

Frequently Asked Questions

The Blue High Performance Network (BlueHPNSM) is designed to meet two essential objectives: to provide your employees with access to a comprehensive network of high-quality doctors and hospitals and to lower your company's overall health care costs.

Offering BlueHPN alongside Blue Options[®] PPO lets employees choose the plan that best fits their needs. BlueHPN is a great choice for members who are willing to use a limited provider network in exchange for lower premiums. However, if a large provider network is important, Blue Options PPO might be a better fit. Either way, members can count on high-quality care for their whole family.

ELIGIBILITY

What are the eligibility requirements for BlueHPN participation?

Employers:

Employers must be headquartered in the North Carolina BlueHPN service area, which includes the following counties: Alexander, Anson, Cabarrus, Caswell, Catawba, Chatham, Cleveland, Davidson, Davie, Durham, Forsyth, Gaston, Granville, Guilford, Iredell, Lincoln, Mecklenburg, Orange, Person, Randolph, Rowan, Stanly, Stokes, Union, Wake, Wilkes and Yadkin.

Employees:

Employees must live in one of the North Carolina counties above or within York County, SC.

Dependents:

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) recommends that all dependents live within one of the 65+ national BlueHPN service areas to ensure convenient access to in-network providers and full in-network benefits. However, dependents are not required to live in a BlueHPN service area.

What happens when a member moves into or out of the BlueHPN service area? Are they able to switch plans?

For any BlueHPN member, a move out of a BlueHPN service area is considered a Qualifying Life Event (QLE).

When an employee enrolled in BlueHPN moves out of the BlueHPN service area, the entire family must switch to the Blue Options PPO plan. When a spouse or dependent enrolled in BlueHPN moves out of a BlueHPN service area, they may choose to switch to the PPO plan, but in doing so, the entire family must also switch to the PPO.

BLUEHPN QUALIFYING LIFE EVENTS		
	Moves into BlueHPN Service Area	Moves out of BlueHPN Service Area
Member enrolled in BlueHPN	✗	✓
Member enrolled in Blue Options PPO	✗	✗

✓ Event is a QLE

✗ Event is not a QLE

What about temporary moves, such as a dependent child moving away to college for part of the year? Does that count as a QLE?

Yes, this is a QLE, and the dependent child would have the option to initiate the QLE and move the entire family to the Blue Options PPO plan.

What happens if an employer enrolls a member who isn't eligible for the BlueHPN plan?

There are two letters sent out when the correspondence address of a BlueHPN member changes to an out-of-area service area from the plan: one that goes to the member and one that goes to the group administrator. The group administrator should talk with the member about moving to another plan with the member (they will not be automatically switched).

What do employers need to do when an employee experiences a QLE?

The employer receives a notification when an employee moves outside the North Carolina BlueHPN service area. The group administrator then works with the employee to move to the Blue Options PPO plan. The group administrator can also contact their Blue Cross NC sales rep for assistance.

NETWORK

Are individual providers part of the network or just hospital systems?

Blue Cross and Blue Shield (BCBS) has done extensive analysis in order to construct a network which includes both health systems and individual providers and that supports each of the 65+ BlueHPN service areas nationally. These providers are continually evaluated to ensure quality access across a range of primary care physicians, specialty, urgent care, behavioral health and other essential community providers to maintain a strong and robust network.

Is the network expected to grow?

On a national basis, BlueHPN grew by an additional 13+ service areas from 2021 to 2023, bringing the current total to 65+ service areas. We continue to look for additional partnership opportunities for the future.

What happens if a BlueHPN member goes to an out-of-network provider?

If the out-of-network provider is WITHIN the 65+ national BlueHPN service areas:

Only emergency care is covered. All other non-BlueHPN provider services are not covered.

If the out-of-network provider is NOT WITHIN the 65+ national BlueHPN service areas:

Urgent and emergent care are covered. All other non-BlueHPN provider services are not covered.

What is the member experience when traveling?

If travel is WITHIN the 65+ national BlueHPN service areas:

When seeing a BlueHPN provider, the member and plan dependents receive full in-network benefits. For out-of-network providers within the BlueHPN service area, the only covered service is emergent care. All other out-of-network provider services are not covered.

