

## **Frequently asked questions about your State of Minnesota Advantage Health Plan coverage:**

### **Q: What are the plan deductible and copays?**

**A:** Under the Minnesota Advantage Health Plan, you share in the cost of specific medical services by paying out-of-pocket costs in the form of deductibles, office visit copayments or coinsurance. Health care providers have been placed into one of four cost levels. The amount of cost sharing that is paid when using health care services varies depending upon the cost level of the PCC that you choose. Clinics may have changed cost levels for 2023. To view deductible, coinsurance, and copayment amounts review the 2023 Advantage Health Plan Schedule of benefits on [www.bluecrossmn.com/segip](http://www.bluecrossmn.com/segip).

### **Q: Will I be able to see my current doctor?**

**A:** Your plan requires you to elect a Primary Care Clinic (PCC). Most medical care is coordinated through your PCC and you will generally need a referral to see a specialist.

### **Q: How do I know what Cost Level my PCC is?**

**A:** You can locate your PCC's cost level by using our provider finder at [bluecrossmn.com/segip](http://bluecrossmn.com/segip) and clicking on "Find a Doctor." You can search by specific cost level, or select "All Primary Care Levels (2023)" when selecting your network.

### **Q: When can I change my Primary Care Clinic (PCC)?**

**A:** You may change your PCC and cost level as often as monthly. Clinic changes are effective the date requested by calling customer service.

### **Q: What services require a referral?**

**A:** Generally, you'll need a referral to see a specialist outside of your primary care clinic. You may self-refer to certain in-network specialists including:

- obstetricians/gynecologists
- chiropractors
- mental health/chemical dependency
- eye doctors

### **Q: How does my coverage work when I travel?**

**A:** Emergency and urgent care benefits are available when traveling. You can also access Convenience Care clinics and Online Care when traveling.

### **Q: What is Convenience Care and Online Care?**

**A:** Convenience care clinics provide a cost-effective alternative to emergency rooms, urgent care, and family practice clinics when used for simple illnesses, tests and vaccinations. Appointments are not required. Online care is a similar option, but can take place in the comfort of your home. Convenience care and online care is available at no cost in all cost levels.

**Q: How do I access Online Care?**

**A:** Doctor on Demand is available when you are using your phone, tablet or computer, 24/7. Learn more about Doctor on Demand [www.doctorondemand.com/bcbsmn](http://www.doctorondemand.com/bcbsmn).

**Other frequently asked questions:**

**Q: Can I access my personal information online or on my smartphone?**

**A:** Yes, when you create a myBlueCross account on [bluecrossmn.com/segip](http://bluecrossmn.com/segip), you can access:

- Claims information
- An online health assessment to learn about your health and possible risks
- Online health coaching offers support to help you exercise, eat better and quit smoking. You'll also have access to health articles, interactive videos, health calculators and other tools and tips.

**Q: What if I want to keep the same plan I currently have?**

**A:** If you are not making any plan changes for 2023, no further action is required to maintain your current healthcare coverage.

**Q: When will I receive my ID cards?**

**A:** You will receive your ID cards prior to January 1, 2023. Please review your ID card for accuracy. If you have any questions or concerns, please contact customer service.

**Q: How are my drugs covered?**

**A:** CVS Caremark is the Pharmacy Benefits Manager for the Minnesota Advantage Plan. The formulary is available on <https://www.caremark.com>. For specific prescription drug related questions, contact CVS Caremark customer service.

**Q: Where can I find answers to other questions?**

**A:** The benefits documents in your Enrollment Packet provide information to help you make the most of your plan and understand what's covered. Review the Summary of Benefits for additional information.

Customer service can also help once you receive confirmation of your enrollment. The phone numbers will be listed on the back of your ID card[s] and in your benefits documents.

- Blue Cross Customer Service: toll free at **1-800-262-0819**  
Monday – Friday, 8 a.m. to 6 p.m. Central Time
- CVS Caremark: toll free at **1-844-345-3234**  
Monday – Friday, 8 a.m. to 8 p.m. Central Time

TTY users call **711**.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and/or Blue Shield Plans.