



BlueCross BlueShield of Texas

# Blue Access for Members<sup>SM</sup>

Get all the advantages your health plan offers

Get information about your health benefits, anytime, anywhere. Use your computer, phone or tablet to access the Blue Cross and Blue Shield of Texas (BCBSTX) secure member website, Blue Access for Members (BAM).

**With BAM, you can:**

- Check the status or history of a claim
- View or print Explanation of Benefits statements
- Locate a doctor or hospital in your plan's network
- Find Spanish-speaking providers
- Request a new ID card – or print a temporary one
- Visit Health Care School to see articles and videos to help you make the most of your benefits

## It's easy to get started

- 1 Go to [bcbstx.com/member](http://bcbstx.com/member)
- 2 Click Register Now
- 3 Use the information on your BCBSTX ID card to complete the registration process.



Text\* BCBSTXAPP to 33633 to get the BCBSTX app that lets you use BAM while you're on the go.

\*Message and data rates may apply

# Find what you need with Blue Access for Members

The screenshot shows the Blue Access for Members website. At the top, there's a navigation bar with links for John Smith, Message Center, Settings, Log Out, and Feedback. Below this is a secondary navigation bar with links for Home, My Coverage, Claims Center, My Health, Doctors & Hospitals, and Forms & Documents. The main content area is divided into several sections: a Message Center on the left, a MY COVERAGE section in the center, and a Quick Links section on the right. The MY COVERAGE section displays plan details for a PPO plan, including group and ID numbers, and a table of in-network benefits. The Quick Links section lists various services like getting a temporary ID card, accessing the member discount program, and managing preferences. Numbered callouts 1 through 10 are placed over the interface to highlight key features.

**1 My Coverage:** Review benefit details for you and family members covered under your plan.

**2 Claims Center:** View and organize details such as payments, dates of service, provider names, claims status and more.

**3 My Health:** Make more informed health care decisions by reading about health and wellness topics and researching specific conditions.

**4 Doctors & Hospitals:** Use Provider Finder® to locate a network doctor, hospital or other health care provider, and get driving directions.

**5 Forms & Documents:** Use the form finder to get medical, dental, pharmacy and other forms quickly and easily.

**6 Message Center:** Learn about updates to your benefit plan and receive promotional information via secure messaging.

**7 Quick Links:** Go directly to some of the most popular pages, such as medical coverage, replacement ID cards, manage preferences and more.

**8 Settings:** Set up notifications and alerts to receive updates via text and email, review your member information and change your secure password at anytime.

**9 Help:** Look up definitions of health insurance terms, get answers to frequently asked questions and find Health Care School articles and videos.

**10 Contact Us:** Submit a question and a Customer Service Advocate will respond by phone or through the message center.

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## Confused About Where to Go for Care?

Smart health care choices may save you money.

Sometimes it's easy to know when you should go to an emergency room (ER). At other times, it's less clear. Where do you go when you have an ear infection, or you are generally not feeling well? The emergency room can be an expensive option. The chart below may help you figure out when to use each type of care.

When you use in-network providers for your family's health care, you usually pay less for care. Search for in-network providers in your area at [bcbs.tx.com](http://bcbs.tx.com) or by calling the Customer Service number on the back of your member ID card.



### Virtual Visits

- Available 24 hours a day, seven days a week
- Access to care for non-emergency medical issues whether you're at home or traveling
- Based on your location, consult with a board-certified doctor by phone at 888-680-8646, online at [MDLIVE.com/doctxtx](http://MDLIVE.com/doctxtx) or with the MDLIVE® mobile app<sup>1</sup>
- Average wait time is less than 10 minutes
- Powered by MDLIVE



### Doctor's Office

- Office hours vary
- Generally the best place to go for non-emergency care
- Doctor-to-patient relationship established and therefore able to treat, based on knowledge of medical history
- Average wait time is 24 minutes<sup>2</sup>



### Retail Health Clinic

- Based upon retail store hours
- Usually lower out-of-pocket cost to you than urgent care
- Often located in stores and pharmacies to provide convenient, low-cost treatment for minor medical problems



### Urgent Care Provider

- Generally includes evenings, weekends and holidays
- Often used when your doctor's office is closed, and there is no true emergency
- Average wait time is 11-20 minutes<sup>3</sup>
- Many have online and/or telephone check-in



### Hospital ER

- Open 24 hours, seven days a week

- Average wait time is 4 hours, 7 minutes<sup>4</sup>

- If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may "balance bill" you, which means they may charge you more than your health plan's fee schedule.

- Multiple bills for services such as doctors and facility

- All freestanding ERs charge a facility fee that urgent care centers do not. You may receive other bills for each doctor you see.<sup>5</sup>



### Freestanding ER

- Open 24 hours, seven days a week

- Could be transferred to a hospital ER based on medical situation

- Services do not include trauma care

- Many freestanding ERs are out-of-network. If you receive care from an out-of-network provider, you may have to pay more. Providers outside the network may "balance bill" you, which means they may charge you more than your health plan's fee schedule.

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If you need emergency care, call 911 or seek help from any doctor or hospital immediately.

<sup>1</sup> Important Note: If connection is needed for computer access. Data charges may apply. Check your phone carrier's plan for details. Non-emergency medical service in Idaho, Montana, New Mexico and Oklahoma is limited to interactive audio/video (video only), along with the ability to prescribe. Non-emergency medical services in Arkansas is limited to interactive audio/video (video only) for initial consultation, along with the ability to prescribe. BlueCross BlueShield of Texas service is limited to interactive audio/video (video only), along with the ability to prescribe in all states. Service availability depends on location at the time of consultation.

<sup>2</sup> Medical Practice Pulse Report 2009, Press Ganey Associates

<sup>3</sup> Urgent Care Benchmarking Study Results, Journal of Urgent Care Medicine, January 2012

<sup>4</sup> Emergency Department Pulse Report 2010 Patient Perspectives on American Health Care, Press Ganey Associates

<sup>5</sup> The Tri-Valley Association of Health Plans

Note: The relative costs described here are for independently contracted network providers. Your costs for out-of-network providers may be significantly higher. What times described are just estimates.

Virtual visits, Powered by MDLIVE may not be available on all plans. Virtual visits are subject to the terms and conditions of your benefit plan, including benefits, limitations, and exclusions. MDLIVE operates subject to state regulations and may not be available in certain states. MDLIVE is not an insurance product or a prescription fulfillment warehouse. MDLIVE does not guarantee that a prescription will be written. MDLIVE does not prescribe DEA-controlled substances, non-therapeutic drugs and certain other drugs that may be harmful because of their potential for abuse. MDLIVE physicians reserve the right to deny care for potential misuse of services.

The information provided in this guide is not intended as medical advice, nor meant to be a substitute for the individual medical judgment of a doctor or other health care professional. Please check with your doctor for individualized advice on the information provided. Coverage may vary depending on your specific benefit plan and use of in-network providers. For questions, please call the number on the back of your member ID card.