

Find a Provider

How Your Provider Choice Impacts Costs

Here's what you need to know about in-network versus out-of-network care.

In-Network vs. Out: What's the Difference?

Your health plan is designed to help you save money when you get care.

One of the biggest ways it does this is by giving you access to the **Blue Shield of CA** network of providers, which includes:

- Doctors
- Hospitals
- Labs
- Radiology centers
- Surgical centers

When a provider is **"in-network,"** it means they've met certain credential requirements and agreed accept a discounted rate for covered services under the health plan.

If a provider doesn't have a contract with **Blue Shield of CA**, they're considered **"out-of-network."** This means they can charge you the full price for care—which is often much higher than the in-network discounted rate.

Why Out-of-network Care Often Costs More

You're probably being charged full price.

The **Blue Shield of CA** network doesn't have a contracted relationship with out-of-network doctors and facilities. So, they can't control what they charge for their services. And their rates may be higher than the discounted "in-network" rate.

You may be billed for the difference between the doctor's bill and what your plan will pay.

Many health plans list an amount that is the most they'll pay for a certain service received out-of-network. If the doctor or facility charges more than your plan is willing to pay, you pay the difference. In-network doctors and facilities have agreed not to do that.

Your share of costs is different - and usually higher:

When you use a doctor or facility that is out-of-network, your deductible and other out-of-pocket costs may be much higher than the in-network cost. Review your plan materials for details on your specific medical plan.

Key Takeaway

Sticking with in-network providers is the best way to avoid surprise bills and keep your healthcare costs manageable. It helps you get the care you need while making the most of your health plan's benefits and discounts.

How to Find a Blue Shield of California Health Care Provider



Blue Shield of California PPO Network

Checking Your Providers Before Your Plan Begins

If you are new to the Allied health plan and want to see if your current providers are in-network with Blue Shield of California:



You may also search online:

STEP 1

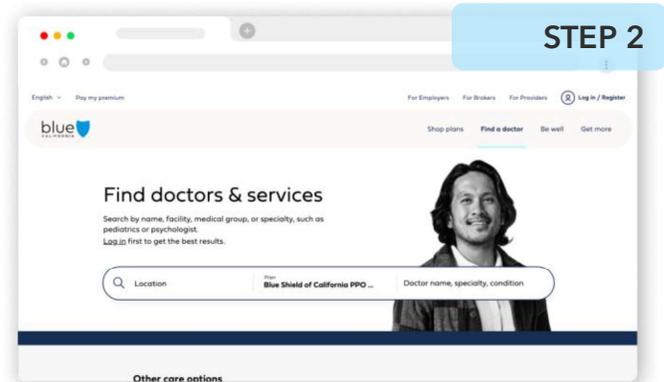
Navigate to www.blueshieldca.com/networkppo..

STEP 2

On the screen, complete the following fields:

1. Location
2. Plan: **Blue Shield of California PPO Network.**
3. Enter a **doctor name, specialty, or condition.**

After selecting your search criteria, the browser will automatically advance to the next screen.



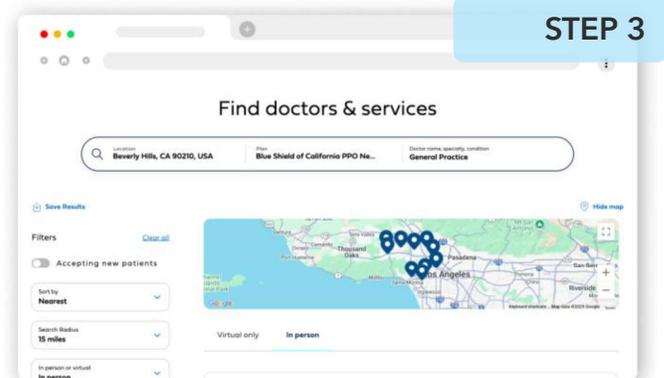
STEP 3

Scroll down to review your search results and providers profiles.

How to find urgent or emergency care outside California

You are always covered for urgent and emergency care when away from home. To find providers in the U.S., visit provider.bcbs.com or call BlueCard Access at (800) 810-BLUE (2583).

To find international providers, visit bcbsglobalcore.com or call the Blue Shield Global Core service center collect at (804) 673-1177 from outside the U.S.



