



ND

**BOLDER SHADE OF BLUE**

BLUE  
Care

A classic, comprehensive health insurance plan for families and individuals who want more predictable health care costs.



# BlueCare

## How it Works

With this classic health insurance plan from Blue Cross Blue Shield of North Dakota (BCBSND) you:

- Pay the same **copayment** (**copay**) each time you visit the doctor or pharmacy
- Share costs with BCBSND for other services, depending on the **coinsurance** and **deductible** you choose
- Can better predict your health care expenses



### When you go to the doctor or a specialist

You pay a **copay** for the visit. You may have to pay additional for extra tests, labwork or other additional medical services resulting from that visit.

The exception is preventive care, which is covered at 100%. There is no copay and no requirement to meet your deductible.



### When you get prescription drugs

You pay a **copay** for your prescription drugs. Both brand name and generic drugs are covered, but you'll save money by using generics.



### When you're admitted to the hospital

You pay toward the hospital costs until your deductible is met. After that, you and BCBSND share the medical costs (**coinsurance**) until your **coinsurance** maximum is met. Then BCBSND pays all your covered expenses.



### When you actively manage your health and prevent diseases

You earn rewards, like gift cards or merchandise, just for staying physically active and for getting recommended screening for breast, cervical and colorectal cancers. With the BlueRewards program you can earn up to \$200 per year.

Cost sharing amounts apply to covered services you receive within the BlueCard Preferred Provider Organization (PPO) network.

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## Health Insurance is about Sharing Costs

Health insurance is a cost-sharing arrangement. Like your auto insurance, you pay a **premium**. Then if you need to use the insurance, you pay a portion of the expenses and the insurance company pays a portion.

The cost-sharing terms you should know are defined below.

### A Few Cost-sharing Terms You Should Know

#### Premium

The amount you pay each month for your health insurance plan.

#### Copayment (copay)

A fixed amount you pay for a covered health care service, typically paid at the time of the service. The amounts vary depending upon the service you receive.

#### Coinsurance

Your share of the costs of a health care service covered in your plan in addition to the **copay**. You pay coinsurance plus any deductible you owe.

#### Deductible

The amount you owe for health care services before your insurance begins to pay. For example, if your deductible is \$1,000, you will pay all your expenses up to \$1,000. After that, the insurance company will share in the cost of covered services. Some services, such as preventive services, are paid right away, before you meet your deductible.

#### Out-of-pocket maximum

The most you would pay in a calendar year, including **copays**, before your health insurance begins to pay 100% of the allowed amount. The out-of-pocket maximum doesn't include your premium and charges that are over and above the allowed amount.

### Cost-sharing Example

Under the new health reform law, here's an example of what cost sharing looks like. Chris has BlueCare 70 1000. With this plan Chris pays 30% **coinsurance**, has a \$1,000 **deductible** and an **out-of-pocket maximum** of \$4,500. Preventive services are paid 100% from the beginning.

January 1st

Beginning of calendar year

December 31st

End of calendar period



Early in the year, Chris breaks her arm and goes to the emergency room.

**Chris pays \$100 (copayment)**  
**Insurance pays** the remaining amount.



Later, Chris' arm requires surgery.

**Chris pays** all expenses up to \$1,000 (her **deductible**).  
For the remaining amount, **Chris pays** 30% of the expenses (**coinsurance**); **insurance pays** 70%.



Eventually, Chris reaches her \$4,500 **out-of-pocket maximum**.

At this point, **insurance pays** the full cost of covered health care services for the rest of the year.

## Plan Options

If you've had insurance before, you'll notice plans that meet the new government requirements may cost more. We offer you a variety of ways to control your costs by choosing the level of coinsurance and deductible.

