



Maine HMO Tiered Options

Choice and savings to help you take care of your health

For Small Group and Individual health plans

Networks built with access and savings in mind



It is important to have access to care when you need it and be able to save money without sacrificing the quality of care. With our networks, you have a choice of high-quality doctors and hospitals that provide cost savings.

1 Make the most of our tier 1 and tier 2 networks

Maine HMO Tiered Options plans offer two extensive network choices. Both give you access to top doctors, hospitals, and other healthcare professionals in Maine, and throughout New England. You will see the greatest savings when you choose care providers in tier 1.

2 Select your primary care physician (PCP)

This is a requirement of your health plan, and each individual you have covered on your plan, will need to choose a PCP in the Maine HMO Tiered Options network. Remember, you will save the most when you use care providers in Tier 1.

3 Save on your costs for care

With our Maine HMO Tiered Options plans, you receive savings on a range of services, including:

- Reduced copays when you use tier 1 PCPs and specialists
- Walk-in center copays for most plans
- LiveHealth Online copays at \$0 for non-health savings account (HSA) plans and \$0 deductibles for catastrophic and HSA plans

4 Make sure your costs are as low as possible

We provide a range of offers, tools, resources, and incentives to help you use your benefits wisely and save:

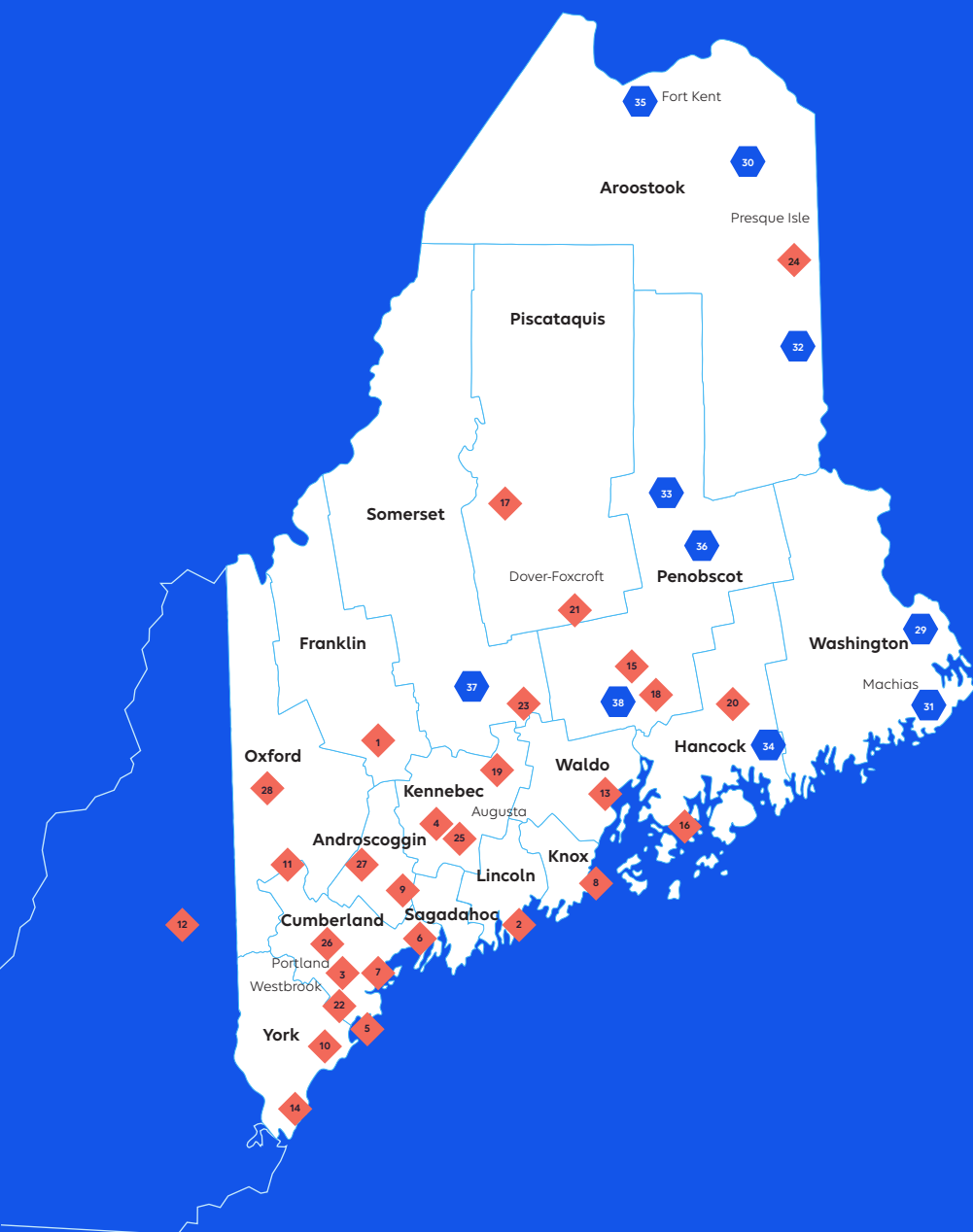
The Find Care tool helps you search for tier 1 care providers while comparing costs for common healthcare services. Estimates are based on what your plan covers, giving you a true picture of what you will need to pay. To learn more, visit [anthem.com](https://www.anthem.com).

SmartShopper directs you to lower-cost options for common services such as MRIs and mammograms. When you use a recommended location, you earn cash rewards from \$25 to \$500 after your claims are processed (usually in 4 to 6 weeks). You can visit [smartshopper.com](https://www.smartshopper.com) to learn more.

If you have questions about your coverage, we are here to help.

Call the Member Services number on your health plan ID card.

