Your quick start guide

Health Advantage

An Independent Licensee of the Blue Cross and Blue Shield Association

blueprint

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Understand 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.

+

Copay
is a fixed amount you pay for a covered service.

+

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 arkbluecross.com/healthbasics.

Find care and check costs quickly

Access to the most comprehensive network

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**
- Enter your member ID number OR select your network to start search
- Follow the search instructions to find care – search by doctor, hospital, procedure or condition

Check costs

- Sign in to Blueprint Portal at **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**, allows you to:

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

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.
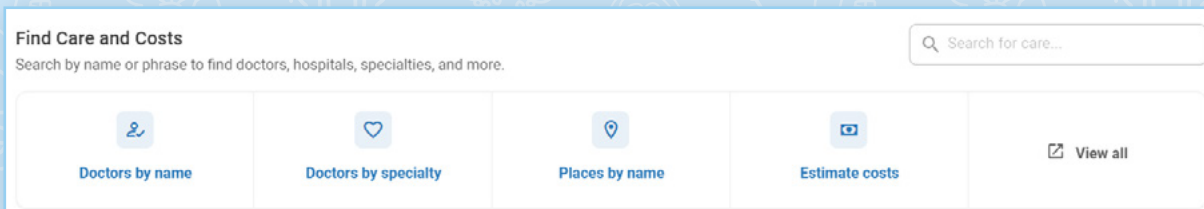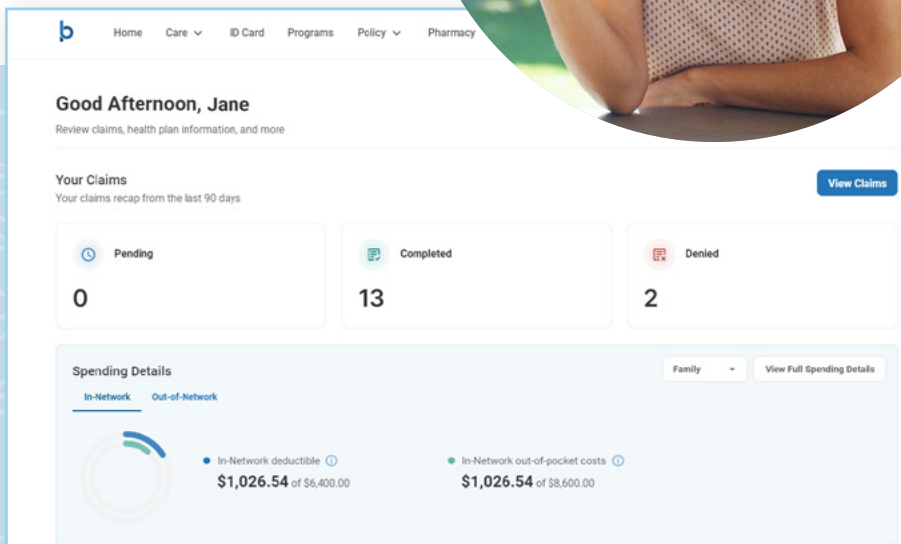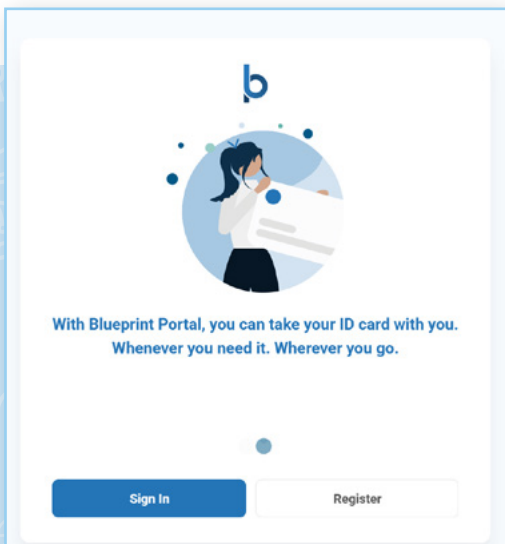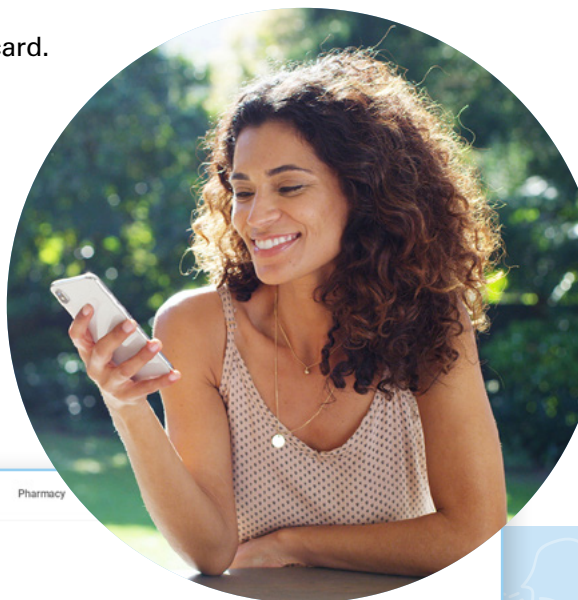
With Blueprint Portal, you can:

- Find a doctor or hospital
- Estimate your treatment costs
- View what is covered on your plan
- Check your deductible

- Review claims status and history
- 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**. Select "Register" to get started.

Download the mobile app and carry your health plan wherever you go.

GET IT ON Google Play
Download on the App Store

With Blueprint Portal, you can take your ID card with you. Whenever you need it. Wherever you go.

Sign In | Register

b Home | Care ⌄ | ID Card | Programs | Policy ⌄ | Pharmacy

Good Afternoon, Jane
Review claims, health plan information, and more

Your Claims
Your claims recap from the last 90 days

View Claims

Pending	Completed	Denied
0	13	2

Spending Details

Family ▾ | View Full Spending Details

In-Network | Out-of-Network

● In-Network deductible ⓘ
$1,026.54 of $6,400.00

● In-Network out-of-pocket costs ⓘ
$1,026.54 of $8,600.00

Find Care and Costs
Search by name or phrase to find doctors, hospitals, specialties, and more.

🔍 Search for care...

Doctors by name | Doctors by specialty | Places by name | Estimate costs | ↗ View all

Member ID card

Your member ID card is your ticket to healthcare

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

Health Advantage
An Independent Licensee of the Blue Cross and Blue Shield Association

Member Name:
JOHN L DOE

1 Member ID:
ZZZ123456789

2 Group No. **GG987654321**

3 RxBIN: **123456**
RxPCN: **ADV**
RxGRP: **RX0000**

PCP/PHONE #
JOHN A SMITH
(501) 555-1234

4 CoPay: **$20/35**

5 Coins: **20%**

6 Rx Copay: **$12/35/55/100%**

7 Deductible: **$500**

8 **Open Access POS**

1. **Member ID number** – Helps us identify who you are, the type of plan you have and how your claims are paid.

2. **Group number** – Used to check your plan's benefits.

3. **Rx categories** – Used by the pharmacy to determine what's covered, apply your discount and file your claims.

4. **Copay** – How much you pay for a doctor visit, depending on the type.

5. **Coinsurance** – How much of your medical bill you must pay after meeting your deductible.

6. **Rx copay** – How much you pay for your prescriptions depending on their type.

7. **Deductible** – The amount you pay for healthcare services before your health insurance begins to pay.

8. **Type of plan** – Lets you know what kind of coverage you have.

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

ID card and coverage start date

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

Doctor	Pharmacy	Hospital	Other healthcare services

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 signing in to your Blueprint Portal account and clicking the profile icon at the top right.

Find a digital copy of your ID card on:

Blueprint Portal **blueprintportal.com**

Blueprint Portal app

GET IT ON
Google Play

Download on the
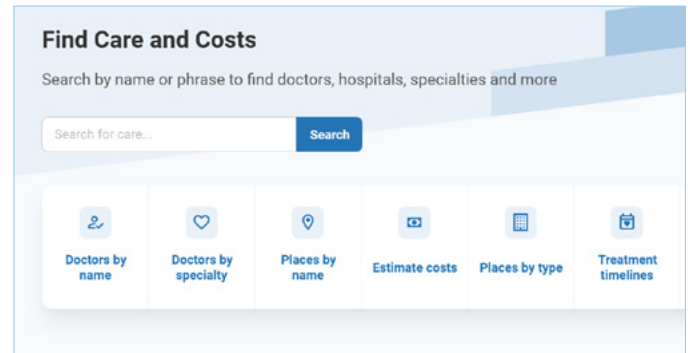App Store

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 PCP 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 Blueprint Portal at **blueprintportal.com** or on the mobile app.

