

Welcome to a more secure future

# Your quick start guide





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# Get help when you need it

## Customer service

800-800-4298

[healthadvantage-hmo.com/support](http://healthadvantage-hmo.com/support)

Health Advantage

P.O. Box 8069

Little Rock, AR 72203-8069

## Visit your nearest ArkansasBlue welcome center

[healthadvantage-hmo.com/support/office-locations](http://healthadvantage-hmo.com/support/office-locations)

## Find us online:

### Website

[healthadvantage-hmo.com](http://healthadvantage-hmo.com)



### Facebook

[facebook.com/ArkansasBlueCross](https://facebook.com/ArkansasBlueCross)

### Twitter

[twitter.com/arkbluecross](https://twitter.com/arkbluecross)

### Instagram

[instagram.com/arkansasbluecross](https://instagram.com/arkansasbluecross)



# Call, email or visit



# Access your plan

## Manage your plan with Blueprint Portal

Blueprint Portal is an online, self-service center that gives you 24/7 access to your health plan information.

### With Blueprint Portal, you can:

- Find a doctor or hospital
- Estimate your treatment costs
- View what is covered on your plan
- Check your deductible
- Real-time claims status
- View your personal health record
- Order replacement member ID cards
- Review a recent doctor visit



## How to Register for Blueprint Portal

You'll need your member ID number from your welcome letter or member ID card. Go to [blueprintportal.com](https://blueprintportal.com). Select "Register" to get started.

OR download and register through our mobile app available on



# ID card and coverage start date

 <b>Health Advantage</b> <small>An Independent Licensee of the Blue Cross and Blue Shield Association</small>		<b>METALLIC True BLUE PPO</b>	
Member Name: <b>JOHN L DOE</b>		Member DOB: <b>10/04/1975</b>	
<b>1</b>	Member ID: <b>ZZZ123456789</b>	<b>5</b>	Group #: <b>GG987654321</b>
<b>2</b>	RxBIN: <b>123456</b> RxPCN: <b>ADV</b> RxGRP: <b>RX0000</b>	<b>6</b>	Deductible: <b>\$500</b>
<b>3</b>	Rx Copay: <b>\$10/35/70/500+20%</b>	<b>7</b>	CoPay: <b>\$20 PCP</b>
<b>4</b>	RxDED: <b>NONE</b>	<b>8</b>	Coins: <b>20%</b>
		<b>9</b>	<b>Silver</b>
		<b>10</b>	

- 1. Member ID number** – Helps us identify who you are, the type of plan you have and how your claims are paid
- 2. Rx categories** – Used by the pharmacy to determine what’s covered, apply your discount and file your claims
- 3. Rx copay** – How much you pay for your prescriptions depending on their type
- 4. Rx deductible** – The amount you pay for prescriptions before your health insurance begins to pay
- 5. Group number** – Used to check your plan’s benefits
- 6. Deductible** – The amount you pay for healthcare services before your health insurance begins to pay
- 7. Copay** – How much you pay for a doctor visit, depending on the type
- 8. Coinsurance** – How much of your medical bill you must pay after meeting your deductible
- 9. Type of plan** – Lets you know what kind of coverage you have
- 10. Suitcase** – Represents access to national BlueCard® network (see pg. 8 for more information)

Your card may look slightly different or have different information based on the health plan you have.

## Your member ID card is your ticket to healthcare

You will receive your member ID card after enrollment. You'll want to carry it with you when seeking care so your healthcare provider can see what type of insurance coverage you have.

You'll need your member ID card anytime you visit a:



## Coverage start date

The coverage start date is the day you can begin using your insurance to see doctors and get prescriptions filled. Your plan will not cover any medical or pharmacy costs until the coverage start date. You can find your coverage start date by logging into your Blueprint Portal account and looking at the top right of the page. (For more information about signing up for a Blueprint Portal account, see page 5.)



**Find a digital copy of your ID card on:**

**Blueprint Portal**  
[blueprintportal.com](http://blueprintportal.com)

**Download the app**

Available on the  

# Find care and check costs quickly



## Access to the largest network in the state




Doctors and hospitals on our healthcare provider list – or in-network providers – have a special arrangement with Health Advantage. Whether you know exactly which doctor you want to see, or need a little help choosing one, you can search our network for quality care. **You pay less when you use in-network providers.**

## Find care

- Visit [healthadvantage-hmo.com/findcare](https://healthadvantage-hmo.com/findcare).
- Enter your member ID number OR select your network to start search.
- Follow the search instructions to find your care. Search by doctor, hospital, procedure or condition.

