



# Same Procedure, Different Cost and Potential Cash in Your Pocket!

Did you know that prices for the same quality medical services can differ by thousands of dollars within the same region and health plan network? Blue Cross and Blue Shield of Illinois (BCBSIL) is excited to introduce **Member Rewards**—a new program, administered by Vitals<sup>1</sup>, that offers cash rewards when a lower-cost, quality provider is selected from several possibilities.

- Compare it to where you park your car—the \$30 lot or the \$15 one just a few blocks away.
- Member Rewards allows you to shop for your health care services in a similar way, and as the following examples show, the differences can be significant.
- Best of all—shopping with Member Rewards could minimize your out-of-pocket costs and help give you a cash reward.

| Medical Procedure <sup>2</sup> | Cost Variance        | Provider A Cost | Provider B Cost | Provider C Cost |
|--------------------------------|----------------------|-----------------|-----------------|-----------------|
| MRI of the Brain               | \$682 to \$3,849     | \$682           | \$2,723         | \$3,849         |
| Knee Replacement               | \$17,003 to \$61,980 | \$17,003        | \$47,617        | \$61,980        |

Most of us look for value when we're shopping—why not apply this practice to shopping for health care services? Member Rewards uses Provider Finder<sup>®</sup> to help you reduce costs and take more control of your health care financial decisions.

<sup>1</sup> Vitals is an independent company that administers the Member Rewards program for Blue Cross and Blue Shield of Illinois (BCBSIL).

<sup>2</sup> Examples shown are for specific locations and time periods and are not intended to represent costs for procedures in your area.

# Member Rewards

## Reward Eligible Health Care Services\*

Rewards can range from \$25-\$500

Bariatric Surgery - Laparoscopic Gastric Bypass (Stapling)

Bariatric Surgery (Lap Band)

Bladder Repair for Incontinence (Sling)

Bladder Scope with Lithotripsy (Kidney Stone Fragmentation)

Bladder Scope with Stent

Bone and Joint Scan of Whole Body

Bone Density study of Spine or Pelvis

Breast Biopsy with Imaging

Breast Lumpectomy

Bronchoscopy

Bunionectomy

Carpal Tunnel

Cataract Removal

Colonoscopy

CT Scan

Hammertoe Correction

Hernia Inguinal Repair (Age 5+, Non-Laparoscopic)

Hip Replacement

Hysterectomy

Hysteroscopy

Knee Arthroscopy with Cartilage Repair

Knee Replacement

Lab Blood Draws\*\*

Laminectomy - Inpatient

Laparoscopic Gall Bladder Removal

Laparoscopic Removal of Ovaries and/or Fallopian Tubes

Laparoscopic Tubal Block or Tubal Ligation

Lithotripsy - Fragmenting of Kidney Stones

Mammogram

MR Angiography Head without Dye

MRI

MRI Abdomen with contrast

Nasal/Sinus - Corrective Surgery - Septoplasty

Nasal/Sinus - Endoscopy - Sinus Surgery

Nasal/Sinus - Submucous Resection Inferior Turbinate

Partial or Total Removal of Thyroid Gland

PET Scan

Repair of Laparoscopic Inguinal Hernia

Repair of Umbilical Hernia (Age 5+)

Revision of Total Hip or Total Knee Replacement

Rotator Cuff Repair (Surgical, Non-Arthroscopic)

Shoulder Arthroscopy

Shoulder Arthroscopy with Rotator Cuff Repair

Sigmoidoscopy

Spinal Fusion (Anterior)

Spinal Fusion (Posterior)

Tonsillectomy and Adenoidectomy

Total Thyroid Removal

Tympanoplasty (Ear Drum Repair)

Tympanostomy and Myringotomy

Ultrasound Exam

Upper GI Endoscopy

Urethra and Bladder Scope

\*This list is subject to change and does not represent all services included in the Member Rewards program in 2021. Specific procedure types will vary for each reward eligible service.

\*\*These amounts are fixed \$10 (IL & TX) and \$25 (OK).

# What Is the Member Rewards Program?

Member Rewards—combined with Provider Finder, our nationwide database of independently contracted health care providers—can help you:

- Compare costs and quality for numerous procedures.
- Estimate out-of-pocket costs.
- Earn cash while shopping for care.
- Save money and make the most efficient use of your health care benefits.
- Consider treatment decisions with your doctors.

## How Does It Work?

1. When a doctor recommends treatment, log into Blue Access for Members at [bcbsil.com](http://bcbsil.com)
2. Click **Doctors and Hospitals** Tab – then on Find a Doctor or Hospital – and Shop for Procedures
3. Choose a Member Rewards eligible location, and you may earn a cash reward
4. Complete your procedure and, once verified, you will receive a check within 4 to 6 weeks

Questions? Call the number on the back of your member ID card.



## Key Features



### Engagement

- Direct Mailers to remind you of the program and possibility of cash rewards for your procedures.
- Personalized mailbox inside the tool to alert you to potential savings



### Ease of Shopping

- You can quickly find the information you need to help you choose a facility or service.
- Member Rewards is available via computer, smartphone and other mobile devices.



### Cash Rewards

- It's easy to understand how much you could save with a reward option, based on location.
- After verification, Vitals will send you any earned reward check. Note that rewards are taxable.

## MEMBER'S FREQUENTLY ASKED QUESTIONS

### ***Q. What is Member Rewards?***

**A.** Member Rewards is a voluntary program that educates consumers by reminding you that you have choices when it comes to your healthcare. If your doctor recommends a particular medical service Member Rewards can point you to lower-cost options at in-network facilities in your area. If you choose a cost-effective option you can qualify for a cash incentive. Member Rewards does not offer medical advice and is not a substitute for medical care from your doctor but it can help you optimize your healthcare by making you aware of your options.

