



Freedom Blue PPO Network Sharing



How It Works

As a Medicare Advantage Preferred Provider Organization (PPO), Highmark's Freedom Blue PPO provides access to a national network of participating providers.

That's because Blue Plans across the country share their Medicare Advantage PPO Networks, so Highmark Freedom Blue PPO members have the same coverage throughout the U.S. regardless of where they live.

Freedom Blue PPO members may see any Blue Cross and/or Blue Shield Medicare Advantage PPO contracted doctor or hospital in the United States and receive covered services at the higher, in-network level of reimbursement.

Freedom Blue PPO members also may choose to see providers outside of our shared Medicare Advantage network. However, if a member chooses to go to a non-participating provider when a participating Blue Cross and/or Blue Shield Medicare Advantage PPO contracted provider is available in that location, covered services will be reimbursed at the lower, out-of-network level.

Areas Without Blue Cross and/or Blue Shield Medicare Advantage PPO Providers

If a Freedom Blue PPO member lives or travels in a location where there are no participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers, they can go to any Medicare-eligible provider and receive covered services at the higher, in-network level of reimbursement.

Members should confirm that the provider is Medicare-eligible before receiving services. Highmark will not pay for any service received from a provider who has opted out of the Medicare program.

Please note: Emergency and urgently needed care is always reimbursed at the higher, in-network level, regardless of where the care is received.

How Covered Services Are Reimbursed

If a member seeks care in a county...

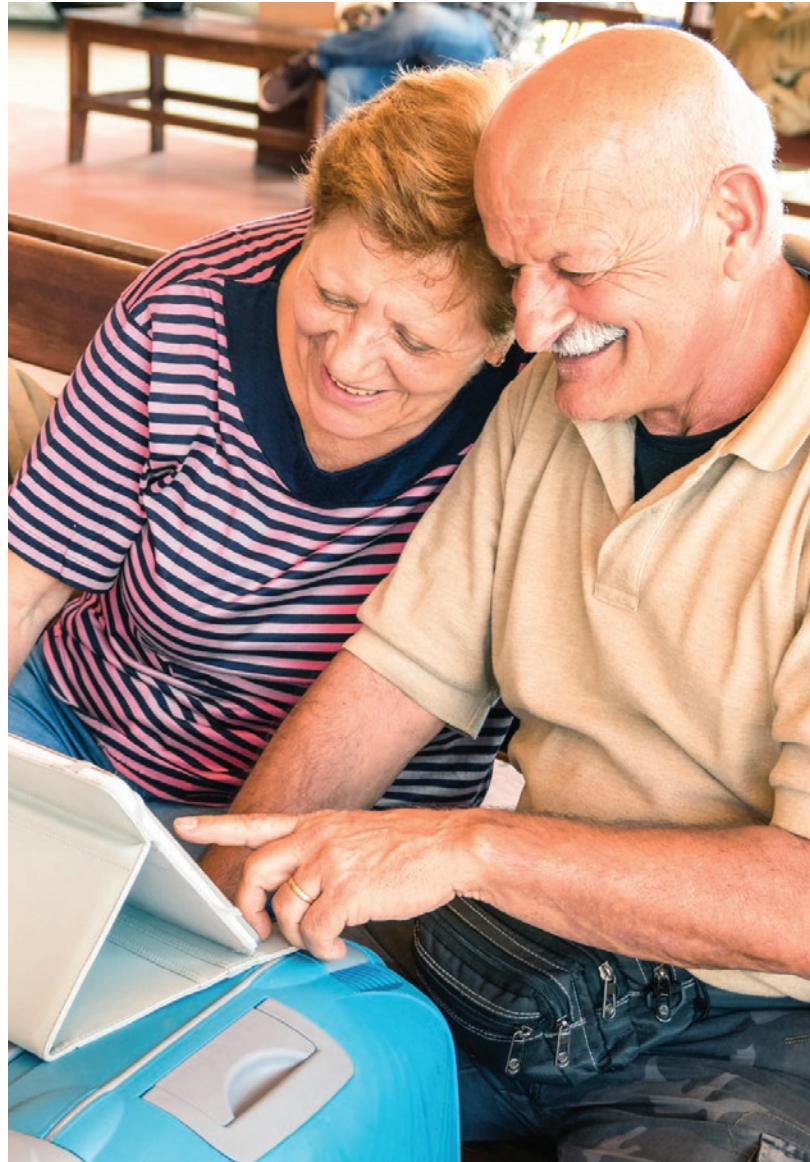
	In-Network Doctors/Hospitals	Non-Network Doctors/Hospitals
<i>With a participating Medicare Advantage PPO Network</i>	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)	Out-of-Network cost sharing after member pays an annual deductible (Out-of-Network Claim)
<i>Without a participating Medicare Advantage PPO Network</i>	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)	Full coverage after member pays a small copayment or coinsurance (In-Network Claim)

