

PPO Out-of-pocket Expense Credit Instructions

For member payments made directly to a provider who is **not** in your health plan's network (an out-of-network provider) and who does not file an insurance claim.

What is it?

When you use insurance to pay for health care, the cost you pay applies to your deductible and/or out-of-pocket maximum.

A new Texas law lets you get credit toward your in-network deductible or out-of-pocket maximum for health care costs in certain situations. **This applies when you pay the out-of-network provider directly and do not use your insurance.**

- This helps make sure that all your covered medical costs apply to your in-network deductible and out-of-pocket maximum, even when insurance is not used.

Who can claim it?

If you have an Individual/Family, Student or Group PPO Health plan that is regulated by the Texas Department of Insurance (TDI)*, you may be able to submit a claim for PPO Out-of-pocket Expense Credit.

All of the following must be true:

- You paid an out-of-network provider for a service that's covered by your health plan.
- The provider has not submitted a claim to Blue Cross and Blue Shield of Texas for the same service.
- The amount you paid the out-of-network provider is **less than the average discounted rate** that BCBSTX normally pays a provider who **is** in your plan's network for the service.

How does it work?

Step 1: You visit an out-of-network provider and agree on a cost with them for your care.

Step 2: You submit a completed claim form with an itemized receipt and proof of payment. Be sure you check the box that says, "To Claim PPO Out-of-pocket Expense Credit."

- Please check the appropriate box to ensure proper processing.

Step 3: We review your claim and check the amount you paid to make sure it's less than the average discounted rate we would pay a provider who is in your plan's network for the same service.

Step 4: We credit your in-network deductible and out-of-pocket maximum, if needed.

How do I submit a claim?

You can do it online or mail the completed form with the items from Step 2 above:

Blue Cross and Blue Shield of Texas
P.O. Box 660044
Dallas, TX 75266-0044

What if I have questions?

For help with this form, please call the Customer Service number on your ID card.

*To see if this applies to your plan, look for the TDI symbol on your ID card.