BlueCross BlueShield of Texas

Understanding Your HMO

Blue Advantage HMO℠

A Health Maintenance Organization (HMO) is a type of health plan designed to be easy to understand, easy to use, and easy on your wallet.

What Makes Blue Advantage HMO a Good Choice?

- **It's Personal.** Our plans are designed to give you personalized care. You'll choose a Primary Care Physician (PCP) to take care of you when you're sick or guide you if you need more care. Whether you're maintaining your wellness or managing a medical condition, you'll always have someone in your corner making sure you get the care you need.
- **It's Coordinated.** Blue Advantage HMO is designed to help you stay healthy. Having a PCP means you have one doctor to coordinate all your care. This helps you manage your medical costs and keep your health on track.
- **It's Affordable.** Control your medical costs through preventive health care services that can help you avoid more serious and costly medical conditions. With Blue Advantage HMO, you'll also have predictable costs. Most of your expenses are simply your monthly premium, office copays and a set deductible for the year.

Care that's personal, coordinated and affordable. That's Care. Simplified.

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Your Health Plan is PCP-Powered

Think of your PCP as your personal care physician. Health care works best when your doctor has a view of your whole health. Because they know your health history, your PCP can help make sure you get the right care at the right time and at the right place.

Your PCP Belongs to a Provider Network

Blue Advantage HMO has a select group of doctors, hospitals and other health care providers you can see when you need care. This is called your provider network. If you need special care, your PCP can help you find in-network specialists. This is important because, except for emergencies, medical expenses are only covered when you stay in-network.

Referrals

When you need to see a specialist, like a heart doctor or cancer expert, or if you need hospital care, your PCP will give you a referral. A referral tells us that you and your PCP have talked about the visit, treatment or hospital stay and that you're going to the right place for care. Without a referral, you won't have benefits for specialist care, so make sure to talk with your PCP before you see a specialist.

Use Provider Finder® to find in-network doctors, hospitals and other providers. Just go to **bcbstx.com**, then click **Find Care**.

The ER Is Only for Emergencies

If your illness or injury is serious or life-threatening, call 911 or go to the nearest emergency room. You don't need to stay in-network or get a referral for true emergencies — just connect with your PCP's office as soon as possible.