

# A Quick Start Guide to Using Your New Health Insurance Plan

Getting health insurance is an important first step in taking care of your and your family's health care needs. You are well on your way to enjoying the benefits of membership. Here's what you can expect to happen next.

## 1 Watch for new member information

**Welcome letter.** Soon after you enroll, you will get a welcome letter from us. This letter is proof that you are now enrolled, so keep it handy until you get your plan information from us.

**Member ID Card.** Your member ID card will be mailed to your home. We suggest you keep your card with you at all times. Your card has information that doctors and pharmacies use to check your benefits. Make sure you show your new ID card to your doctor or pharmacist the next time you use your benefits, so that they can update their records. If you need to reach us, you will use the Customer Service phone number listed on your card.

**Phone Call.** You may also get a phone call to welcome you and quickly look at your and your family's health record. We use this information to make sure we are connecting you to the right support for taking care of your health care needs.

**Policy Kit.** We'll send you a new member kit, a set of materials that outlines your plan's benefits so you know what is covered. You may get that by mail or email, based on how you chose to get it when you applied. Your plan information will also be available online soon after your plan's effective date.

## 2 Activate Your Coverage

**Pay Your First Bill.** Your first premium "turns on" your coverage, so you will need to make your payment before you try to use your benefits for the first time. Once that's done, you can start using your insurance benefits on the effective date of your plan, as noted on your member ID card. We offer many ways for you to pay your premium. You can choose to pay online, by phone, by mail or in person. You can use cash, check, debit card, credit card or money order. You can also set up automatic payments to have your bill electronically drafted each month from your bank account.



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**Set Up Your Online Account.** You have access to your account 24 hours a day, 7 days a week, through Blue Access for Members<sup>SM</sup>. Once you set up your Blue Access for Members secure account, you can get claims information, coverage details, premium payment status and more. We also offer Blue Access Mobile<sup>SM</sup>, a mobile app that gives you quick and easy access to your online account while on the go.

## 3 Use your benefits the right way

**Know Your Network.** Your plan has its own provider network, a select group of doctors, clinics, hospitals and pharmacies who work together to provide a full range of covered health care networks. To get the most of your benefits, it's important to use providers in your plan's network. You will have to pay more if you use a provider who isn't in network. If you have an HMO, you may even have to pay the full amount.

**Your Doctor and You.** If you don't have a doctor you see for routine care, it's important that you choose one and set up a new patient visit to get started. In most cases, there is no charge for your first visit. If you have an HMO plan, you either chose a medical group (IPA) and primary care physician (PCP) for each person on your

### Provider Finder<sup>®</sup>

You can use our online Provider Finder<sup>®</sup> tool to search for providers in your network, or call Customer Service for help finding a doctor.

### Blue Access for Members<sup>SM</sup>

If you want to change your medical group or PCP, you can log into Blue Access for Members and use Provider Finder to pick a new one.

plan when you enrolled, or we chose for you to complete your enrollment. Your PCP and MG will make sure you get the care you need and will refer you to other network doctors when you need more care.

**Know Where to Go.** Now that you have insurance, you have choices in where you go when you need care. Your doctor's office is often the first place to call. If you need care right way but it isn't a life-threatening emergency, your doctor may have an after-hours number you can call. You can also use a walk-in retail health clinic or convenient care center in your neighborhood. If it's a life-threatening illness or serious injury, call 9-1-1 or go to the nearest emergency room right away. It will cost you more when you go to an ER, so only use the ER for emergencies.

**Connect with Us.** We want to be your partner in taking care of your health care needs. We have nurses, case managers, benefit experts and online tools to help you make important choices about your health. You can also use our online tools to find the right provider, compare treatment costs and more.

### How to Reach Us



Call the Customer Service number listed on your member ID card.



Log in to Blue Access for Members and send us a secure email message.



Use the Live Chat function on our website.



Send us a direct message by social media.