

Choosing an in-network doctor who's right for you

In-network vs. out-of-network doctors: The difference you pay can be a lot

Use an in-network doctor for the highest level of benefits from your health plan and lower out-of-pocket costs. In-network doctors agree to a lower negotiated fee for each service they provide; out-of-network doctors don't. If you use an out-of-network doctor, the portion of the bill you pay may be much higher.

Maximize your benefits

To make the most of your benefits, check to see if your doctor is part of your plan's network. You'll find a list of in-network doctors by logging in to **premera.com** and using the "Find a Doctor" tool.

Log in as a member to get a wealth of information

Step 1 Register and log in to **premera.com**

Step 2 Click on "Find a Doctor"

As a registered member, you now have access to the following:

- List of in-network doctors
- Doctor comparison
- Out-of-pocket estimates
- List of doctors who are board certified, accepting new patients and offering extended office hours
- Search by specialty, treatment, hospital affiliation, language spoken, and gender

Registered members can also get information about a hospital's medical specialties and quality scores for:

- Medical services
- Surgical care
- Re-admissions
- Doctor affiliations
- Patient experiences

To save money, make sure all of your medical services, pharmacies, hospitals, lab services, and home medical equipment providers are in-network. Find them by using the "Find a Doctor" tool on **premera.com**.

Avoid Costly Facility Fees

Some medical clinics charge a separate facility fee for doctor visits—even if their doctors are in our network. So, when making an appointment, always ask if your doctor's office charges a facility fee. You can get the most value from your medical benefits if you choose an in-network doctor who practices at a medical center that does not charge a facility fee.



Find an in-network doctor
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