

# Blue High Performance Network<sup>SM</sup>

**Self-Funded Employers &  
Fully Insured Employers 100+**

## Frequently Asked Questions

The Blue High Performance Network (BlueHPN<sup>SM</sup>) is designed to meet two essential objectives: To provide your employees with access to a comprehensive network of high-quality doctors and hospitals and to lower your company's overall healthcare costs.

### ELIGIBILITY REQUIREMENTS

#### Employers:

The majority of employees reside in an Arizona BlueHPN market area. Your broker or AZ Blue representative can assist with a GeoAccess analysis.

#### Employees:

Employees should live within any of the 65+ national BlueHPN markets.

#### Dependents:

Blue Cross<sup>®</sup> Blue Shield<sup>®</sup> of Arizona (AZ Blue) recommends that all dependents live within one of the 65+ national BlueHPN markets to ensure convenient access to in-network providers and full in-network benefits. However, dependents are not required to live in a BlueHPN market.

If a member seeks services outside of a BlueHPN market, they only have benefit coverage for urgent and emergency care. If a dependent travels to an in-network provider within any given BlueHPN market, they will receive full in-network benefits. This applies to dependent college students as well.

### If an employee, spouse, or dependent moves into or out of the BlueHPN market, is that a Qualifying Life Event (QLE) that allows them to switch plans?

The rules for QLEs vary depending on which health plan the member is currently enrolled in and whether they are an employee, spouse, or dependent. See the "BlueHPN QLEs" table below and supporting Q&A following the table for specific information.

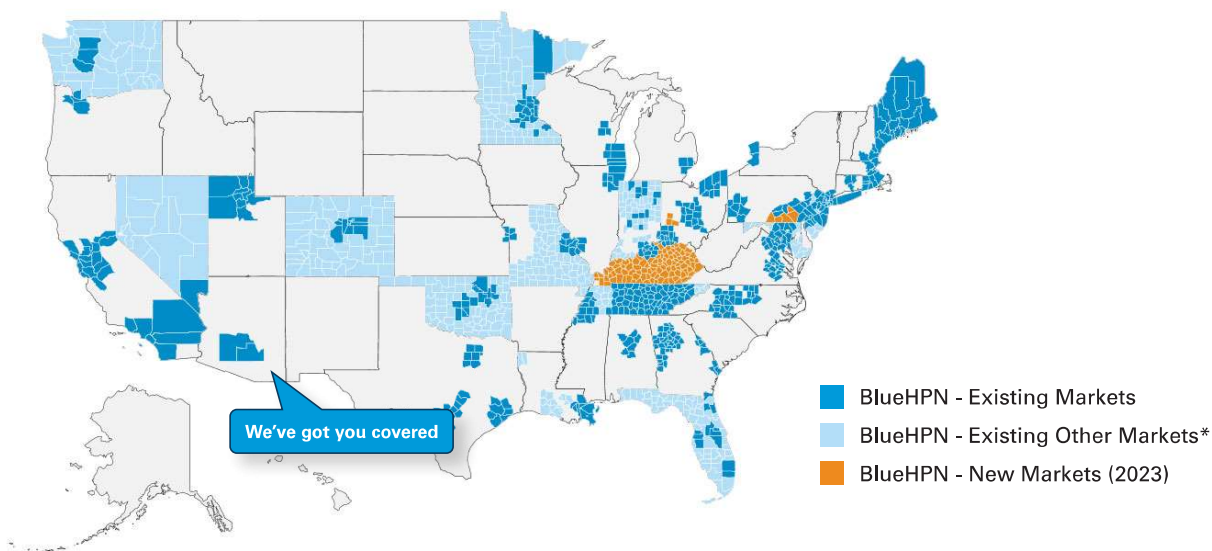
#### BlueHPN QLEs

	Moves into BlueHPN Market	Moves out of BlueHPN Market
Employee enrolled in BlueHPN	✗	✓*
Spouse/dependent enrolled in BlueHPN	✗	✓*
Employee enrolled in BlueCard <sup>®</sup> PPO	✗	✗
Spouse/dependent enrolled in BlueCard PPO	✗	✗

✓ Event is a QLE ✗ Event is not a QLE

\* When an employee enrolled in BlueHPN moves out of the BlueHPN market, the entire family must switch to the BlueCard PPO plan. When spouses and dependents enrolled in BlueHPN move out of the BlueHPN market, they may choose to switch to the PPO plan, but in doing so, the entire family must also switch to the PPO.

## Blue High-Performance Network



### What happens when an employee experiences a Qualifying Life Event?

The employer gets a notification of the employee's status of moving outside of the BlueHPN market. The group administrator then works with the employee to move to the BlueCard PPO plan. The group administrator can also contact AZ Blue for assistance.

