



BlueCross BlueShield of Illinois



HMO Illinois[®]

Understanding and Using Your Benefits

If you're looking for a health care benefit plan that offers affordability, flexibility, a large network of health care providers and high-quality customer service, the HMO Illinois plan might be right for you.

What is HMO Illinois?

HMO Illinois offers one of the largest health care provider networks in Illinois. In fact, many members don't even need to change doctors when they join this plan. The HMO network includes many different groups of doctors, called medical groups, which work with you to take care of your health care needs. You will select a medical group that works for you. You will also choose a primary care physician (PCP) in that group to partner with for your health care. Each covered family member can choose a different medical group or PCP from the network.

Having a PCP as your health care partner can be beneficial because this doctor will:

- Know your medical history and health care needs
- Coordinate any care that you may need from a specialist
- Provide you with routine care
- Prescribe any medications that you might need

Female members can also choose a Woman's Principal Health Care Provider. This is a doctor who has special expertise in gynecology, obstetrics and other women's health issues.

HMO Illinois

Members Have Access to a Large Network

The HMO network includes more than 75 medical groups, over 5,000 PCPs and more than 7,500 specialists. You can change your medical group or PCP for any reason. If you want to change your PCP to another one in your current medical group, just call the group directly. To change your medical group, call Customer Service at the number on the back of your member ID card or log in to Blue Access for MembersSM (BAMSM).

How Do You Find Network Providers?

Through our Provider Finder[®] tool, it's easy to find a doctor, hospital or other health care provider that participates in the HMO IL network.

Log in to BAM at bcbsil.com/member. To register for a BAM account, all you need are your group and identification numbers, found on your member ID card. BAM is secure and easy to use. When you search for providers in BAM, it will take you directly to network providers only.

For basic provider searches, you can also access Provider Finder without logging in to BAM. Just visit bcbsil.com and click on the **Find Care** tab. Or, download the BCBSIL App at the App Store or Google Play.

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card.

Take an Active Role in Managing Your Health Care

- Know what your health plan covers
- Check on your copayments and other out-of-pocket costs
- Visit BAM to learn more about health insurance and become a smarter health care consumer
- Read the health plan documents your employer gives you



Be Sure to Budget for Health Care Costs

To help you, HMO Illinois is designed to offer:

- Predictable out-of-pocket expenses
- Consistent copayments
- 100 percent coverage of recommended routine care and preventive screenings