



It's more important than ever to stay informed about your health insurance. You can visit bcbsil.com to get information on topics such as:

What is an HMO? An HMO health plan is designed so that you have care personalized to you. Your care is coordinated by one doctor who knows you — your health history, current issues and medication, lifestyle and how your family's health history may affect your health. See bcbsil.com/hmo for more about the HMO plan, such as:

- How to choose and work with your primary care provider
- Information about the referral process
- How to access a specialist or behavioral health care provider
- Emergencies and what to do in an emergency or non-emergency
- How to change your PCP
- How to get care after normal business hours

If you need to see a specialist or behavioral health care provider, your PCP will refer you to one and will make sure the specialist or behavioral health care provider is in your network. In addition, you will need a referral to visit a hospital for non-emergency services. You do not need a referral to see the in-network obstetrical and gynecological health care professional.

For resources and answers to frequently asked questions about HMO information, claims, payments, membership, finding care, and more, please visit: bcbsil.com/member/member-resources/faq.

How do I find a doctor or hospital? To find participating doctors, hospitals, and other health care providers, use "Find Care" at bcbsil.com. You can look up information such as name, address, telephone numbers, professional qualifications, specialty, medical school, residency completion, and board certification status.

What is a provider? A provider is a licensed health care facility, program, agency, ambulance company, doctor (including Doctors of Medicine, Osteopathy, Chiropractic, and Podiatric Medicine), or other health professional who delivers health care services. You can visit bcbsil.com/hmo to learn how to use primary care services covered under your benefits, including where to go for care. If you need more help, you can call Customer Service.

How do I reach my doctor after hours? Call the doctor's after-hours number. They will either fit you into their schedule or refer you to another doctor or clinic. In some cases, they may have you go to the hospital.

How do I get emergency care? To get emergency care, call 911 or go to the nearest emergency room. You do not have to stay in network or get a referral. Just let your PCP know that you had an emergency as soon as you can, so they can follow your treatment and manage any follow-up care needed.

How do I reach Customer Service? You can call Customer Service toll free at **1-800-538-8833**. The phone number is also on your member ID card.

Where can I find enrollment information? Refer to your Benefit Book for information about benefits coverage (including coordination of care), access to medical services, the complaint/appeal process, confidentiality of personal health information, and new medical technology. You can also log in to your Blue Access for MembersSM account.

How does my health plan work? To understand how your health plan works and to take full advantage of your health insurance benefits, see the helpful tips at the “Making Your Health Insurance Work for You” link under the Member Services tab on **bcbsil.com**. For example:

Blue Cross and Blue Shield of Illinois regularly evaluates the use of new and existing medical technologies. This allows us to make decisions about what’s covered. It also ensures that you have access to safe and effective care.

How do I use my member account? Your Blue Access for Members account helps you make the most of your plan benefits and coverage. You can review your health history, view your benefits, check on claim payments, use BCBSIL’s online health tools and more.