-exchange plan* who are ages 50 to 74 and have not had a breast cancer screening		
Cervical Cancer Screenings	Female members with an on-exchange plan* who are age 21 to 64 and have not had a cervical cancer screening within the last 3 years		
Childhood Immunizations	Members with an on-exchange plan* who are parents of children who are 6 months old		
Colorectal Cancer Screenings	Members with an on-exchange plan* who are age 45 to 75 who have not had appropriate colon cancer screening		
Diabetic Testing	Adult members with an on-exchange plan* who have diabetes		

Home Colorectal Cancer Screening	Who Is This Program for?	How Can I Access the Program?	How Does This Program Work?
<p>Home testing kit for colorectal cancer screening</p>	<p>Members with an on-exchange plan* who are age 45 to 75 who have not had appropriate colon cancer screening</p>	<p>BCBSMT will mail you information related to home testing.</p>	<p>We will mail you a testing kit via the U.S. Postal Service. The kit will have instructions on how to submit it and get results.</p>
Physical Health Disease and Case Management Programs	Who Is This Program for?	How Can I Access the Program?	How Does This Program Work?
<p>Comprehensive Case Management</p> <p>A whole mind and body approach to managing health conditions, connecting members with clinical and community resources</p> <p>Focused Diabetes Program (focused on managing Diabetes and preventing complications)</p> <p>Focused Coronary Artery Disease Program (focused on managing CAD and preventing complications)</p>	<p>Members with a single or multiple chronic condition with less complex needs</p>	<p>This is a benefit in your plan you are already paying for.</p> <p>BCBSMT will call you, or you can call BCBSMT using the Customer Service number on your member ID card. Don't forget to ask for Case Management.</p> <p>Register for Blue Access for Members from the BCBSMT website or download the BCBSMT App.</p> <p>This is a secure online tool that offers health and wellness information. You can also send a Secure Message to request a Case Manager.</p>	<p>A clinician will ensure you receive the best possible care and provide support to you that includes:</p> <ul style="list-style-type: none"> • Making sure you have access to network providers and coordinating care with providers • Assisting with navigating the health care system • Discussing and providing education about your current diagnosis, current treatment, and medication management • Assisting with finding community resources that will help support your journey to wellness
<p>Inpatient Readmission Prevention</p> <p>Works with members, facilities, and providers to help plan for a safe discharge and self-management</p>	<p>Members at risk of being admitted to the hospital more than once for the same condition</p>		
<p>Avoidable Emergency Room Visits</p>	<p>Members who have been to the ER 2 or more times during the previous 2 weeks</p>		

Physical Health Disease and Case Management Programs	Who Is This Program for?	How Can I Access the Program?	How Does This Program Work?
<p>Complex Case Management</p> <p>A whole mind and body approach to managing multiple chronic health conditions, connecting members with clinical and community resources</p>	<p>Members with 2 or more chronic conditions or complex needs with a life-changing event</p>	<p>This is a benefit in your plan you are already paying for.</p> <p>BCBSMT will call you, or you can call BCBSMT using the Customer Service number on your member ID card. Don't forget to ask for Case Management.</p> <p>Register for Blue Access for Members from the BCBSMT website or download the BCBSMT App.</p> <p>This is a secure online tool that offers health and wellness information. You can also send a Secure Message to request a Case Manager.</p>	<p>A clinician will ensure you receive the best possible care and provide support to you that includes:</p> <ul style="list-style-type: none"> • Making sure you have access to network providers and coordinating care with providers • Assisting with navigating the health care system • Discussing and providing education about your current diagnosis, current treatment, and medication management • Assisting with finding community resources that will help support your journey to wellness
<p>Pharmacy Program</p>	<p>Who Is This Program for?</p>	<p>How Can I Access the Program?</p>	<p>How Does This Program Work?</p>
<p>Pharmacists Adding Value & Expertise® Program</p>	<p>Members with an on-exchange plan* who are 18 years old or over and who have been prescribed drugs to control:</p> <ul style="list-style-type: none"> • Diabetes • Blood pressure • Cholesterol 	<p>You will get information from BCBSMT in the mail.</p>	<p>Your pharmacist will work with you. You will get tools to help you take your prescription drugs as prescribed by your doctor.</p>

Maternity Program	Who Is This Program for?	How Can I Access the Program?	How Does This Program Work?
Special Beginnings®	Members with an on-exchange plan* who are pregnant	BCBSMT will contact you to see if you would like to take part in this program. You can also call the Customer Service number on your member ID card to enroll.	This program provides support and education from early pregnancy to six weeks after delivery. You can use online tools and get information on pregnancy and infant care.

Behavioral Health Programs	Who Is This Program for?	How Can I Access the Program?	How Does This Program Work?
Condition Case Management	<p>Members with one or more of the following:</p> <ul style="list-style-type: none"> • Depression • Alcohol or substance abuse • Anxiety/panic disorders • Bipolar disorder • Eating disorders • Schizophrenia and other psychotic disorders • Autism Spectrum Disorders <p>Members with multiple chronic conditions, including major depression, bipolar, schizophrenia</p>	<p>BCBSMT will contact you to see if you would like to take part in this program. You can also call the Customer Service number on your member ID card to enroll.</p>	<p>Case managers help you locate services and offer education, resources and support. They are available to discuss treatment options.</p>
Intensive Case Management	<p>Members with multiple behavioral health conditions with more complex needs</p>		<p>Case managers help you locate services and offer education, resources and support. They are available to discuss treatment options over a longer period of time to ensure complex needs are met.</p>
Follow Up After Hospitalization	<p>Members who have stayed overnight in the hospital for behavioral health needs</p>		<p>BCBSMT will work with you to help coordinate your care after you leave the hospital.</p>
Risk Identification & Outreach Program	<p>Members with a behavioral health benefit and Prime Therapeutics pharmacy benefit who are at risk for specific health and substance-related conditions</p>	<p>BCBSMT will contact you to see if you would like to take part in this program. You can also call the Customer Service number on your member ID card to enroll.</p>	<p>This program provides support and education on alternative pain management therapies.</p>

Please note these programs are subject to change.

* An on-exchange plan is a health plan that you enrolled in through the Health Insurance Marketplace®. These plans follow guidelines set by the Affordable Care Act.