Find Care and Costs

Search by name or phrase to find doctors, hospitals, specialties and more

Search for care...   Search

Doctors by name   Doctors by specialty   Places by name   Estimate costs   Places by type   Treatment timelines

Do you need help choosing a doctor or making an appointment?

No problem! You can call us at **800-843-1329** 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 annual wellness visit 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

With Virtual Health, the doctor is always on-call. Connect with experienced board-certified physicians, pediatricians, psychiatrists and licensed therapists from your smart device or computer. Virtual Health gives you peace-of-mind around the clock and lets you connect 24/7 with a doctor for healthcare such as:

A bad cold

Stomach trouble

A child with a high fever

Virtual Health has you covered from the comfort of home. Register today at **myvirtualhealth.com**, so when you need care, it's there.

Get help managing your health

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** or calling **800-225-1891**.

Chronic condition management

If you have any of these conditions, a registered nurse can answer your questions, discuss your care with your doctor (with your permission), and help you find support groups and ways to save money on medications.

- Asthma

- Cardiovascular health

- Chronic obstructive pulmonary disease (COPD)

- Congestive heart failure (CHF)

- Diabetes management

- Renal disease

Learn more by calling **800-225-1891**.

Might be helpful for you

You are eligible for a variety of health programs in addition to your health plan benefits. These programs are designed to help you manage your health in a way that is easy and convenient for you.

Learn more about what programs might be helpful for you by visiting **healthadvantage-hmo.com/healthprograms**.

These programs are available to eligible small and large fully insured group members of Health Advantage, licensee of the Blue Cross Blue Shield Association. Members with an active medical plan should be able to sign in or register for Blueprint Portal at **blueprintportal.com** to gain access to programs listed in this quick start guide.

More resources

Go digital

You can manage your healthcare by signing up for text and email alerts. Enjoy access to important reminders and discover new health plan benefits. Follow the steps below to enroll:

1. Download the Blueprint Portal app or sign in to your account.

2. Tap your profile icon at the top right.

3. Select "Settings" then "Notification Preferences".

4. Toggle on the email and text notifications to begin receiving alerts.

5. Message and data rates may apply.

Download the Blueprint Portal app

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

GET IT ON
Google Play

Download on the
App Store

Get help when you need it

Thank you for choosing Health Advantage. We are committed to supporting your health and well-being. If you have any questions or need assistance, please do not hesitate to reach out.
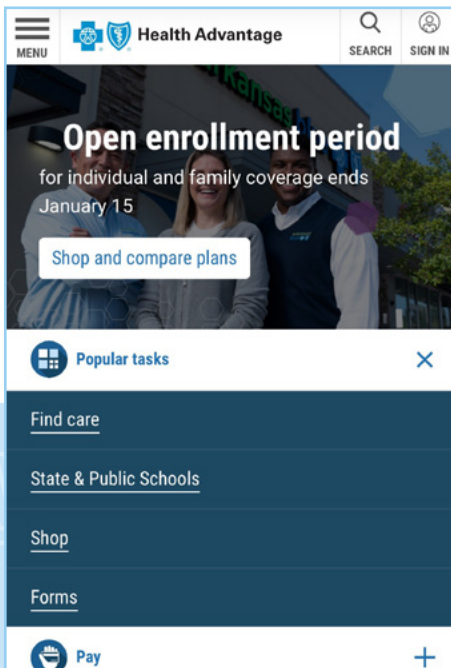
Customer service

800-843-1329

healthadvantage-hmo.com/contact

Find us online

Website

healthadvantage-hmo.com

Facebook

facebook.com/arkansasbluecross

Instagram

instagram.com/arkansasbluecross

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