### What happens when a spouse or dependent experiences a QLE?

The spouse or dependent has the option to initiate the QLE and move to the BlueCard PPO plan. It is important to note that the QLE would apply to the whole family, not just the spouse or dependent member experiencing the QLE, and the entire family would move to the PPO plan.

### What about temporary moves, such as a dependent child moving away to college for part of the year? Does that count as a QLE?

Yes, this is a QLE, and the dependent child would have the option to initiate the QLE and move the entire family to the BlueCard PPO plan.

### What happens if an employer enrolls a member who isn't eligible for the BlueHPN plan?

There are two letters sent out when the correspondence address of a BlueHPN member changes to an out-of-area market from the plan: One that goes to the member and one that goes to the group administrator. The group administrator should talk with the member about moving to another plan (they will not be automatically switched).

## NETWORK

### Are individual providers part of the network or just hospital systems?

BCBSA (Blue Cross Blue Shield Association) has done extensive analysis in order to construct a network which includes both health systems and individual providers and that supports each of the 65+ BlueHPN service areas nationally. These providers are continually evaluated to ensure quality access across a range of primary care physicians, specialty, urgent care, behavioral health, and other essential community providers to maintain a strong and robust network.

### Is the network expected to grow?

On a national basis, BlueHPN grew by an additional 10 markets through 2023, bringing the current total to 65+ markets nationally. We continue to look for additional partnership opportunities for the future.

### What happens if a BlueHPN member goes to an out-of-network provider?

#### If the out-of-network provider is WITHIN the 65+ national BlueHPN markets:

Only emergency care is covered. All other non-BlueHPN provider services are not covered.

#### If the out-of-network provider is NOT WITHIN the 65+ national BlueHPN markets:

Urgent and emergency care are covered. All other non-BlueHPN provider services are not covered.

What is the member experience when traveling?

If travel is WITHIN the 65+ national BlueHPN markets:

When seeing a BlueHPN provider, the member receives full in-network benefits. For out-of-network providers within the BlueHPN market, the only covered service is emergency care. All other out-of-network provider services are not covered.

If travel is NOT WITHIN the 65+ national BlueHPN markets:

When traveling outside of the BlueHPN markets, only urgent care and emergency care are covered. All other services are not covered.

Is there Continuity of Care if the member switches to BlueHPN?

AZ Blue does not offer Continuity of Care if a member switches to BlueHPN. By design, the BlueHPN network has a more limited provider selection than the broad network PPO option. This means the member must use a BlueHPN network provider to receive benefits.

MEMBER EXPERIENCE

How does a BlueHPN member save money at the doctor?

We’ve negotiated discounts with providers and health systems. That means savings for members. Here’s an example of what someone may save with the BlueHPN network as compared to our traditional BlueCard PPO network.

	Shoulder Arthroscopy		Cesarean Section		Gallbladder Removal	
	BlueHPN	BlueCard PPO	BlueHPN	BlueCard PPO	BlueHPN	BlueCard PPO
Total procedure cost	\$12,000	\$16,800	\$15,300	\$20,700	\$8,800	\$12,200
Member cost share	\$4,400	\$5,300	\$5,000	\$6,100	\$3,700	\$4,400
Member savings	\$900		\$1,100		\$700	

Costs are an illustrative example of one region in Arizona.<sup>2</sup>

What does AZ Blue do to help educate employees about BlueHPN?

AZ Blue supports our members with helpful resources and digital tools. These include Customer Service teams, the MyBlue<sup>SM</sup> member portal with our easy-to-use **Find a Doctor** tool<sup>3</sup>, as well as other materials and campaigns to engage employees before and after Open Enrollment.

Do members have to choose a Primary Care Physician (PCP)?

No, PCP selection is not required.

Where can employees find BlueHPN providers?

Employees can search the **Find a Doctor** tool, available online at [azblue.com/bluehpn](https://azblue.com/bluehpn).

## EMPLOYER INFORMATION

### Can BlueHPN be offered as the only network option?

BlueHPN is designed to be offered along with BlueCard PPO. This lets employees choose the plan that best fits their needs. If lowering costs is a priority and using a limited provider network isn't an issue, then BlueHPN might be the right plan. If having access to a larger provider network is most important, then BlueCard PPO could be the better choice. No matter which plan an employee selects, they can count on high-quality care for their family.

### How does offering both a BlueHPN plan and a BlueCard PPO plan differ from offering two BlueCard PPO plans?

Eligible employees will have freedom to choose between the BlueHPN or BlueCard PPO plans. Employees living outside of the BlueHPN markets will only be able to purchase the Blue Options PPO plan.



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<sup>1</sup>Urgent and emergency care benefits in non-BlueHPN markets.

<sup>2</sup>Source: Blue Cross Blue Shield of Arizona Provider Internal Data 2021.

<sup>3</sup>Blue Cross Blue Shield of Arizona offers several decision support tools to aid you in making decisions around your healthcare experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor, or personal physician as applicable throughout your healthcare experience.

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