If travel is NOT WITHIN the 65+ national BlueHPN service areas:

When traveling outside of the BlueHPN service areas, only urgent care and emergent care are covered. All other services are not covered. This is true for both members and plan dependents.

Telehealth is available for BlueHPN members to use regardless of whether or not they are physically located in a BlueHPN service area.

If travel is international:

When traveling outside of the U.S., only urgent care and emergent care are covered through access to Blue Cross Blue Shield Global® Core. Blue Cross Blue Shield Global Core enables members and plan dependents to receive the benefits of their plan while traveling or living outside of the United States, Puerto Rico and U.S. Virgin Islands.

Is there Continuity of Care if the member switches to BlueHPN?

Blue Cross NC does not offer Continuity of Care if a member switches to BlueHPN. BlueHPN maintains its high-quality, low-cost standards by curating a more limited provider network when compared to a PPO plan. This means the member must use a BlueHPN network provider to receive benefits.

Are all BlueHPN providers also part of the Blue Options PPO network?

Yes, all BlueHPN providers are also part of the PPO network.¹ However, not all PPO providers are part of the BlueHPN network:

- 32% of PPO PCPs are part of BlueHPN
- 63% of PPO specialists are part of BlueHPN
- 52% of PPO facilities are part of BlueHPN

MEMBER EXPERIENCE

BlueHPN saves members money

Our members see more savings when they use the trusted, high-quality providers and hospitals in our BlueHPN network.

	SHOULDER ARTHROSCOPY		CAESAREAN SECTION		GALLBLADDER REMOVAL	
	Blue Options	BlueHPN NC	Blue Options	BlueHPN NC	Blue Options	BlueHPN NC
TOTAL PROCEDURE COST	\$16,828.00	\$12,040.00	\$20,712.00	\$15,369.00	\$12,246.00	\$8,836.00
MEMBER COST SHARE	\$5,365.60	\$4,408.00	\$6,142.40	\$5,073.80	\$4,449.20	\$3,767.20
MEMBER SAVINGS		\$957.60		\$1,068.60		\$682.00
EMPLOYER NET SAVINGS		\$3,830.40		\$4,274.40		\$2,728.00

Costs are an illustrative example based on a deductible of \$2,500, coinsurance of 20% and out-of-pocket maximum of \$7,150 for one North Carolina MSA.²

How does a BlueHPN member save money at the doctor?

We've negotiated discounts with health systems and providers that mean savings for members. The table above offers examples of what someone may save with BlueHPN as compared to the Blue Options PPO network.

What does Blue Cross NC do to help educate members about BlueHPN?

Blue Cross NC supports our members with helpful resources and digital tools. These include Customer Service teams, the Blue ConnectSM member portal and app with our easy-to-use Find a Doctor tool, as well as educational materials and engagement campaigns to support members before and after enrollment.

Do members have to choose a Primary Care Physician (PCP)?

No, PCP selection is not required. However, it is advantageous for members on copay plans to select a PCP using their Blue Connect account. The benefit is that their first three office visits with that provider will then be covered at no charge.

Where can members find BlueHPN providers?

Members can search the Find a Doctor tool, available online at [BlueCrossNC.com](https://www.bluecrossnc.com) or by using the Blue Connect MobileSM app.

Where can members find a map of the BlueHPN service areas?

Members can see the 65+ BlueHPN service areas using the interactive [BlueHPN national network map](#).

If a member experiences a Qualifying Life Event and moves to the PPO, will amounts they have paid toward their deductible or out-of-pocket costs be carried over to the PPO plan?

Yes, costs paid toward the deductible and out-of-pocket maximum will carry over to the PPO, but the request must be submitted to Blue Cross NC through the group's authorized sales representative. It does not happen automatically.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers several decision support tools to aid you in making decisions around your health care experience. These tools are offered for your convenience and should be used only as reference tools. You should consult your own legal counsel, tax advisor or personal physician as applicable throughout your health care experience.

1 Blue Cross NC Provider Internal Data; percentages indicated represent Blue Cross NC's PPO Network and Blue High Performance Network overlap statistic as of 9/27/2022. Note: Not all plans are available in all areas.

2 Source: Blue Cross and Blue Shield of North Carolina Provider Internal Data 2021.

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