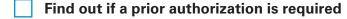**BlueCross BlueShield**
Minnesota

AVOID SURPRISE BILLS AFTER SURGERY

Prepare for a procedure and save money

Get the most from your health plan with this handy checklist.

Log in to your member website
bluecrossmn.com/Member

☐ **Find out if a prior authorization is required**

- Ask your doctor or visit **bluecrossmn.com/PriorAuth**
- You'll need your group number from your member ID card and the procedure code from your doctor

☐ **Choose an in-network provider**

- Log in to your member website
- Select "Find Care" and then "Search in Network"
- Enter the facility or healthcare provider's name in the search field

☐ **Check your plan's drug list (formulary) to make sure necessary drugs are covered**

- Click "Benefits" and then "Browse All"
- Click on your prescription drug plan and then select the Click to Access button to be directed to your pharmacy benefit manager
- If a drug is not covered, talk with your doctor. They may be able to prescribe another option.

☐ **Choose an in-network pharmacy**

- Click "Benefits" and then "Browse All"
- Click on your prescription drug plan and then select the Click to Access button to be directed to your pharmacy benefit manager

STILL HAVE QUESTIONS?

Call the number on the back of your member ID card.

#1 WAY TO SAVE

Choosing in-network healthcare providers is the number one way to save money and avoid surprise out-of-pocket costs on all your care.

OTHER WAYS TO SAVE TIME AND MONEY

Ask your doctor if:

- The procedure could be performed at an ambulatory surgical center rather than a hospital
- Any preoperative or follow-up visits can be done at home or virtually
- Other health screenings or services can be done at the same time