



It's more important than ever to stay informed about your health insurance. You can visit [bcbsmt.com](https://www.bcbsmt.com) to get information on topics such as:

What is a PPO? PPO stands for Participating Provider Option. It's a type of health plan that lets you choose where you go for care. With a PPO, you don't need a referral from a primary care provider. You don't need to use only providers in your plan's network. See [bcbsmt.com/ppo](https://www.bcbsmt.com/ppo) for more about the PPO plan, such as:

- The PPO network
- How to ask for a prior authorization from Blue Cross and Blue Shield of Montana
- How to access a specialist or behavioral health care provider or get hospital care
- What to do in an emergency or non-emergency
- How to get care after normal business hours

In most cases, you do not need a referral to see a specialist or behavioral health care provider. You also do not need a referral to visit a hospital. You can get care from an in-network or out-of-network provider, but you will typically pay less for non-emergency services if you use in-network providers.

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

How do I find a doctor or hospital? To find in-network doctors, hospitals, and other health care providers, use "Find Care" at [bcbsmt.com](https://www.bcbsmt.com). You can look up information such as name, address, telephone numbers, professional qualifications, specialty, medical school, residency completion, and board certification status.

What is a provider? 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. You can visit [bcbsmt.com/ppo](https://www.bcbsmt.com/ppo) to learn how to use primary care services covered under your benefits, including where to go for care. If you need more help, you can call Customer Service.

How do I reach my doctor after hours? Call the doctor's after-hours number. They will either fit you into their schedule or refer you to another doctor or clinic. In some cases, they may have you go to the hospital.

How do I get emergency care? To get emergency care when your injury or illness is serious or life threatening, call 911 or go to the nearest emergency room, even when you are traveling out of state or abroad.

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

How do I reach the prior authorization staff? You or your doctor's office can call the toll-free Customer Service number on your member ID card. For general health questions, call the 24/7 Nurseline.

Where can I find enrollment information? Refer to your Benefit Book for information about benefits coverage (including coordination of care), access to medical services, the complaint/appeal process, confidentiality of personal health information, and new medical technology. You can also log in to your Blue Access for MembersSM account or call Customer Service for assistance with your plan.

How does my health plan work? To understand how your health plan works and to take full advantage of your health insurance benefits, see the helpful tips at the "Making Your Health Insurance Work for You" link under the Member Services tab on **bcbsmt.com**. For example:

Blue Cross and Blue Shield of Montana regularly evaluates the use of new and existing medical technologies. This allows us to make decisions about what's covered. It also ensures that you have access to safe and effective care.

How do I use my member account? Your Blue Access for Members account helps you make the most of your plan benefits and coverage. You can review your health history, view your benefits, check on claim payments, use BCBSMT's online health tools, and more.

Health Management Programs Available to You

Blue Cross and Blue Shield of Montana 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 chronic illnesses

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 3 or call the Customer Service number on your member ID card.

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 | Members with an on-exchange plan* who are more than 6 months old | If you've opted in for email communication, you will get an annual email from BCBSMT. You can also call the Customer Service number on your member ID card. | The email you get from BCBSMT will remind you to talk to your doctor about screenings, immunizations and tests. Use this information to make an appointment. |
| Breast Cancer Screenings | Female members with an on-exchange plan* who are age 50 or over and have not had a breast cancer screening | | |
| Cervical Cancer Screenings | Female members with an on-exchange plan* who are age 21 or over and who have not had a cervical cancer screening within 3 years | | |
| Childhood Immunizations | Members with an on-exchange plan* who are parents of children who are 6 months old and older | | |
| Colorectal Cancer Screenings | Members with an on-exchange plan* who are age 45 or over and 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? | | |
| Home testing kit for colorectal cancer screening | Members with an on-exchange plan* who are age 50 or over and have not had a colon cancer screening | BCBSMT will mail you information related to home testing. | 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. |

| Physical Health Disease and Case Management Programs | Who Is This Program for? | How Can I Access the Program? | How Does This Program Work? |
|--|---|--|--|
| Condition Case Management — Diabetes (a whole mind and body approach to diabetes health care) | Members with diabetes | 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. | A clinician will refer you to community resources and help you to: <ul style="list-style-type: none"> • Coordinate care with providers • Learn more about disease, self-management and medication • Navigate the health care system |
| Condition Case Management — CAD (a whole mind and body approach to heart health care) | Members with coronary artery disease | | |
| Inpatient Readmission Prevention | Members at risk of being admitted to the hospital more than once for the same condition | | |
| Avoidable Emergency Room Visits | Members who have been to the ER 2 or more times during the previous 2 weeks | | |
| Comprehensive (Holistic) Case Management and Complex Case Management | Members with 2 or more chronic conditions or complex needs with a life-changing event | | |

| Pharmacy Program | Who Is This Program for? | How Can I Access the Program? | How Does This Program Work? |
|--|---|--|--|
| Pharmacists Adding Value & Expertise® Program | Members with an on-exchange plan* who are 18 years old or over who have been prescribed drugs to control: <ul style="list-style-type: none"> • Diabetes • Blood pressure • Cholesterol | You will get information from BCBSMT in the mail. | Your pharmacist will work with you. You will get tools to help you take your prescription drugs as prescribed by your doctor. |
| 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 | Members with one or more of the following: <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 • Members with multiple chronic conditions, including major depression, bipolar, schizophrenia | 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. | Case managers help you locate services and offer education, resources and support. They are available to discuss treatment options. |
| Intensive Case Management | Members with multiple behavioral health conditions with more complex needs | | 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. |
| Follow Up After Hospitalization | Members who have stayed overnight in the hospital for behavioral health needs | | BCBSMT will work with you to help coordinate your care after you leave the hospital. |

| Behavioral Health Programs | Who Is This Program for? | How Can I Access the Program? | How Does This Program Work? |
|---|---|--|---|
| Risk Identification & Outreach Program | Members with a behavioral health benefit and Prime Therapeutics pharmacy benefit who are at risk for specific health and substance-related conditions | 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 on alternative pain management therapies. |

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.

Prime Therapeutics LLC is a separate pharmacy benefit management company contracted by Blue Cross and Blue Shield of Montana (BCBSMT) to provide pharmacy benefit management and related other services. BCBSMT, as well as several independent Blue Cross and Blue Shield Plans, has an ownership interest in Prime Therapeutics.