

Blue High Performance Network℠

Frequently asked questions

Q. What is the Blue High Performance Network?

A. The Blue High Performance Network (BlueHPN) is a network of top doctors, hospitals, and specialists carefully curated in each local market. They are committed to providing you with consistent high-quality care. The BlueHPN is available across the country, including the 10 largest cities in the United States.

Q. How do I know if the Blue HPN is available in my area?

A. Take the BlueHPN quiz to determine if the BlueHPN is available in the areas where you live or travel.

Q. What's the difference between the BlueCard® PPO and BlueHPN networks?

A.	BlueCard PPO	BlueHPN
Coverage	You can visit in-network doctors and hospitals across the country. Out-of-network coverage available.	In-network coverage is only available in certain areas. You will be responsible for the full cost of an out-of-network doctor visit. Only urgent and emergency care will be covered.
Network size	The BlueCard PPO is a broad and non-restrictive network.	The BlueHPN is a smaller, exclusive network where every care provider must meet strict quality standards.
Cost	Higher healthcare costs	Lower healthcare costs

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Q. How do I know which doctors and hospitals are part of the BlueHPN?

A. Search for BlueHPN providers in your community and nationwide online. If you already have an Anthem plan, you can use the Sydney℠ Health app or go to **anthem.com** to find BlueHPN doctors anytime. If a doctor works from multiple locations, make sure the specific office you plan to see them at is also in the BlueHPN. Watch this video on the BlueHPN for more details.

Q. Will care providers be added to the BlueHPN after my plan's effective date?

A. Certain providers have chosen to renew with us at different dates. You can check a provider's BlueHPN effective date online with the Find Care & Cost feature.

Q. I have family members covered under my plan who don't live in one of the areas served by the BlueHPN. Is the BlueHPN a good choice for me?

A. Outside the areas where the BlueHPN is offered, coverage is limited to urgent and emergency care only. If your family members need care from a regular doctor or specialist, the BlueHPN may not be your best option. We recommend taking the BlueHPN quiz to help determine if this coverage option would be a good fit for your family.

Q. I rarely need medical care while traveling, and neither do my family members. Is the BlueHPN a good choice for me?

A. If you live in an area served by the BlueHPN, it may be a good option even if you don't usually need care while traveling. You and your family will have access to a variety of high-quality doctors, specialists, and hospitals right where you live, at a more affordable cost. Plus, if you do travel, you will always have urgent and emergency care coverage even in areas where the BlueHPN is not available.

Q. Will I have less choice when it comes to doctors and hospitals?

A. The BlueHPN offers a carefully selected network that includes doctors, specialists, and hospitals who are committed to providing high-quality care, while lowering how much you pay for healthcare. There may be fewer options available, but that's because we've already done the research and created an exclusive network where each care provider meets strict quality standards.

Q. Will the BlueHPN affect my pharmacy benefits?

A. The BlueHPN has no effect on your pharmacy benefits. You will have access to the pharmacy network selected by your employer.

Q. I'm happy with my current doctor, but they aren't in the BlueHPN. Why should I switch?

A. Doctors and hospitals in the BlueHPN have been carefully selected because of their reputation for providing high-quality care. Plus, their performance is regularly evaluated.

Q. How can I find out if my current care team is in the BlueHPN?

A. Use Anthem's Find Care & Cost feature to see if your current care team is in the BlueHPN. If your provider has multiple locations, be sure to check if your preferred office is also in the network.

Q. Do I need a referral to see a specialist with the BlueHPN?

A. No. You do not need a referral as long as you see a specialist who is a BlueHPN provider at a location that's in the network.

Q. Previously, doctors in my plan's network were in two tiers with various cost shares, with Tier 1 doctors being preferred with a lower cost share. Does the BlueHPN have similar tiers in place?

A. No, the BlueHPN is a single tiered network where you receive the best benefit when you see a healthcare professional in the BlueHPN.

Q. How are the doctors and hospitals in the BlueHPN selected?

A. It's important to us that BlueHPN doctors and hospitals are committed to improving health outcomes and affordability. They're chosen based on nationally recognized quality measures, extensive research, and Anthem's knowledge of local areas. Finding provider partners who share our commitment to improving your experience as a patient is a priority.

Q. What happens if I need care while vacationing in an area with no BlueHPN providers?

A. Office visits and services provided by a doctor or specialist outside the BlueHPN will not be covered. You will be responsible for 100% of the cost for those visits. However, the BlueHPN does cover emergency and urgent care, no matter where you are. If you're experiencing a medical emergency, please seek care immediately.

Q. How do I find BlueHPN providers while traveling?

A. Use Anthem's Find Care & Cost feature or on our mobile app to determine if the BlueHPN is available where you are or the cities you plan to travel to often. Watch this video to learn how to search for BlueHPN providers while traveling.

Q. What is emergency care?[1]

A. An emergency is any condition considered life-threatening. Whether physical or mental, if a condition is endangering your life, you need to seek emergency care. Emergency medical conditions may include heart attack, stroke, difficulty breathing, suicidal or homicidal feelings, uncontrollable bleeding, or loss of consciousness.

Q. What is urgent care?[2]

A. Urgent care is outpatient care for an illness or injury that is not immediately life threatening. Urgent care conditions are not considered emergencies, but they do require professional attention to prevent them from worsening. These conditions may include nausea, fever, pneumonia, rash, and vomiting.

Q. Can I go to any urgent care facility?

A. Yes, but if you visit an urgent care center in the BlueHPN, you may pay less out of pocket.

Q. What will happen if I go to a doctor outside the network?

A. If you see a doctor outside the BlueHPN for routine or nonurgent care, you will be responsible for the full cost. If you are traveling to an area not served by the BlueHPN, you will only have urgent and emergency care coverage. This video has more details on out-of-network coverage.

Q. Do I have coverage when I travel internationally?

A. Outside the United States, the BlueHPN only covers emergency and urgent care.



High-quality healthcare is not out of reach. Consider the BlueHPN when deciding what will work best for you and your family.

1 Mount Sinai website: *What is Urgent Care and When Should You Use It?* (accessed September 2023): mountsinai.org.
2 American Academy of Urgent Care Medicine website: *What is Urgent Care Medicine?* (accessed September 2023): aaucm.org.

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