Find a Network Sharing Provider Online

Members can find providers online through the member website by following these instructions:

1. Go to provdir.highmarkblueshield.com.
2. Select the appropriate provider type to search:
 - Doctors & Medical Professionals
 - Hospitals & Facilities
 - Diagnostic & Imaging Centers
 - Medical Supply & Services
 - Urgent Care Center & Retail Clinic
3. Enter the search criteria for location (address, city+state, county+state or zip) and distance (miles)
4. Choose how to search the network using either:
 - Member ID
 - Plan Name
5. Under **Member ID**, enter the first 3 letters of the member ID
6. Under **Select a Plan**, select **Freedom Blue PPO**
Please note: If you know specific information about the provider you are looking for, such as name, specialty or type, you may enter this where prompted, but it is not required.
7. Click **Submit** to find all participating Freedom Blue PPO providers.

Members also can call Freedom Blue PPO Customer Service for assistance with finding a participating provider in their location. Please refer to the number on the back of the member ID card.



How Claims Are Processed

A suitcase symbol with a Medicare Advantage designation will appear on your ID card. Medicare-eligible members, simply present your ID card when you receive care, and the provider submits the claim

to the local Blue Plan. The local plan partners with Highmark to coordinate your benefits and ensure prompt and accurate claims payment.

Medicare Network Sharing

<i>In-Network</i>	Contracted providers or non-contracted providers in an area without a Shared Medicare Advantage Network
<i>Out-of-Network</i>	Non-contracted providers

Please note: Emergency and urgently needed care is always reimbursed at the higher, in-network level, regardless of where the care is received.

In-Network Claim Processing: Example 1

Participating Blue Cross and/or Blue Shield Medicare Advantage PPO provider's charge for eligible services	\$150
Negotiated local Blue Cross and/or Blue Shield Plan contracted rate	\$130
Member pays 0%* of negotiated local Blue Cross and/or Blue Shield Plan contracted rate	\$0
Freedom Blue PPO pays remaining amount up to negotiated local Blue Cross and/or Blue Shield Plan contracted rate	\$130

* A member may pay more depending on the specific plan's network cost-sharing benefit design.

For covered services that require a member to pay coinsurance, the coinsurance amount will be based on either:

- The Medicare allowable amount for the covered services, or
- The amount Freedom Blue PPO or the local Blue Cross and/or Blue Shield Medicare Advantage Plan negotiated with the provider. This amount may be different than the Medicare allowable amount.

The following examples illustrate how non-network claims are processed.

The member's responsibility for the cost of care received depends on whether or not the non-network provider accepts the Medicare-approved amount as payment in full.

A provider who does not accept the Medicare-approved amount, or assignment, is permitted to receive up to 115 percent of the Medicare-approved amount (called the "limiting charge"). The difference between what Freedom Blue PPO pays and the amount that provider is eligible to receive as the limiting charge may be billed to the member. (This is referred to as balance billing.)

Out-of-Network Claim Processing: Example 1

Provider accepts the Medicare-approved amount. Member has not met their plan design's \$250 calendar year deductible.

Out-of-Network provider's charge for eligible service	\$150
Medicare-approved amount for this service	\$130
Since the member has not met the \$250 deductible, the member is responsible for paying the entire amount.	\$130
Total amount the member pays to the provider	\$130

Out-of-Network Claim Processing: Example 2

Provider accepts the Medicare-approved amount. Member has met his/her calendar year deductible.

Out-of-Network provider's charge for eligible service	\$150
Medicare-approved amount for this service	\$130
Freedom Blue PPO Pays 80%* of Medicare-Approved amount	\$104
The member pays 20%* of Medicare-Approved amount	\$26
Total amount the member pays to the provider	\$26

Out-of-Network Claim Processing: Example 3

Provider does not accept Medicare assignment. Member has met his/her calendar year deductible.

Out-of-Network provider's charge for eligible service	\$150
Medicare-approved amount for this service	\$130
Limiting Charge Amount for Non-Accepting Provider	\$142.03
Freedom Blue PPO Pays 80%* of Limiting Charge amount	\$113.62
The member pays 20%* of Limiting Charge amount	\$28.41
Total amount the member pays to the provider	\$28.41

* Amounts a member or Freedom Blue PPO pays may be more or less depending on the member's specific plan's out-of-network cost-sharing benefit design.

