



Knowing Your Network is Key

to saving money on your health care expenses.

Supplemental services, commonly known as ancillary services, are used to support diagnosis and treatment of a patient's condition.

Ancillary services include:

- **Durable or Home Medical Equipment and Supplies** – A supplier of hospital beds, oxygen tanks, crutches and more.
- **Independent Clinical Laboratory** – A non-hospital based laboratory that handles analysis of blood and urine samples and more.
- **Specialty Pharmacy** – A pharmacy that provides medications that are typically injected or infused and used to treat serious or chronic medical conditions such as multiple sclerosis, hemophilia, hepatitis and rheumatoid arthritis.

To encourage the use of local ancillary service providers, a new guideline will be implemented starting October 15, 2012

Starting on and after October 15, 2012, if you obtain services or supplies from an ancillary medical company that is out-of-network or is located outside the state where you live, you may be subject to out-of-network charges.

If you are using an in-network ancillary medical company and an ordering physician located within your state's Blue Cross and/or Blue Shield (BCBS) network, you will not be impacted by this change.

You may use any ancillary medical company you wish, but if you use a company outside of your state's BCBS network, you may have to pay more in deductibles, copayments, coinsurance and other costs if your provider is out-of-network.

To find an in-network ancillary medical company located within your state, visit nebraskablue.com. Select the "Find a Doctor" tab, go to "Doctor and Hospital Directory," and follow the steps.

If you are unable to locate an in-network ancillary medical company within your state's network, please contact our Member Services Department at the number shown on the back of your Blue Cross and Blue Shield of Nebraska (BCBSNE) member ID card.



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This document is intended for general information purposes only. For specific information regarding your coverage, please call the number on the back of your BCBSNE member ID card.



Ancillary Services Changes | Frequently Asked Questions

This Frequently Asked Questions (FAQ) document has been created to answer our most commonly asked questions related to the new ancillary services policy that will go into effect on October 15, 2012. This document will be updated on a regular basis and is available online at www.nebraskablue.com, under "Find a Doctor."

General Questions

Q: What are ancillary services?

A: Ancillary services support diagnosis and treatment of a patient's condition. The services include the following categories:

- **Durable or Home Medical Equipment and Supplies** – A supplier of hospital beds, oxygen tanks, crutches and more.
- **Independent Clinical Laboratory** – A non-hospital based laboratory that handles analysis of blood and urine samples and more.
- **Specialty Pharmacy** – A pharmacy that provides medications that are typically injected or infused and used to treat serious or chronic medical conditions such as multiple sclerosis, hemophilia, hepatitis and rheumatoid arthritis.

Q: What happens if I use an ancillary provider outside of my state on or after October 15, 2012?

A: As always, you may use any ancillary medical company you wish. However, starting October 15, 2012, if you use a company outside of your state's Blue Cross and/or Blue Shield (BCBS) network, you may have to pay more in deductibles, copayments, coinsurance and other costs if your provider is out-of-network.

Q: How do I know if I'm impacted by this policy?

A: If you use a company outside of your state's Blue Cross and/or Blue Shield network, you will be impacted. Medicare Supplemental customers are not impacted at this time.

Q: My out-of-state provider is currently listed on the Blue National Hospital and Doctor Finder(SM). Will this change?

A: A message will display on the Blue National Hospital and Doctor Finder (SM) in mid-July, to reflect directory modifications regarding ancillary providers within your state's BCBS network.

Q: What if I'm unable to locate an ancillary provider in my state?

A: In the event you are unable to locate a new ancillary provider in your state, please call the customer service number on the back of your ID card. We will do our best to help you find a local, participating ancillary provider that meets your needs.

Q: Does the ancillary services policy apply to BlueCard WorldWide claims?

A: BlueCard Worldwide claims are for medical services incurred outside the United States, Puerto Rico and U. S. Virgin Islands. These claims are not subject to the ancillary services policy. The ancillary claims policy applies only to claims incurred within the United States.

Q: Does the ancillary services policy apply to Federal Employee Program (FEP) claims?

A: No, the ancillary services policy does not apply to FEP claims.

Durable/Home Medical Equipment (DME/HME) and Supplies

Q: What if I get Durable/Home Medical Equipment and Supplies shipped to my home or purchase from a retailer?

A: If you have Durable/Home Medical equipment or supplies shipped to your home, make sure the company is participating and in-network with your state's local BCBS plan.

If you purchase Durable/Home Medical Equipment or supplies from a Pharmacy or Durable/Home Medical Equipment store, make sure the store is contracting with the BCBS plan in the state where the Pharmacy or the Durable/Home Medical Equipment supplier is physically located.

Independent Clinical Laboratory

Q: How do I know if the laboratory work my doctor ordered is going to an independent clinical laboratory?

A: Ask your provider if the laboratory work is being processed by an independent laboratory. If yes, the laboratory must be in the same state as the referring physician and within your state's BCBS provider network.

Q: How do I know if the laboratory work my doctor ordered is going out of state?

A: Ask your provider where the laboratory work is being processed. The laboratory should be in the state you reside and within your state's BCBS network.

If you are referred to an independent laboratory to have blood drawn, verify that the laboratory is participating with the BCBS network in the state where the ordering physician is located. If your physician obtains the laboratory specimen in his or her office but sends it to a laboratory for processing, the laboratory must be participating with the BCBS plan where the ordering physician is located.

Specialty Pharmacy Questions

Q: How do I know if my medication is being provided by a specialty pharmacy under Ancillary Services?

A: If your physician is ordering drugs from a specialty pharmacy, you will want to verify that the specialty pharmacy is participating with the BCBS plan in the state where your physician is located.