

A new

freedom of choice

for the state where freedom

means everything.

Anthem HMO Blue
New England Choice





Anthem HMO Blue New England Choice

Choose your doctors and your hospitals all across New England.

Welcome to the year of choice.

Where you can choose the best hospitals and health care professionals across New Hampshire — and all across New England. Plus, you can choose the best way to lower your out-of-pocket expenses.

Anthem HMO Blue New England Choice has put the tools and the resources in your hands. So you and your family have the freedom to choose what's best for you — and your wallet.

Take control over your health care costs.

Giving you choices and simple ways to use them is what makes this plan so innovative. We know health insurance can be complicated. So, we worked hard to make our plan as straightforward and user friendly as possible.

You and your primary care doctor will make all of the decisions. Together, you'll decide if you need a specialist and who that specialist will be. You'll also have control over where the procedure will take place. And, more importantly, you'll be able to decide based upon your needs and your pocketbook. That's where the tiers come in.

What's a tiered program and why is ours so simple?

Tiers are groups of service providers with different cost structures.

Anthem HMO Blue New England Choice has two tiers and only two tiers for a very good reason. With all the choices that can be made, two simple cost structures are easier to manage — especially when other plans have more tiers and multiple cost structures.

Tiers are based on cost efficiencies and quality benchmarks. But, the most important thing to remember is that your greatest savings will be with doctors and facilities in Tier 1. The plan doesn't restrict you, however. You have the freedom to use doctors and facilities all across New England. So choosing what's best for you and your family is always in your hands.