Network Sharing Counties by State

The following 15 states and Puerto Rico include participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers in all counties:

- Alabama
- California
- Connecticut
- Hawaii
- Indiana
- Kentucky
- Maine
- Michigan
- New Jersey
- New York
- Ohio
- Pennsylvania
- Puerto Rico
- South Carolina
- Tennessee
- West Virginia

The following 20 states include participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers only in the counties listed:

State	County	State	County	State	County
AR	Craighead	FL	Collier	FL	Martin
AR	Cross	FL	Columbia	FL	Miami-Dade
AR	Greene	FL	Desoto	FL	Okaloosa
AR	Lawrence	FL	Duval	FL	Orange
AR	Poinsett	FL	Escambia	FL	Osceola
CO	Adams	FL	Flager	FL	Palm Beach
CO	Arapahoe	FL	Franklin	FL	Pasco
CO	Broomfield	FL	Gulf	FL	Pinellas
CO	Denver	FL	Hardee	FL	Polk
CO	Douglas	FL	Hendry	FL	Saint Johns
CO	El Paso	FL	Hernando	FL	Santa Rosa
CO	Fremont	FL	Highlands	FL	Sarasota
CO	Jefferson	FL	Hillsborough	FL	Seminole
CO	Pueblo	FL	Indian River	FL	St. Lucie
FL	Alachua	FL	Jackson	FL	Sumter
FL	Bay	FL	Lake	FL	Suwannee
FL	Bradford	FL	Lee	FL	Volusia
FL	Broward	FL	Leon	FL	Walton
FL	Charlotte	FL	Levy	GA	Appling
FL	Citrus	FL	Manatee	GA	Atkinson
FL	Clay	FL	Marion	GA	Bacon

State	County
GA	Baker
GA	Baldwin
GA	Banks
GA	Barrow
GA	Bartow
GA	Ben Hil
GA	Berrien
GA	Bibb
GA	Bleckley
GA	Brantley
GA	Brooks
GA	Bryan
GA	Burke
GA	Butts
GA	Calhoun
GA	Candler
GA	Catoosa
GA	Chatham
GA	Chattahoochee
GA	Chattooga
GA	Cherokee
GA	Clayton
GA	Clinch
GA	Cobb
GA	Coffee
GA	Colquitt
GA	Columbia
GA	Cook
GA	Crawford
GA	Crisp
GA	Dade
GA	Dawson
GA	DeKalb
GA	Dodge
GA	Dooly
GA	Douglas

State	County
GA	Early
GA	Echols
GA	Effingham
GA	Emanuel
GA	Evans
GA	Fannin
GA	Fayette
GA	Forsyth
GA	Fulton
GA	Gilmer
GA	Glascocock
GA	Greene
GA	Gwinnett
GA	Hancock
GA	Haralson
GA	Harris
GA	Houston
GA	Irwin
GA	Jasper
GA	Jeff Davis
GA	Jefferson
GA	Jenkins
GA	Johnson
GA	Jones
GA	Lamar
GA	Lanier
GA	Laurens
GA	Lee
GA	Liberty
GA	Long
GA	Lumpkin
GA	Macon
GA	Madison
GA	Marion
GA	McDuffie
GA	McIntosh

State	County
GA	Meriwether
GA	Miller
GA	Mitchell
GA	Monroe
GA	Montgomery
GA	Morgan
GA	Murray
GA	Muscogee
GA	Newton
GA	Oconee
GA	Oglethorpe
GA	Paulding
GA	Peach
GA	Pickens
GA	Pierce
GA	Pike
GA	Polk
GA	Pulaski
GA	Putnam
GA	Quitman
GA	Randolph
GA	Richmond
GA	Rockdale
GA	Schley
GA	Spalding
GA	Stewart
GA	Sumter
GA	Talbot
GA	Taliaferro
GA	Tattnall
GA	Taylor
GA	Telfair
GA	Terrell
GA	Thomas
GA	Tift
GA	Toombs

State	County
GA	Treutlen
GA	Turner
GA	Twiggs
GA	Union
GA	Upton
GA	Walker
GA	Walton
GA	Ware
GA	Warren
GA	Washington
GA	Wayne
GA	Webster
GA	Wheeler
GA	White
GA	Wilcox
GA	Wilkes
GA	Wilkinson
ID	Ada
ID	Adams
ID	Bannock
ID	Bear Lake
ID	Benewah
ID	Bingham
ID	Blaine
ID	Boise
ID	Bonner
ID	Bonneville
ID	Boundary
ID	Butte
ID	Camas
ID	Canyon
ID	Caribou
ID	Cassia
ID	Clark
ID	Clearwater
ID	Custer

