

PPO (High Value Network Plan)

Frequently asked questions



What is the PPO (High Value Network Plan) medical offering?

The PPO (High Value Network Plan) was first offered in 2018 (previously called BlueValue). This plan offers a PPO plan utilizing a statewide High Value network.

The PPO (High Value Network Plan) allows plan and member savings by utilizing a more defined narrow network of providers, clinics, and hospitals. This is a good plan choice for Minnesota-based (and bordering counties of WI) employees who want a low deductible, low out-of-pocket expenses, and a plan using a narrow network of providers. This plan offers;

- Top-performing providers that excel in delivering quality, efficient care.
- Statewide access and provide options for the full range of care, from primary to specialty care needs.
- Does not require designated primary care physicians or referrals.
- Access to the national BlueCard® PPO network when travelling outside of the state.
 - When services are obtained outside of Minnesota (and bordering counties), in-network benefits will apply.

What do you mean by a PPO plan?

The PPO (High Value Network Plan) has an in-network and out-of-network levels of benefits. When you seek care from a provider who is in the High Value network, you receive in-network benefits. If you choose to use a provider who is not in the High Value network (in MN and bordering counties) and BlueCard PPO (nationally), you will still have coverage, but at the lower out-of-network level of benefits.

What providers are in the High Value network?

In Minnesota, the specially designed High Value network offers access to:

- Hospitals: 116
- Primary care providers: 11,286
- Specialty care providers: 25,522

Metro Area MN	<ul style="list-style-type: none">• Fairview Health Services• HealthEast• North Memorial• Ridgeview• HealthPartners• Park Nicollet• University of Minnesota Physicians
Northeast MN	<ul style="list-style-type: none">• Fairview Health Services Mesabi• FirstLight Health System• Grand Itasca Clinic and Hospital• St. Luke's Health Care System
Central MN	<ul style="list-style-type: none">• CentraCare Health• Cuyuna Regional Medical Center• Hutchinson Health

Northwest/Southwest MN	<ul style="list-style-type: none"> • Affiliated Community Medical Centers • Altru Health System • Lakewood Health Systems • Rice Memorial Hospital • Sanford Health • Swift County-Benson Health Services
Southeast MN	<ul style="list-style-type: none"> • Gundersen Health System • Northfield Hospital and Clinics • Olmsted Medical Center • Winona Health

How do I search for a provider?

Use the “Find a Doctor” tool to determine if your provider is in the High Value Network. Go to the employee custom landing page at bluecrossmn.com/employee, and click on “Find a Doctor.” Then, use the drop-down menu to find the “High Value” Network option. Or, you can go to bluecrossmnonline.com directly to use the “Find a Doctor” tool.

Are there any unique benefits being offered with the PPO (High Value Network Plan) offering?

With the PPO (High Value Network Plan) offering, the first two office visits in a calendar year will be paid 100% with no deductible. After the first two office visits, coverage is 100% after a \$25 copay when services are obtained by in-network provider. This benefit is not available if the office visit is obtained by an out-of-network provider.

What happens if I go to a provider in Minnesota that is NOT in the High Value network?

If you go to a provider outside of the High Value Network in Minnesota (or border counties), the out-of-network benefits will apply and will accumulate toward the out-of-network deductible and out-of-pocket maximum. The deductible and out-of-pocket maximum accumulate separately based on whether your provider is in the network. The deductible and out-of-pocket maximum do not cross apply.

What happens if I need care outside of Minnesota?

The High Value Network Plan provides access to the National BlueCard PPO network when traveling outside of the state (and bordering counties). BlueCard PPO includes 92 percent of doctors and 96 percent of hospitals nationwide. In addition, Blue Cross Blue Shield Global Core (formerly known as the BlueCard Worldwide®) provides access to care throughout the world.

What happens if I need emergency care?

If you need emergency care (ambulance, physician and emergency room), you will have the same in-network benefit level apply whether you are using a High Value network provider or not.

Will the High Value Network be expanding in 2019?

The High Value Network expanded in 2018. We are continuing to work with providers in the state of Minnesota to expand to the network.