



SAVE MONEY WITH IN-NETWORK PROVIDERS and Avoid "BALANCE BILLING"



If you receive care from a provider that is outside the PPO network, you may have to pay more for your care or even the full cost. Providers outside the network may "balance bill" you, which means they may charge you an amount that is more than your health plan's fee schedule. Examples of out-of-network providers you may encounter include emergency room and hospital-based physicians. It is possible that a hospital is in the network, but a doctor or other person treating you there may be out of network.

Get the most from your health plan benefits by avoiding out-of-network providers. Use Provider Finder® from Blue Cross and Blue Shield of Texas (BCBSTX) when you need to find a doctor, hospital or other facility and keep your out-of-pocket costs lower.

Knowing how your plan works can help you save. Your benefits are based on your health plan's fee schedule. Doctors, hospitals, clinics and urgent care facilities (these are all called "providers") who contract independently with the PPO network have agreed to accept our negotiated rates as payment in full. When you receive care from a network provider, you will usually pay less out of pocket than at an out-of-network provider.

Before you go for medical care, make sure the doctor or hospital is part of the PPO network.

There are several ways to find a PPO network provider:

- Register or log in to Blue Access for MembersSM, our secure member website by logging on at <https://mybenefits.county.org>, select "**Get Connected,**" and click on the Blue Cross and Blue Shield link. Use the information on your BCBSTX ID Card to complete the process. Click the "**Doctors & Hospitals**" tab to conduct a personalized search based on your health plan and network.
- You can use Provider Finder from your phone or tablet by downloading the free BCBSTX mobile app. Just text* **BCBSTXAPP** to **33633**.

In an emergency, call 911 or go to the nearest emergency room.

Call the number on the back of your BCBSTX ID card if you have a question about your benefits or want help using Provider Finder.

*Message and data rates may apply. Terms, conditions and privacy policy can be found at cbstx.com/mobile/text-messaging.