State	County
ID	Elmore
ID	Fremont
ID	Gem
ID	Gooding
ID	Idaho
ID	Jefferson
ID	Jerome
ID	Kootenai
ID	Latah
ID	Lewis
ID	Lincoln
ID	Madison
ID	Minidoka
ID	Nez Perce
ID	Oneida
ID	Owyhee
ID	Payette
ID	Power
ID	Shoshone
ID	Teton
ID	Twin Falls
ID	Valley
ID	Washington
IL	Cook
IL	DuPage
IL	Kane
IL	Will
MA	Barnstable
MA	Bristol
MA	Essex
MA	Franklin
MA	Hampden
MA	Hampshire
MA	Middlesex
MA	Norfolk
MA	Plymouth

State	County
MA	Suffolk
MA	Worcester
MO	Barry
MO	Barton
MO	Cedar
MO	Christian
MO	Dade
MO	Dallas
MO	Douglas
MO	Greene
MO	Jasper
MO	Lawrence
MO	Lincoln
MO	McDonald
MO	Newton
MO	Ozark
MO	Polk
MO	Saint Charles
MO	Saint Louis
MO	Saint Louis (City)*
MO	Stone
MO	Taney
MO	Warren
MO	Webster
MO	Wright
MT	Beaverhead
MT	Big Horn
MT	Blaine
MT	Broadwater
MT	Carbon
MT	Cascade
MT	Chouteau
MT	Deer Lodge
MT	Fergus
MT	Flathead
MT	Gallatin

* A city that is functionally equivalent to a county.

State	County
MT	Glacier
MT	Golden Valley
MT	Granite
MT	Hill
MT	Jefferson
MT	Judith Basin
MT	Lake
MT	Lewis and Clark
MT	Liberty
MT	Lincoln
MT	Madison
MT	Meagher
MT	Mineral
MT	Missoula
MT	Musselshell
MT	Park
MT	Pondera
MT	Powell
MT	Ravalli
MT	Sanders
MT	Silver Bow
MT	Stillwater
MT	Sweet Grass
MT	Teton
MT	Toole
MT	Treasure
MT	Wheatland
MT	Yellowstone
NC	Alamance
NC	Alexander
NC	Alleghany
NC	Anson
NC	Ashe
NC	Avery
NC	Beaufort
NC	Bertie

State	County
NC	Bladen
NC	Brunswick
NC	Buncombe
NC	Cabarrus
NC	Caldwell
NC	Carteret
NC	Caswell
NC	Catawba
NC	Chatham
NC	Chowan
NC	Cleveland
NC	Columbus
NC	Cumberland
NC	Davidson
NC	Davie
NC	Duplin
NC	Durham
NC	Edgecombe
NC	Forsyth
NC	Franklin
NC	Gaston
NC	Gates
NC	Granville
NC	Greene
NC	Guilford
NC	Halifax
NC	Harnett
NC	Haywood
NC	Henderson
NC	Hertford
NC	Hoke
NC	Hyde
NC	Iredell
NC	Johnston
NC	Jones
NC	Lee

State	County
NC	Lincoln
NC	Madison
NC	Martin
NC	McDowell
NC	Mecklenburg
NC	Mitchell
NC	Montgomery
NC	Nash
NC	New Hanover
NC	Northampton
NC	Onslow
NC	Orange
NC	Pamlico
NC	Pender
NC	Perquimans
NC	Person
NC	Pitt
NC	Polk
NC	Randolph
NC	Richmond
NC	Robeson
NC	Rockingham
NC	Rowan
NC	Sampson
NC	Scotland
NC	Stanly
NC	Stokes
NC	Surry
NC	Transylvania
NC	Tyrrell
NC	Union
NC	Vance
NC	Wake
NC	Warren
NC	Washington
NC	Watauga

State	County
NC	Wayne
NC	Wilkes
NC	Wilson
NC	Yadkin
NC	Yancey
NH	Carroll
NH	Cheshire
NH	Grafton
NH	Hillsborough
NH	Merrimack
NH	Rockingham
NH	Strafford
NH	Sullivan
NM	Bernalillo
NM	Cibola
NM	Guadalupe
NM	Los Alamos
NM	Mora
NM	Rio Arriba
NM	San Miguel
NM	Sandoval
NM	Santa Fe
NM	Socorro
NM	Torrance
NM	Valencia
NV	Clark
NV	Washoe
OK	Canadian
OK	Cleveland
OK	Comanche
OK	Creek
OK	Garfield
OK	Grady
OK	Lincoln
OK	Logan
OK	Mayes

