

# BLUE ADVANTAGE BULLETIN

MEDICARE MADE EASY

2021

VOL. 4 | ISSUE 1

## CLUELESS ABOUT HEALTH INSURANCE TERMS? LET US HELP!

Confused about copays and coinsurances? Unsure about out-of-pocket costs and deductibles? You aren't alone. Use the handy guide below to brush up on some common health insurance terms.

**Deductible:** This is the amount you pay for healthcare services and prescription drugs before your insurance starts to pay. Your deductible starts over at the beginning of each plan year. Not all plans have deductibles, and even those that do may pay for certain preventive services before the deductible is met.

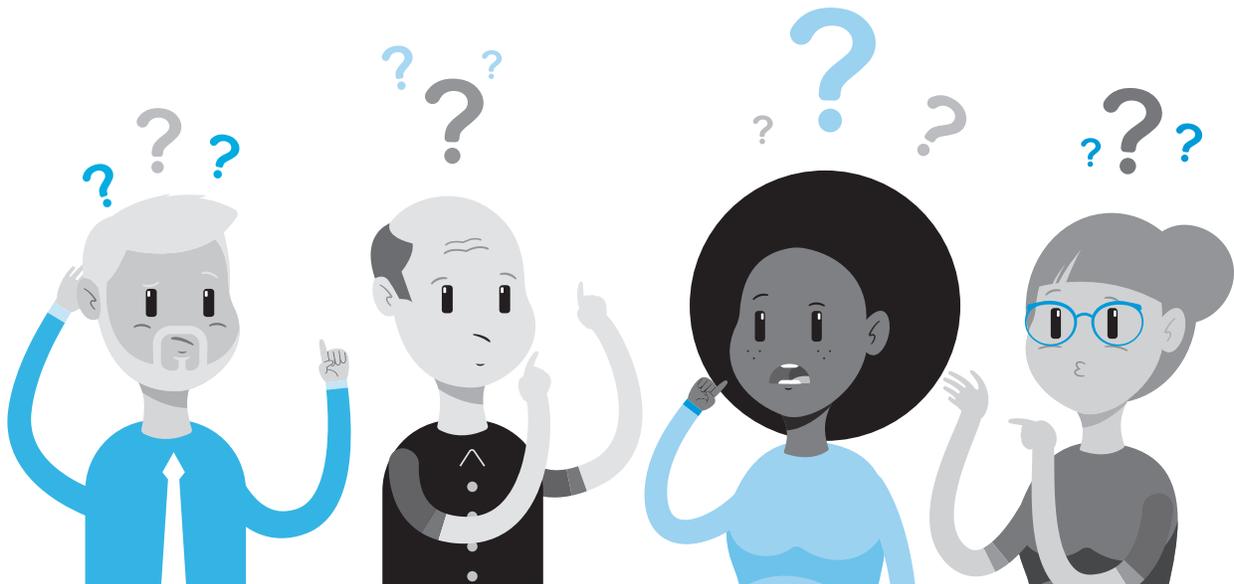
**Copay:** This is the set amount you pay when you receive care or a prescription drug.

**Coinsurance:** This is the percentage of costs you pay when you receive care or a prescription drug.

**Out-of-Pocket Costs:** This is the amount you pay for healthcare services and prescription drugs that includes deductibles, coinsurance and copayments.

**Maximum Out-of-Pocket Limit:** Also called the MOOP, this is the most you will have to pay each year for services. Unlike Original Medicare-only plans that don't put a cap on your annual costs, Blue Advantage gives you the peace of mind of knowing that maximum you will pay for medical care during the year.

We hope this helps clear up some of the confusion. Something you should never be confused about is the value and security you get with your Blue Advantage plan.



Blue Cross and Blue Shield of Louisiana HMO offers Blue Advantage (HMO). Blue Cross and Blue Shield of Louisiana, an independent licensee of the Blue Cross and Blue Shield Association, offers Blue Advantage (PPO).

01MA1382 R01/21 Medicare has neither reviewed nor endorsed this information. Y0132\_21-104\_MKLA\_C



Louisiana

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## Important Blue Advantage information

### START THE YEAR ON A HEALTHY NOTE WITH AN ANNUAL WELLNESS VISIT

Did you make a resolution to be healthier in 2021? If so, scheduling your annual wellness visit is the perfect first step.

Your annual wellness visit is a great opportunity to talk to your primary care provider about any health concerns you may have to make sure you are staying on track.

Having a relationship with your primary care provider, even if you also see a specialist, is important for your overall health and well-being.

If you haven't already, you will soon receive an annual wellness exam coupon. Be sure to take this coupon with you to your in-network primary care provider to get your annual wellness exam at no cost to you.

In addition to the health benefits of the annual wellness visit, you can also use it as one of the activities to earn a **\$25 gift card** as part of the Member Rewards Program. Visit [bcbsla.healthmine.com/Rewards](https://bcbsla.healthmine.com/Rewards) for all the details.

### STAY INFORMED ABOUT YOUR PLAN

As a Blue Advantage member, you have the option to get email and text updates from us. This includes billing reminders and plan information, plus health and wellness tips, flu shot and annual wellness visit reminders and much more to help you stay on track. Visit [www.bcbsla.com/blueadvantage](https://www.bcbsla.com/blueadvantage) and select **Member**, then **Member Login** to get to your online account. Once there, click your name in the top right-hand corner to go to the **My Profile** page where you can select your notification preferences.