## Need to find a doctor or hospital outside of Arkansas?

If you have a suitcase on your member ID card (see page 6 for example), you can find care outside of Arkansas:

- Visit [provider.bcbs.com](https://provider.bcbs.com)
- Choose your network based on the suitcase on your member ID card
  - BLUECARD PPO/EPO 
  - BLUECARD PPO BASIC 
  - BLUECARD TRADITIONAL 

**OR**

- Call 800-810-BLUE (2583)







## Check costs

- Log into Blueprint Portal, [blueprintportal.com](https://blueprintportal.com)
- Search by entering a ZIP code and a treatment or service in the “Find Care & Costs” tool
- Estimated costs are shown for each provider



## Find a pharmacy and check Rx costs

The Pharmacy Center on Blueprint Portal, [blueprintportal.com](https://blueprintportal.com), allows you to:

- Find a pharmacy
- Find the lowest price for your prescriptions
- Review your drug list
- Email a pharmacist

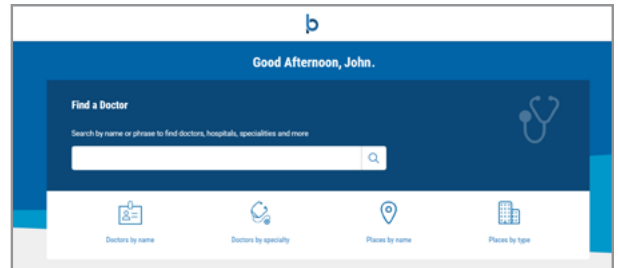
# Choose your primary care provider

Finding the right family doctor is an important part of your health journey. A family doctor (also called a primary care provider, or PCP) knows you and your medical history. And, because you know your PCP, you'll be more likely to schedule regular appointments and ask questions about your health. Your PCP should be who you see when you're not feeling well, but also who you see for regular visits like your annual wellness exam.

## Why do you need a family doctor?

A primary care provider will:

- Learn your health and lifestyle history
- Help you get medical screenings to detect illnesses early
- Prescribe medications
- Refer you to specialists when needed



You can choose a PCP through your Blueprint Portal account, [blueprintportal.com](https://blueprintportal.com).

## Annual wellness exam

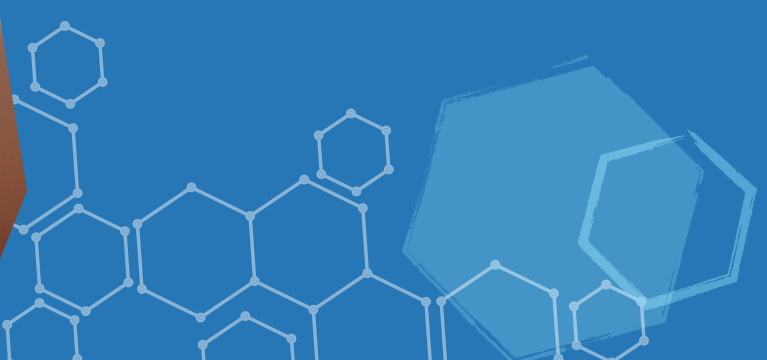
Your plan includes a FREE annual wellness exam. Getting this exam each year will:

- Help you track your medical history
- Help your doctor improve your quality of care



## appointment?

No problem! You can call us at 800-800-4298 between 8 a.m. and 5 p.m. CST, Monday through Friday, to speak with a caring professional who can help you find quality medical care near you.



# When to make an appointment

## When you're healthy

Seeing doctors when you're healthy allows them to get to know you and watch for any health issues before they have a chance to become more serious. Once you've found a PCP, you can schedule your FREE annual wellness exam right away.

## When you're sick

If you're sick and need medical care, call your PCP right away to schedule an appointment. Catching any problems early on can help you make a full recovery faster. Your doctor knows your health history and how best to treat you; plus, it's less expensive than going to the emergency room.

## When to visit the emergency room

- Suspected heart attack
- Stroke
- Poisoning
- Serious burns
- Severe shortness of breath
- Choking
- Broken bones
- Anything that could cause long-term damage



**Important:** Covered services for life-threatening emergencies will be paid whether it's in network or not, but routine or non-emergency services provided in the ER will not be covered.

