

# Talking with your doctor about Keystone HMO Proactive

A Keystone HMO Proactive plan with a tiered network gives you the opportunity to look for the best value when you receive care. Tell your primary care physician (PCP) you have a tiered network plan so you can discuss your health care decisions and work together to make the best choices for you.

Here are some common scenarios:

## Blood work

- No need to consider tiers
- Costs are the same across all tiers, but be sure to visit your PCP's designated lab. For a list of your PCP's designated sites, visit [ibxpress.com](http://ibxpress.com) to search for your doctor and review the *Affiliations* tab in your doctor's profile

## Physical therapy

- No need to consider tiers
- Costs are the same across all tiers, but be sure to visit your PCP's designated physical therapy provider. For a list of your PCP's designated sites, visit [ibxpress.com](http://ibxpress.com) to search for your doctor and review the *Affiliations* tab in your doctor's profile

## Emergency room

- No need to consider tiers, just go immediately to the nearest hospital
- Costs are the same across all tiers, but if you are admitted to the hospital, your out-of-pocket costs for your hospital stay will be based on the tier of the hospital (check your benefits to see how the costs vary)
- It's a good idea to find out which hospitals near you are in Tier 1 – Preferred

## Specialist visit

- Tell your PCP you have a tiered network plan and ask for a few specialist recommendations
- Check to see which tiers the specialists are in
- Choose a specialist in Tier 1 – Preferred for the lowest out-of-pocket costs
- You can always choose specialists from other tiers, but remember to discuss the options with your PCP first

## Surgery

- You will need to consider the tier of both the specialist performing the surgery and the hospital or facility
- When your PCP recommends a specialist and hospital, check to see which tiers the specialist and hospital are in
- If they are not Tier 1 – Preferred, let your doctor know you have a tiered network plan and ask if your PCP has other recommendations
- You can always choose specialists, hospitals, and facilities from other tiers, but remember to discuss the options with your PCP first



Use your smartphone to find out which tier your providers are in. Download the IBX app for iPhone and Android.

Find a Tier 1 – Preferred provider near you.

[ibx4you.com/answers](http://ibx4you.com/answers)  
1-866-346-2081 (TTY: 711)