State	County
OK	McClain
OK	Muskogee
OK	Oklahoma
OK	Okmulgee
OK	Payne
OK	Pottawatomie
OK	Rogers
OK	Tulsa
OR	Benton
OR	Clackamas
OR	Clatsop
OR	Columbia
OR	Coos
OR	Curry
OR	Douglas
OR	Hood River
OR	Jackson
OR	Josephine
OR	Lane
OR	Lincoln
OR	Linn
OR	Marion
OR	Multnomah
OR	Polk
OR	Tillamook
OR	Wasco
OR	Washington
OR	Yamhill
TX	Bastrop
TX	Bexar
TX	Burnet
TX	Caldwell
TX	Chambers
TX	Collin
TX	Dallas
TX	Denton

State	County
TX	Fayette
TX	Fort Bend
TX	Hardin
TX	Harris
TX	Hays
TX	Jefferson
TX	Lee
TX	Liberty
TX	Montgomery
TX	Tarrant
TX	Travis
TX	Williamson
UT	Davis
UT	Salt Lake
UT	Utah
UT	Weber
VA	Albemarle
VA	Amelia
VA	Appomattox
VA	Bedford
VA	Bedford (City)*
VA	Botetourt
VA	Buena Vista (City)*
VA	Caroline
VA	Charles City
VA	Charlotte
VA	Charlottesville (City)*
VA	Chesapeake (City)*
VA	Chesterfield
VA	Colonial Heights (City)*
VA	Craig
VA	Culpeper
VA	Cumberland
VA	Dinwiddie
VA	Emporia City

* A city that is functionally equivalent to a county.

State	County
VA	Floyd
VA	Fluvanna
VA	Franklin
VA	Giles
VA	Gloucester
VA	Goochland
VA	Greensville
VA	Hampton (City)*
VA	Hanover
VA	Henrico
VA	Hopewell (City)*
VA	James City
VA	King and Queen
VA	Lancaster
VA	Lexington (City)*
VA	Louisa
VA	Lunenburg
VA	Madison
VA	Mathews
VA	Middlesex
VA	Montgomery
VA	New Kent
VA	Newport News (City)*
VA	Norfolk (City)*
VA	Northampton
VA	Northumberland
VA	Orange
VA	Page
VA	Petersburg (City)*
VA	Poquoson (City)*
VA	Portsmouth (City)*
VA	Powhatan
VA	Prince George
VA	Pulaski
VA	Radford (City)*
VA	Richmond

State	County
VA	Richmond (City)*
VA	Roanoke
VA	Roanoke (City)*
VA	Rockbridge
VA	Salem (City)*
VA	Shenandoah
VA	Suffolk (City)*
VA	Surry
VA	Virginia Beach (City)*
VA	Warren
VA	Williamsburg (City)*
VA	York
WA	Asotin
WA	Clallam
WA	Clark
WA	Columbia
WA	Cowlitz
WA	Island
WA	King
WA	Kitsap
WA	Klickitat
WA	Lewis
WA	Pierce
WA	San Juan
WA	Skagit
WA	Skamania
WA	Snohomish
WA	Thurston
WA	Wahkiakum
WA	Walla Walla
WA	Whatcom
WA	Yakima
WI	Brown
WI	Calumet
WI	Columbia
WI	Dodge

State	County
WI	Fond du Lac
WI	Green Lake
WI	Jefferson
WI	Kenosha
WI	Manitowoc
WI	Marathon
WI	Marinette
WI	Milwaukee
WI	Oconto
WI	Outagamie
WI	Ozaukee
WI	Portage
WI	Racine
WI	Rock
WI	Shawano
WI	Sheboygan
WI	Walworth
WI	Washington
WI	Waukesha
WI	Waupaca
WI	Waushara
WI	Winnebago

* A city that is functionally equivalent to a county.





Highmark Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association. Freedom Blue is a service mark of the Blue Cross and Blue Shield Association. Highmark Senior Health Company and Highmark Senior Solutions Company are PPO plans with a Medicare contract. Enrollment in Highmark Senior Health Company and Highmark Senior Solutions Company depends on contract renewal.

10/15

CS204893