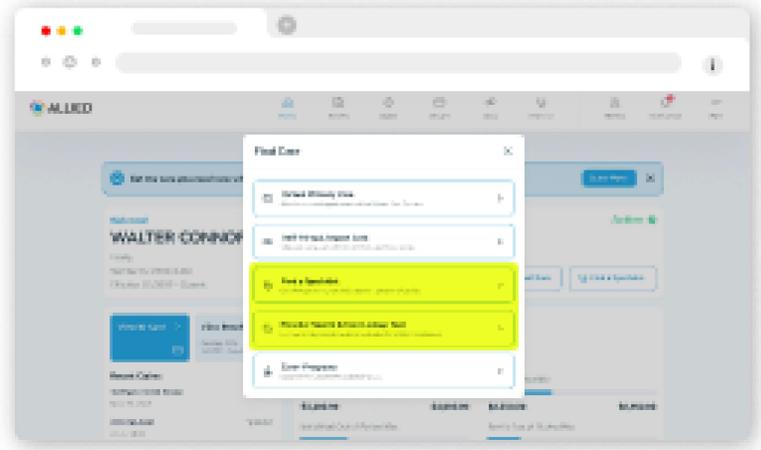
If you discover that your current provider is out of network, **reach out to Allied Member Services** using the phone number listed above for guidance. They can help you find appropriate in-network providers, so you're set up for a smooth transition after your coverage goes live.

Finding Providers After Your Coverage Starts

Once your coverage is active, use the 'Find Care' menu in the **My Allied Portal** mobile app or browser:

The '**Provider Finder**' widget is a self-serve tool that helps you locate in-network providers and estimate out-of-pocket costs for covered medical procedures.

For specialty care, use the '**Find a Specialist**' widget to connect with a Care Navigator who will recommend top-ranking physicians for your needs, using real data and evidence-based quality and cost metrics.



Before Your Appointment

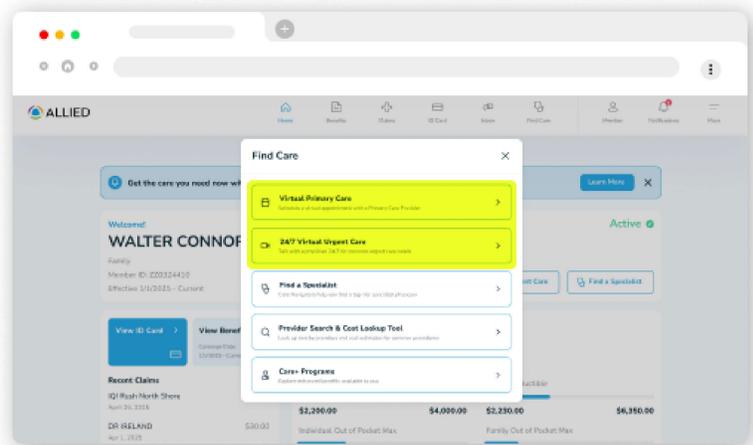
To avoid issues with coverage or claims, take these steps before seeing your provider:

- Confirm your provider still participates in the Blue Shield of California Network and is covered under your benefit plan.
- Follow any preauthorization steps required by your plan (the phone number is on your ID Card).
- Bring your current ID Card to every appointment to ensure your claims are processed correctly.

Free Virtual Care Options

As an enrolled member in an Allied medical plan, you and your covered family members¹ have access to virtual care services via the My Allied Portal—at no cost to you!

Connect with a board-certified Recuro Health physician using the '**Virtual Primary Care**' widget for day-to-day primary care needs like wellness and annual health assessments, checkups for ongoing conditions, support with everyday health issues, medication adjustments and refills, referrals to in-person specialists, and more.



If You Need Assistance

- For questions about your benefits, the status of a claim, or virtual care options, call Allied Member Services at **833-918-1384**

¹ Members must be at least 18 years old to receive Virtual Primary Care services through Recuro Health. Urgent Care services are available to members of all ages. Behavioral Health services are limited to members aged 14 years or older. For dependents under 18 years old, the primary account holder must request the visit on their behalf through the app, website, or by phone; the parent/guardian must be present at the beginning and end of each visit.