Accessing care in Maine and throughout the region



◆ Tier 1 hospitals

1. Franklin Memorial Hospital, Farmington
2. LincolnHealth, Damariscotta
3. Maine Behavioral Healthcare/Spring Harbor Hospital, Westbrook
4. MaineGeneral Medical Center, Augusta
5. Maine Medical Center, Portland
6. Mid Coast Hospital, Brunswick
7. New England Rehabilitation Hospital, Portland
8. Pen Bay Medical Center, Rockport
9. St. Mary's Regional Medical Center, Lewiston
10. Southern Maine Health Care, Biddeford
11. Stephens Memorial Hospital, Norway
12. Memorial Hospital, North Conway, NH
13. Waldo County General Hospital, Belfast
14. York Hospital, York
15. Northern Light Acadia Hospital, Bangor
16. Northern Light Blue Hill Hospital, Blue Hill
17. Northern Light CA Dean Hospital, Greenville
18. Northern Light Eastern Maine Medical Center, Bangor
19. Northern Light Inland Hospital, Waterville
20. Northern Light Maine Coast Hospital, Ellsworth
21. Northern Light Mayo Hospital, Dover-Foxcroft
22. Northern Light Mercy Hospital, Portland
23. Northern Light Sebecook Valley Hospital, Pittsfield
24. Northern Light AR Gould Hospital, Presque Isle
25. Togus VA Medical Center, Augusta
26. Bridgton Hospital, Bridgton
27. Central Maine Medical Center, Lewiston
28. Rumford Hospital, Rumford

◆ Tier 2 hospitals

29. Calais Community Hospital, Calais
30. Cary Medical Center, Caribou
31. Down East Community Hospital, Machias
32. Houlton Regional Hospital, Houlton
33. Millinocket Regional Hospital, Millinocket
34. Mount Desert Island Hospital, Bar Harbor
35. Northern Maine Medical Center, Fort Kent
36. Penobscot Valley Hospital, Lincoln
37. Redington-Fairview General Hospital, Skowhegan
38. St. Joseph Hospital, Bangor

Commonly asked questions about Maine HMO Tiered Options



How do the tiers work?

In **Maine**, care providers are placed in one of two tiers. Tier 1 care providers have made an agreement to offer a wide range of quality healthcare services. Access to New England care providers outside of Maine is available through the New England health maintenance organization (HMO) regional networks sponsored by the region's Blue Cross and Blue Shield plans.

In **New Hampshire, Connecticut, and Vermont**, care providers generally fall into tier 2.

In **Rhode Island**, hospitals and PCPs are tiered based on the Blue Cross and Blue Shield of Rhode Island Blue New England Options network. Hospitals and PCPs designated as "Enhanced" are considered tier 1. Hospitals and PCPs designated as "Standard" are tier 2. For the most-current directory of Blue Cross and Blue Shield of Rhode Island tiered hospitals and PCPs, visit bcbsri.com/finddoctor.

In **Massachusetts**, hospitals and PCPs are tiered in accordance with the Blue Cross and Blue Shield of Massachusetts HMO Blue New England Options network. Hospitals and PCPs designated as "Enhanced" or "Standard" are tier 1. Hospitals and PCPs designated as "Basic" are considered tier 2.

For the most-current directory of Blue Cross and Blue Shield of Massachusetts tiered hospitals and PCPs:

1. Go to member.bluecrossma.com/fad.
2. Enter the hospital or care provider's name in the search box.
3. Add their ZIP code.
4. Select HMO Blue New England Options V.5 from the drop-down menu.

How do I know which tier my doctor or hospital is in?

You can see a full list of Maine hospitals and doctors and their tiers by using the [Find Care tool at anthem.com](#). For help selecting a doctor or hospital in Maine or the New England states, call Member Services at the number on your ID card.

What's the cost difference between tier 1 and tier 2 doctors and hospitals?

You will have the lowest costs and cost shares if you use tier 1 doctors and hospitals. The savings can range from hundreds of dollars to thousands, depending on the service. For more information on cost shares, refer to your plan's *Summary of Benefits and Coverage*.

Are specialists tiered as well?

Yes, specialists are tiered. Please see your plan details in your *Summary of Benefits and Coverage* for the exact amount of your copay or cost share.

What costs go toward my out-of-pocket maximum?

Copays, deductibles, and coinsurance from both tiers (including pharmacy) all go toward one out-of-pocket maximum.

Do I need to choose a PCP with my plan?

Yes. Choosing a PCP for your wellness exams and regular care is important. You, and each individual you have covered on your plan, will need to choose a PCP in the Maine HMO Tiered Options network. Those PCPs can be in Maine or in our network in another New England state. Specialist visits require a referral from your PCP. It is important to remember that you will save the most money when you use care providers in tier 1.

My doctor is referring me to a tier 2 facility for care, but I want to use one in tier 1. What should I do?

Tell your doctor you have the Anthem Maine HMO Tiered Options network and ask if there is an option in tier 1.

Is the coverage for emergency room services the same across all tiers?

Yes. You may not be able to choose your hospital in an emergency. The cost share for emergency room (ER) treatment is the same regardless of the hospital's tier. However, if you are admitted to the hospital through the ER, you will be responsible for paying the cost share based on the tier of the hospital.

What if I'm on vacation and need emergency medical care?

You are covered for emergency and urgent care wherever you are. In addition, because you have an Anthem Blue Cross and Blue Shield health plan, you are part of the BlueCard program, which covers you for emergency and urgent care while traveling. Call the Member Services number on your health plan ID card for help locating the BlueCard facility or healthcare professional nearest you. You also can receive emergency and urgent care in more than 170 countries and territories around the world through **BlueCard Global Core**.