

Anthem HMO Blue New England Choice

Frequently asked questions



How do the tiers work?

New Hampshire hospitals and primary care providers tier placement is based on the evaluation of cost efficiency balanced with nationally recognized quality benchmarks.

New England providers outside of New Hampshire will default to state tier criteria where applicable. If a New England state does not have a tiered network, the providers will default to Tier 1.

In Massachusetts, providers and hospitals will be tiered in accordance with Blue Cross and Blue Shield of Massachusetts HMO Blue New England Options tiered network plan. Within that plan, the Enhanced Benefits Tier and Standard Benefits Tier providers will take a cost share equal to the Anthem HMO Blue New England Choice Tier 1. In addition, their Basic Benefits Tier providers will take a cost share equal to the Anthem HMO Blue New England Choice Tier 2. For the most current directory of Blue Cross and Blue Shield of Massachusetts tiered providers and hospitals, please visit bluecrossma.com.

How do I know which tier my doctor or hospital falls into?

Visit the [Find a Doctor](#) tool on anthem.com for a full list of providers and their tiers in New Hampshire. For additional assistance in selecting a doctor or hospital in New Hampshire or in any of the New England states, please call Customer Service using the number on the back of your ID card.

What is 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 and Site of Service locations for your lab and ambulatory surgery center (ASC) services. The savings can range from hundreds of dollars to thousands, depending on the service.

Are specialists tiered as well?

No, specialists are not tiered. All specialists in New Hampshire take a Tier 1 specialty copayment. Please see your plan details for the exact amount.

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

Your copay amounts, deductibles and coinsurance all go toward your out-of-pocket max. Please note, Tier 1 and Tier 2 costs accumulate to one out-of-pocket maximum.

Do I need to choose a PCP with my plan?

Yes, you must choose a PCP in one of the six New England states. In fact, each covered member on your plan can select a PCP in a different state if they so choose.

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

Yes. Because you may not be able to choose your hospital in emergency situations, the cost share for emergency room treatment is the same regardless of the hospital tier. If you are admitted inpatient through the emergency room, you will be responsible for the hospital's tiered cost share.

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?

Talk to your doctor about your HMO Blue New England Choice plan and ask if there is an option in Tier 1. If you use a Tier 2 hospital or doctor, you can still save on lab and ASC services with Anthem's Site of Service option. In addition, you can save money by using the Smart Shopper program for certain medical and radiology procedures.

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

If you need emergency care outside of New England, go to the nearest health care facility. As an Anthem Blue Cross and Blue Shield member, you are part of the BlueCard® program, which enables you to get emergency care while traveling. Simply call the number on the back of your ID card to help locate the nearest BlueCard providers.

More information is available on
anthem.com/newenglandchoice

Blue Cross and Blue Shield of Massachusetts is an independent licensee of the Blue Cross and Blue Shield Association, and a separate company from Anthem Blue Cross and Blue Shield.

The SmartShopper program is provided by Vitals SmartShopper, an independent company.

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