

## **The Illinois Bankers Group Insurance Trust – Blue Choice Options (BCO) FAQs**

1. What is the Blue Choice Options network product?
  - a. Blue Choice Options (BCO) is a three-tiered network product that contains two networks. BCO uses the Blue Choice Options network as the top tier, the broad PPO network as the second tier and out-of-network (OON) as the third tier.
2. Where are the providers located?
  - a. BCO providers are located statewide.
3. How does BCO provide value to members and clients?
  - a. BCO provides members and clients with a lower cost alternative to the BCBSIL broad PPO while providing the same benefits as the broad PPO. BCO uses benefit differentials to steer members toward more cost-effective care while still offering them access to the broad PPO. Members receive the highest level of benefits when they visit providers in the Blue Choice Options network (tier 1). They can access the broad PPO network (tier 2), but at a lower benefit level, and they pay substantially more when they visit OON providers (tier 3).
4. How do members find providers in the Blue Choice Options (tier 1) and the broad PPO (tier 2) networks?
  - a. Members can find providers using the Provider Finder. Blue Choice Options member searches will default to tier 1 providers. Users can use the filter along the left-hand side of the screen to expand the search to include both tier 1 and tier 2 providers.
5. When will my BAM account automatically reflect the BCO network?
  - a. After 1/1/25.
6. How can I search for tier 1 BCO doctors and hospitals prior to 1/1/25?
  - a. Go to [bcbsil.com](http://bcbsil.com)
  - b. In the top left corner of the tool bar, select “Find Care”
  - c. Select “Find a Doctor or Hospital”
  - d. Scroll down the page to Basic Guest Search and select “Search for Doctors as a Guest”
  - e. Input the city or zip code you would like to search for and hit continue
  - f. Select “Employer Plans”
  - g. Select Illinois and hit “Select State”
  - h. Select PPO
  - i. Select “Blue Choice Options [BCO],” scroll down and hit “Search Selected Plan for Doctors”
7. How do the tiers work?
  - a. Tier 1 — if the member elects to use a provider in the Blue Choice Options network (a smaller, select network), then they pay the least out-of-pocket expenses compared to tiers 2 and 3.
  - b. Tier 2 — the member pays additional out-of-pocket costs by choosing a participating provider in the larger Broad PPO network of providers.
  - c. Tier 3 — the member pays the highest out-of-pocket cost by selecting an out-of-network provider.

8. What benefits will a member receive if he or she is out-of-state?
  - a. If the member receives care out-of-state through Blue Card, claims will be adjudicated at the tier 1 benefit level.
    - i. Example: subscriber or member is on vacation in Florida and sees a Blue Card PPO physician for a medical condition. The claim is paid at the tier 1 benefit level using the standard reimbursement rate provided by the out of state BCBS plan.
    - ii. Example: subscriber's dependent attends college in Ann Arbor, Michigan. The dependent sees a Blue Card PPO physician for a medical condition. The claim is paid at the tier 1 benefit level using the standard reimbursement rate provided by the out of state BCBS plan.
  - b. If a member receives care out of state by a provider that is OON, then claims would apply to tier 3 (OON).
  - c. Caveat for border states – if a member visits a provider in a border state that has a contract with BCBSIL and the claim is submitted to BCBSIL, that claim will be applied to tier 2. If a member visits a provider in a border state that has a contract with BCBSIL and the claim is submitted to BCBS of the border state, that claim will be applied to tier 1 under Blue Card.
    - i. Example: employer's office is located in Chicago. The subscriber and members live in Indiana. The subscriber's physician is located in Indiana and has a PPO contract with BCBSIL. The provider submits the claims to BCBSIL and the claims are paid according to the IL PPO contract rate at the tier 2 benefit level.
    - ii. Example: employer's office is located in Chicago. The subscriber and members live in Indiana. The subscriber's physician is located in Indiana and has a PPO contract with BCBSIL. The provider submits the claims to BCBSIN and the claims are paid according to Blue Card rules at the tier 1 benefit level.
9. How do claims accumulate between tiers 1 and 2?
  - a. Tiers 1 and 2 feed each other.
    - i. Example: if you have a \$100 claim at a tier 1, BCO provider, then that claim will accumulate towards the tier 1 and tier 2 deductible/OPX; if you have a \$100 claim at a tier 2, PPO provider, then that claim will accumulate towards the tier 1 and tier 2 deductible/OPX. This is another way to drive members towards tier 1 providers, because the tier 1 deductible/OPX will likely be filled quicker than tier 2—meaning benefits will start sooner with tier 1 providers, or the OPX will be met sooner for tier 1 providers.