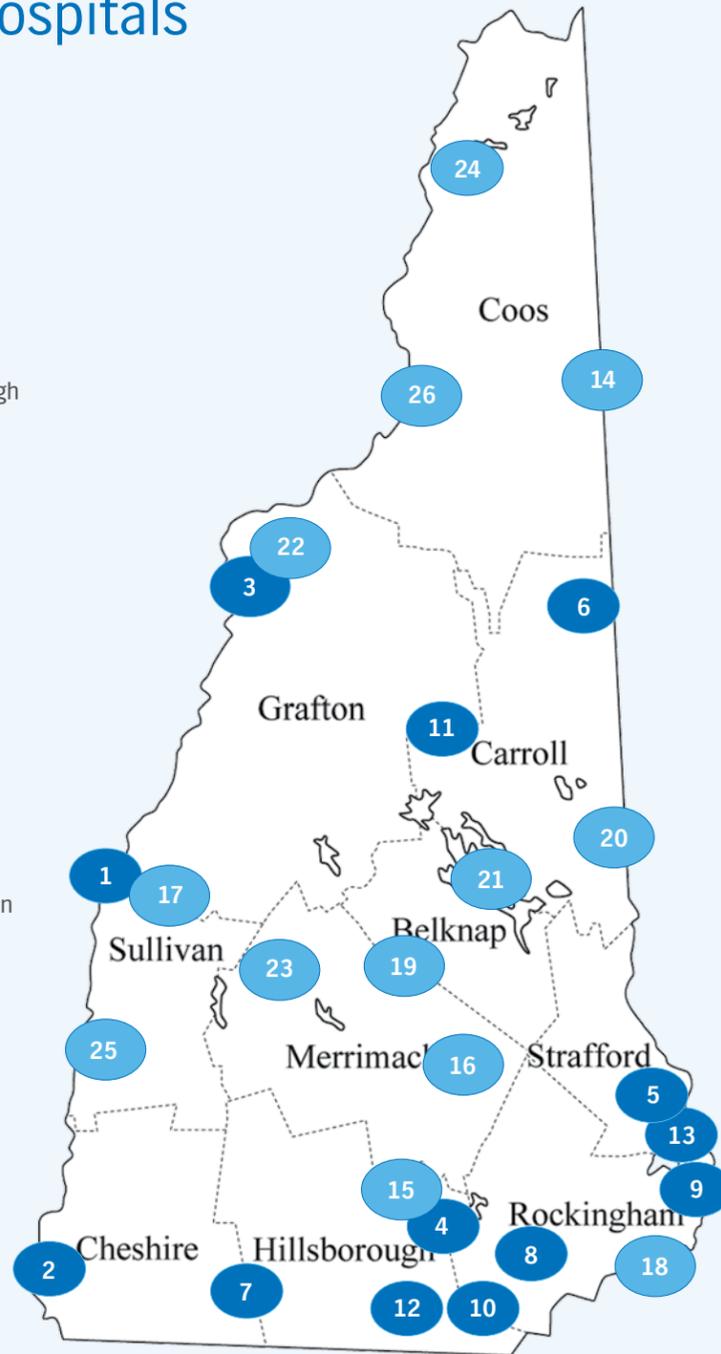
Tiered New Hampshire Hospitals

Tier 1

1. Alice Peck Day Memorial Hospital, Lebanon
2. Cheshire Medical Center, Keene
3. Cottage Hospital, Woodsville
4. Elliot Hospital, Manchester
5. Frisbie Memorial Hospital, Rochester
6. Memorial Hospital, North Conway
7. Monadnock Community Hospital, Peterborough
8. Parkland Medical Center, Derry
9. Portsmouth Regional Hospital, Portsmouth
10. Southern NH Medical Center, Nashua
11. Speare Memorial Hospital, Plymouth
12. St. Joseph's Hospital, Nashua
13. Wentworth-Douglass Hospital, Dover

Tier 2

14. Androscoggin Valley Hospital, Berlin
15. Catholic Medical Center, Manchester
16. Concord Hospital, Concord
17. Dartmouth-Hitchcock Medical Center, Lebanon
18. Exeter Hospital, Exeter
19. Franklin Regional Hospital, Franklin
20. Huggins Hospital, Wolfeboro
21. Lakes Region General Hospital, Laconia
22. Littleton Regional Hospital, Littleton
23. New London Hospital, New London
24. Upper CT Valley Hospital, Colebrook
25. Valley Regional Hospital, Claremont
26. Weeks Medical Center, Lancaster



For a full list of participating hospitals in New Hampshire, please visit the [Find A Doctor](#) tool on [anthem.com](#). For a list of Blue Cross and Blue Shield of Massachusetts tiered hospitals, please visit [bluecrossma.com](#).*

You may also call Customer Service using the number on the back of your ID card for assistance in selecting a doctor or hospital in any of the New England states.

*In Massachusetts, providers and hospitals will be tiered in accordance with Blue Cross and Blue Shield of Massachusetts HMO Blue New England Options tiered network plan. Within that plan, the Enhanced Benefits Tier and Standard Benefits Tier providers will take a cost share equal to the Anthem HMO Blue New England Choice Tier 1. In addition, their Basic Benefits Tier providers will take a cost share equal to the Anthem HMO Blue New England Choice Tier 2.

Two more ways to save.

Site of Service and SmartShopper put more money back in your pocket

Because health care services vary dramatically in costs, Anthem gives you two more ways to save money. Site of Service helps you save on outpatient surgery and lab tests when you choose a lower-cost lab or ambulatory surgery center (ASC). And with SmartShopper, you not only save on overall costs, but you may also be eligible to get cash back on common procedures or services such as MRIs and mammograms. You could be eligible for an incentive check of up to \$500, depending on the service.

Site of Service

Your doctor wants you to get a lab test: If you use one of the labs located on the [Find a Doctor](#) tool on [anthem.com](#), you pay \$0 for services. That means no deductible or coinsurance.

To find a lab near you, go to Anthem's [Find a Doctor](#) tool and follow the prompts.

Your doctor recommends a routine procedure like knee arthroscopy: If you use an ASC in New Hampshire for same-day surgery, you'll pay less for your care. You'll pay a one-time, low-cost \$125 copay for the covered service.*

For a full list of ASCs and to learn more about how you can save money with Anthem's Site of Service benefit option, visit [anthem.com/newenglandchoice](#).

SmartShopper

Your doctor wants you to have a test such as an MRI or physical therapy: Simply contact SmartShopper. A Health Cost Adviser will provide information about cost-effective locations in your area. Then, contact your doctor to schedule the service where you prefer.

If you choose to have your service completed at a location identified by Smart Shopper, you'll receive an incentive reward check once your claim is paid. For more information about SmartShopper and the incentive reward services available, go to [anthem.com/newenglandchoice](#).

*Additional services may be required at the ASC as part of your surgery or procedure and be subject to deductible and/or coinsurance. An example of such a service is pathology (the study and diagnosis of a disease) or lab work that is not sent to one of the labs found on Anthem's Find a Doctor tool.



Case study: Running into knee surgery

James has been running since high school track. So aches and pains have never been a stranger to him. But, after his knee got progressively worse over the past year, he went to his PCP, who referred him to an orthopedic specialist. The specialist ordered an MRI and confirmed that knee surgery is the best route to take. James has choices on where to get his care. With the Anthem HMO Blue New England Choice plan, his Tier 1 deductible is \$2,000 with no coinsurance* and his Tier 2 deductible is \$4,000 with 20% coinsurance. Below are the options James has, and the charges he would be responsible for paying.

