

Your National Access Plus explained



You may know how PPO plans can help you save money when your doctor is in your plan. **However, your PPO plan gives you more.**



Your plan gives you Anthem Blue Cross and Blue Shield's **National Access Plus**

With National Access Plus, your share of the cost is the same no matter if the doctor is in our network or not. You just need to see a doctor approved by Medicare. That's the "plus" – you have access to any Medicare doctor nationwide, PLUS your cost share doesn't change for doctors or hospitals not in our network. We want you to have more freedom to see the right Medicare doctor for you. To help explain the benefits of our **National Access Plus**, we've provided answers to our frequently asked questions below.

	IN-NETWORK	OUT-OF-NETWORK
Can I get services from any doctor, provider or hospital that accepts Medicare?	Yes	Yes
Can I continue to see my current doctors and specialists as long as they accept Medicare?	Yes	Yes
Do I need to choose a Primary Care Provider (PCP)?	No	No
If I want to see a specialist, do I need a referral?	No	No



For a list of all Medicare-contracted providers, visit www.medicare.gov

Please note, Anthem Blue Cross and Blue Shield can't pay a doctor or facility that does not accept or has opted out of Medicare. So, if you receive care from one of these providers, you'll have to pay the full medical bill without reimbursement.

What if your provider says they don't accept Medicare Advantage or Anthem Blue Cross and Blue Shield plans?

Some providers who are not part of our network don't know they can work with us. Please encourage your provider to call our First Impressions Welcome Team for more information about how they can bill and receive payment for their services. We know finding the right provider is important to you, and we want to help.