

Always Use a Network Provider

Blue Cross and Blue Shield plans offer the largest provider networks nationwide. As a Blue Cross and Blue Shield of Alabama member, you can maximize your healthcare coverage and avoid or reduce out-of-pocket expenses when you use a Blue Cross network provider.

Did You Know...

When your doctor draws your blood or takes a specimen, the doctor's office is usually not where the lab-work is processed?

Blood-work is usually sent to an offsite laboratory to run tests. Some laboratories might even be located in another city or state.

To receive in-network benefits for lab services, the laboratory must contract with the Blue Cross Plan located in the same state as your doctor. For example, you have an appointment with your physician located in Tennessee and your blood is drawn at their office. The doctor sends your blood work to a laboratory in New Jersey for analysis.

In order for these services to be paid at the in-network benefits level, the laboratory in New Jersey must contract with the Blue Cross Plan in Tennessee since that is where the blood sample was taken.

To ensure you receive in-network benefits for your lab-work, always ask your doctor if the laboratories they use contract with the Blue Cross Plan in the state where your blood/specimen will be taken.

Did You Know...

When you or your physician orders durable medical equipment (DME) or supplies, the service provider must participate with the Blue Cross Plan where the supplies are being shipped?

For example, you live in Alabama, and you order equipment or supplies from a company in California and they ship them to your home. The company in California must contract with Blue Cross and Blue Shield of Alabama for the service to be considered in-network. If the company does not contract with the Blue Cross Plan where the products are shipped, you might have to pay unnecessary out-of-pocket expenses due to using an out-of-network provider.

If you purchase supplies directly from a retail store, they must contract with the Blue Cross Plan in the state or service area where the store is located in order for you to receive in-network benefits.

Freedom of Choice...

As a Blue Cross and Blue Shield of Alabama member, you have the freedom to choose your healthcare providers. To ensure you maximize your benefits, always use in-network providers for services covered by your health plan. Sometimes, as in the scenarios described above, you will need to check with your physician to avoid any unforeseen surprises.

To find in-network providers, go to "Find a Doctor" on our website www.bcbsal.com or call **1-800-810-BLUE (2583)**.