James' charges for knee surgery:

Whichever tier James chooses, his initial orthopedic office visit has a **\$40 specialist copay**.

	ASC		Tier 1		Tier 2	
	Provider Charge**	James' Cost	Provider Charge**	James' Cost	Provider Charge**	James' Cost
MRI	\$800	\$800	\$2,171	\$2,000 (reached deductible)	\$2,779	\$2,779 (\$75 copay + \$2,704 deductible)
Surgery	\$3,500	\$125 copay with Site of Service	\$6,129	met deductible	\$7,515	\$1,296 (deductible) + \$1,244 (coinsurance)
Total costs to James†	\$965		\$2,040		\$5,359	

Because James called SmartShopper to find a lower cost provider for his MRI, he received a \$150 reward incentive in the mail that he plans to put towards a new pair of running shoes.

*Some plans do have a 20% coinsurance on Tier 1. Please check your plan details.

**SOURCE: nhhealthcost.nh.gov

† Total cost to James includes \$40 specialist copay



Whether James chooses to have his surgery at an ASC or a Tier 1 hospital, he would still save over \$3,000!

Frequently asked questions

How do the tiers work?

New Hampshire hospitals' and primary care providers' tier placement is based on the evaluation of cost efficiency balanced with nationally recognized quality benchmarks.

New England providers outside of New Hampshire will default to state tier criteria where applicable. If a New England state does not have a tiered network, the providers will default to Tier 1.

In Massachusetts, providers and hospitals will be tiered in accordance with Blue Cross and Blue Shield of Massachusetts HMO Blue New England Options tiered network plan. Within that plan, the Enhanced Benefits Tier and Standard Benefits Tier providers will take a cost share equal to the Anthem HMO Blue New England Choice Tier 1. In addition, their Basic Benefits Tier providers will take a cost share equal to the Anthem HMO Blue New England Choice Tier 2. For the most current directory of Blue Cross and Blue Shield of Massachusetts tiered providers and hospitals, please visit bluecrossma.com.

How do I know which tier my doctor or hospital falls into?

Visit the Find a Doctor tool on anthem.com for a full list of providers and their tiers in New Hampshire. For additional assistance in selecting a doctor or hospital in New Hampshire or in any of the New England states, please call Customer Service using the number on the back of your ID card.

What is the cost difference between Tier 1 and Tier 2 doctors and hospitals?

You will have the lowest costs and cost shares if you use Tier 1 doctors and hospitals and Site of Service locations for your lab and ASC services. The savings can range from hundreds of dollars to thousands, depending on the service. To see a sample of cost savings between the tiered hospitals, please refer to the case study on page 6 of this brochure or visit anthem.com/newenglandchoice.

Are specialists tiered as well?

No, specialists are not tiered. All specialists in New Hampshire take a Tier 1 specialty copayment. Please see your plan details for the exact amount.

What costs go toward my out-of-pocket maximum?

Your copay amounts, deductibles and coinsurance all go toward your out-of-pocket max. Please note, Tier 1 and Tier 2 costs accumulate to one out-of-pocket maximum.

Do I need to choose a PCP with my plan?

Yes, you must choose a PCP in one of the six New England states. In fact, each covered member on your plan can select a PCP in a different state if they so choose.

Is the coverage for emergency room services the same for providers across all tiers?

Yes. Because you may not be able to choose your hospital in emergency situations, the cost share for emergency room treatment is the same regardless of the hospital tier. If you are admitted inpatient through the emergency room, you will be responsible for the hospital's tiered cost share.

My doctor is referring me to a Tier 2 facility for care, but I want to use one in Tier 1. What should I do?

Talk to your doctor about your HMO Blue New England Choice plan and ask if there is an option in Tier 1. If you use a Tier 2 hospital or doctor, you can still save on lab and ASC services with Anthem's Site of Service option. In addition, you can also save money by using the SmartShopper program for certain medical and radiology procedures.

What if I'm on vacation and I need medical care?

If you need emergency care outside of New England, go to the nearest health care facility. As an Anthem Blue Cross and Blue Shield member, you are part of the BlueCard® program, which enables you to get emergency care while traveling. Simply call the number on the back of your ID card to help locate the nearest BlueCard providers.

More information is available on anthem.com/newenglandchoice





To learn more, log on to
[anthem.com/newenglandchoice](https://www.anthem.com/newenglandchoice)



Blue Cross and Blue Shield of Massachusetts is an independent licensee of the Blue Cross and Blue Shield Association, and a separate company from Anthem Blue Cross and Blue Shield.

The SmartShopper program is provided by Vitals SmartShopper, an independent company.

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