## Virtual health



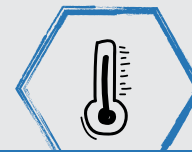
Now you can get care anytime, anywhere. Virtual health lets you connect 24/7 with a doctor on your smartphone or computer for healthcare such as:



A bad cold



Stomach trouble



A child with a high fever

Virtual health has you covered with board-certified physicians (including pediatricians). Register today at [myvirtualhealth.com](https://myvirtualhealth.com), so when you need care, it's there.

# Get help managing your health

## Health Risk Assessment (HRA)

Would you like a simple, easy way to keep up with your medical history? We offer free online HRAs that can help you:

- Understand your current health
- Spot your health trends
- Track your health risks

You can access your HRA by logging into your Blueprint Portal account, [blueprintportal.com](https://blueprintportal.com).

## Case management

Work with a case manager to:

- Maximize the benefits available under your plan
- Learn how to self-manage aspects of your care as deemed appropriate by your physician
- Understand your benefits and deal with the complexities of the healthcare system
- Identify lower cost alternatives to high-cost treatments

Learn more by visiting [healthadvantage-hmo.com/casemanagement](https://healthadvantage-hmo.com/casemanagement) or calling 800-800-4298.



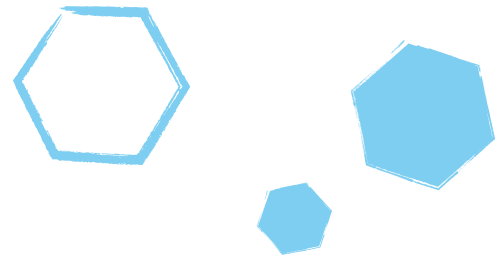
# More resources

## Sign up for mobile messaging

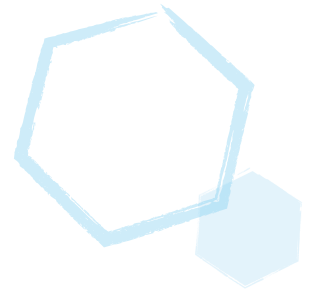
Receive text alerts through a secure messaging platform that sends personalized notifications to your smartphone. Get connected by calling 855-939-5425 or enrolling through [blueprintportal.com](https://blueprintportal.com).

## Download the Blueprint Portal app

Access your health plan information no matter where you are with the Blueprint Portal app.



# Understanding health insurance costs



## Health insurance costs can be confusing. Here's a breakdown:

Each month, you pay a **premium**. Like a monthly car insurance bill, it is the same amount each month and you must pay it to keep your health insurance plan.



**Deductible** is the amount you pay for healthcare services before your health insurance begins to pay.



**Copays** are what you pay at the doctor or pharmacy. They do not count against your deductible.



**Coinsurance** is your share of costs, usually after you've met your deductible. For example, if your plan pays 80% for a service, you would pay 20% in coinsurance.



**Out-of-pocket max** is the most you'll spend for medical care during the year. This does not include your premium, just out-of-pocket costs.

Learn more about how health insurance works at [healthadvantage-hmo.com/members](https://healthadvantage-hmo.com/members)

# How to pay your premium bill



## Online

Make a payment with a check, credit or debit card at [healthadvantage-hmo.com/myblueprint](https://healthadvantage-hmo.com/myblueprint) or through our secure member website, Blueprint Portal, at [blueprintportal.com](https://blueprintportal.com).

## You'll need

Member ID, ZIP code and either bank account information, credit or debit card



## Autopay

Sign up for free, monthly automatic payments with a check, credit or debit card. Learn more at [healthadvantage-hmo.com/payment-options](https://healthadvantage-hmo.com/payment-options).

## You'll need

My Blueprint sign-in information and either bank account information, credit or debit card



## Mobile app

Download the Arkansas Blue Cross app and use the app to pay with a check, credit or debit card.