### ***Q. What is the benefit of the Member Rewards program?***

**A.** As a voluntary program, members have the final choice in where they are receiving their care. Member Rewards will help members get a better understanding of the differences in costs between health care facilities.

The Member Rewards program helps to drive down the cost of health care for members and keeps their groups overall utilization down, which in turn, keeps their yearly premiums down, keeping more money in their paycheck. The program also gives members a cash incentive when they use the tool to shop for, and utilize, those alternatives. By offering lower cost and convenient locations for common procedures/services, members save on out-of-pocket costs.

### ***Q: Does the program cost anything to use?***

**A:** No. Member Rewards is free to members.

### ***Q: Am I eligible and how do I sign up?***

**A:** All active employees currently under the age of 65 (non-Medicare eligible) who are enrolled in the health benefit plan through their employer, and their enrolled dependents, are eligible for the Member Rewards program. If you are eligible for the program, then you are automatically enrolled and can use the service at any time.

### ***Q: Is this a change in my benefits?***

**A:** No. The Member Rewards program does not affect your benefits in any way. All benefit, pre-authorization and pre-certification guidelines still apply, and this program does not affect your claim payment. This program does not take the place of any pre-certification requirements you may have as part of your benefits.

### ***Q: What services qualify for an incentive?***

**A:** Member Rewards targets costly procedures, such as mammograms, MRIs and physical therapy; services that are planned in advance. For a full list of services please call the BVA or log online through Blue Access for Members (BAM).

### ***Q: How can I qualify for an incentive?***

**A:** Qualifying for an incentive is simple and fast. If your doctor recommends a particular medical procedure, service or test, contact Member Rewards either by telephone or online prior to receiving the medical service. If you call BVA, a representative will tell you if the service you are researching is eligible, and if it is, will give you cost-effective options in your area that qualify for an incentive. If you go online you can view a list of eligible medical services and procedures and the cost-effective options in your area. In either case, if you choose one of the options identified by Member Rewards, you can qualify for an incentive.

***Q: Why do I need to shop prior to having a medical procedure or test?***

**A:** Shopping prior to having the procedure gives you time to explore your options and get a new referral from your doctor if necessary.

***Q: I went to one of the cost-effective facilities but didn't use Member Rewards to find it. Is there any way to still get the incentive?***

**A:** No. In order to be eligible for an incentive you must have shopped with Member Rewards at least one day prior to your appointment.

***Q: How will I receive my incentive?***

**A:** If you qualify for an incentive, a check will be mailed to you 60 days from the date of service of your procedure.

***Q: How does the incentive work? Do I need to send you anything after my procedure?***

**A:** No. Member Rewards is contracted by Blue Cross Blue Shield of Illinois and will receive your processed claim information automatically. You are not required to send in anything to Member Rewards in order to receive your incentive.

***Q: Who can I contact about the status of my incentive check?***

**A:** For questions related to your incentives you can call the BVA at the number on the back of your medical card.

***Q: Do I have to pay taxes on the cash incentive I receive?***

**A:** If you receive incentives of \$600 or greater in one year, Vitals will send you a 1099 tax form to file with the Internal Revenue Service.

***Q: Am I obligated to use the most cost-effective facility after shopping with Member Rewards?***

**A:** No. Member Rewards is completely voluntary. You can receive an incentive by choosing any of the options suggested by Member Rewards. If you prefer to go to a facility that is not on the list of options suggested by Member Rewards, you can do that too. You will not receive an incentive but you will have the benefit of knowing that there are lower cost options available to you if you want them.

***Q: Will I have to change my doctor?***

**A:** No, you will not have to change your primary care physician. However, you may need to have a discussion with your doctor about getting referred to a cost-effective location, where you can save money and qualify for incentives.

***Q: Does Member Rewards recommend physicians?***

**A:** The Member Rewards program is based on eligible procedures and the facilities that offer those procedure at a cost-effective rate. We are currently unable to provide specific physician information for most groups. Physicians may have the ability to treat at multiple locations. We encourage members to share the cost-effective information with the primary care physician to help determine which specialist they should see.

***Q: What if the facility I usually go to is already the most cost-effective option?***

**A:** If you are already scheduled at cost-effective facility on the Member Rewards list you still qualify for an incentive simply for making the phone call or going online and exploring your options. You must shop to receive the incentive.

***Q: The medical service I need is not listed. How do I search for the cost?***

**A:** There are some medical services and procedures that are not eligible under the Member Rewards program. It is best for you to contact the BVA for further assistance regarding your cost and benefits.

***Q: How do I know the cost-effective options suggested by Member Rewards are also high quality options?***

**A:** All health centers on your Member Rewards list are part of BCBS's network and have met strict quality standards. The facilities are well-known and fully licensed to provide services. You may consult your doctor or BVA for more information regarding quality.

***Q: Will my employer have access to my personal health information if I use Member Rewards?***

**A:** No. Member Rewards does not share personal information about you or your dependents with your employer or anyone else. It is completely confidential. Member Rewards may send your employer aggregate data (such as how many people from your company used the program in a given year), but your personal, identifiable information will not be shared.

***Q: Can I access Member Rewards from my smart phone?***

**A:** Yes. Member Rewards is a fully mobile platform. You can use it with any mobile device and access through the BCBS mobile app.

***Q: Can I shop for more than one service at a time?***

**A:** Yes. If your doctor has referred you for more than one type of service (for example: knee surgery, an MRI and post-surgery physical therapy), you can shop for all services at the same time, or opt to shop for each individually. The choice is yours.