## You'll need

Member ID, ZIP code and either bank account information, credit or debit card



## Phone

**800-354-9904**

## You'll need

Member ID, ZIP code and either bank account information, credit or debit card



## In person

Your nearest ArkansasBlue Welcome Center:  
[arkansasbluecross.com/support/office-locations](https://arkansasbluecross.com/support/office-locations)

## You'll need

Member ID or invoice number, credit or debit card, money order, cashier's check or check, cash



## Mail

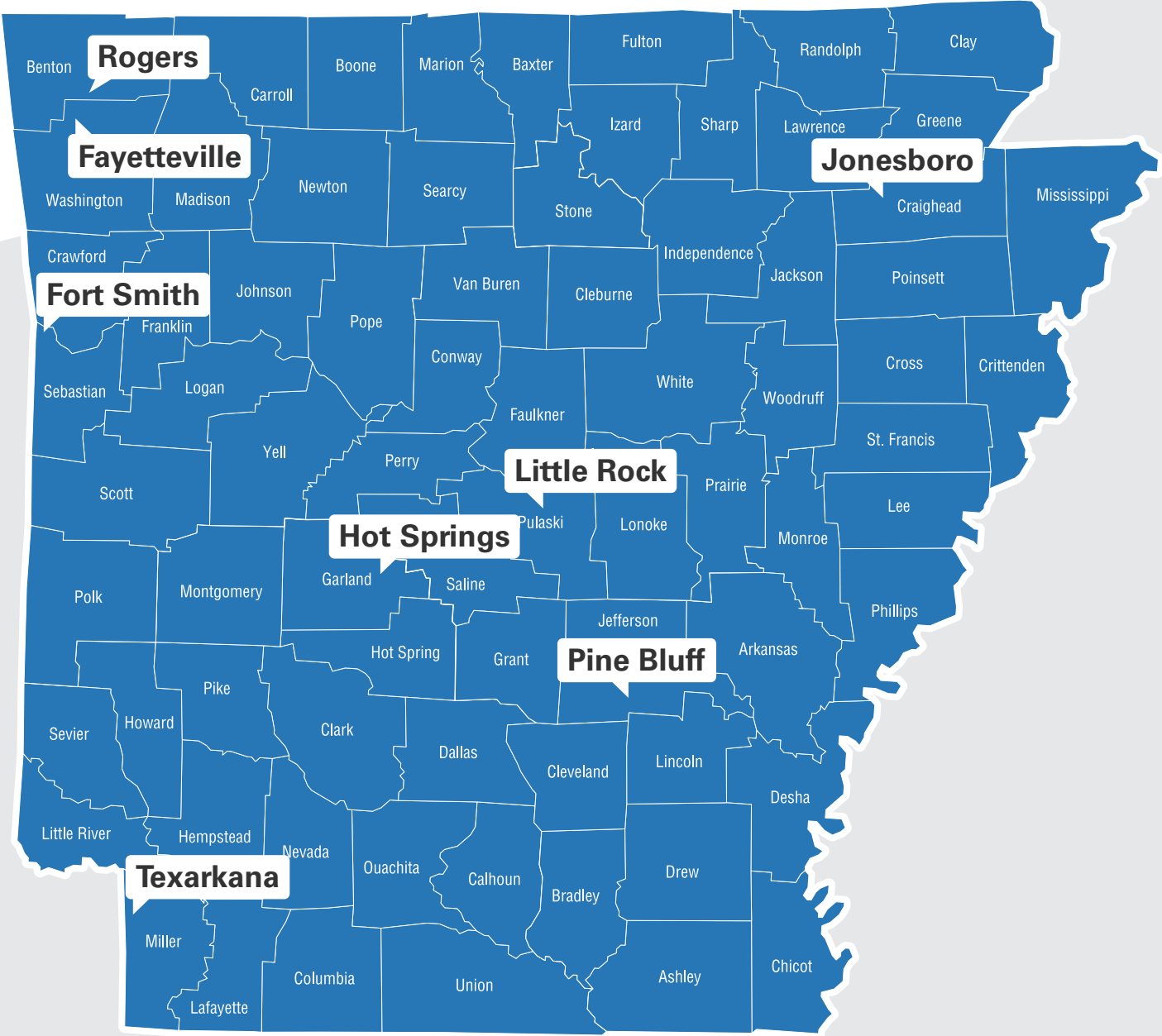
HMO PARTNERS Inc.  
P.O. Box 83178  
Chicago, IL 60691-0178

## You'll need

Mail check or money order with your member ID or invoice number

# ArkansasBlue welcome center locations

Where you can receive friendly customer service, shop for plans and pay your bill.



Find your nearest welcome center at [arkbluecross.com/locations](http://arkbluecross.com/locations)