<b>BlueCare Gold Plans</b> These options are part of a category the federal government calls Gold Plans.		Doctor visit Therapy Chiropractic care	Preventive care	Prescription drugs
	<b>Option 1:</b> <b>BlueCare 90 1500</b>	You pay <b>\$20</b>	You pay <b>\$0</b>	You pay Generic – \$10 Brand formulary – \$20 Brand non-formulary – \$30 Specialty – 10% of total cost
	<b>Option 2:</b> <b>BlueCare 90 2000</b>	You pay <b>\$20</b>	You pay <b>\$0</b>	You pay Generic – \$10 Brand formulary – \$20 Brand non-formulary – \$30 Specialty – 10% of total cost
	<b>Option 3:</b> <b>BlueCare 70 500</b>	You pay <b>\$20</b>	You pay <b>\$0</b>	You pay Generic – \$10 Brand formulary – \$20 Brand non-formulary – \$30 Specialty – 30% of total cost
	<b>Option 4:</b> <b>BlueCare 70 1000</b>	You pay <b>\$20</b>	You pay <b>\$0</b>	You pay Generic – \$10 Brand formulary – \$20 Brand non-formulary – \$30 Specialty – 30% of total cost
These plans are eligible for BlueRewards—a health and wellness program through which you can earn up to \$200 per year				
<b>BlueCare Silver Plans</b> These options are part of a category the federal government calls Silver Plans.		Doctor visit Therapy Chiropractic care	Preventive care	Prescription drugs
	<b>Option 5:</b> <b>BlueCare 80 2500</b>	You pay <b>\$50</b>	You pay <b>\$0</b>	You pay Generic – \$20 Brand formulary – \$40 Brand non-formulary – \$60 Specialty – 20% of total cost
	<b>Option 6:</b> <b>BlueCare 70 3000</b>	You pay <b>\$50</b>	You pay <b>\$0</b>	You pay Generic – \$20 Brand formulary – \$40 Brand non-formulary – \$60 Specialty – 30% of total cost
These plans are eligible for BlueRewards—a health and wellness program through which you can earn up to \$200 per year				



Deductible	Coinsurance	Emergency room visit	Hospitalization/ Exams/etc.	Out-of-pocket maximum
<b>\$1,500 Individual \$3,000 Family</b>	<b>90/10</b> (BCBSND pays 90%; You pay 10%)	<b>\$100</b>	<b>10% of total cost</b>	The most you would pay per year <b>\$6,350 Individual \$12,700 Family</b>
<b>\$2,000 Individual \$4,000 Family</b>	<b>90/10</b> (BCBSND pays 90%; You pay 10%)	<b>\$100</b>	<b>10% of total cost</b>	The most you would pay per year <b>\$4,500 Individual \$9,000 Family</b>
<b>\$500 Individual \$1,000 Family</b>	<b>70/30</b> (BCBSND pays 70%; You pay 30%)	<b>\$100</b>	<b>30% of total cost</b>	The most you would pay per year <b>\$6,350 Individual \$12,700 Family</b>
<b>\$1,000 Individual \$2,000 Family</b>	<b>70/30</b> (BCBSND pays 70%; You pay 30%)	<b>\$100</b>	<b>30% of total cost</b>	The most you would pay per year <b>\$4,500 Individual \$9,000 Family</b>

for actively managing your health. Learn more at [BCBSND.com](https://www.bcsnd.com)

Deductible	Coinsurance	Emergency room visit	Hospitalization/ Exams/etc.	Out-of-pocket maximum
<b>\$2,500 Individual \$5,000 Family</b>	<b>80/20</b> (BCBSND pays 80%; You pay 20%)	<b>\$250</b>	<b>20% of total cost</b>	The most you would pay per year <b>\$6,350 Individual \$12,700 Family</b>
<b>\$3,000 Individual \$6,000 Family</b>	<b>70/30</b> (BCBSND pays 70%; You pay 30%)	<b>\$250</b>	<b>30% of total cost</b>	The most you would pay per year <b>\$5,000 Individual \$10,000 Family</b>

for actively managing your health. Learn more at [BCBSND.com](https://www.bcsnd.com)

All cost sharing amounts apply to covered services you receive within the BlueCard Preferred Provider Organization (PPO) network.  
To locate a listing of participating providers, visit [BCBSND.com](https://www.bcsnd.com) and click on FIND A DOCTOR.





Get a Quote



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Health care reform has changed some things about health insurance plans. First, most Americans are required to have health insurance coverage\*. Second, everyone must be accepted for coverage, regardless of health history. And third, the federal government requires all insurance plans to cover 10 essential health benefits (designated below).

BlueCare from BCBSND meets all the government requirements, plus has the advantage of being provided by North Dakota's most preferred health insurance company.

## 10 Essential Health Benefits

Defined by the federal government, every health insurance plan must cover these 10 items:

1. Outpatient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services as well as chronic disease management
10. Pediatric services, including dental and vision care

\*Find out if you qualify for help in purchasing insurance. Go to [BCBSND.com/shop](https://www.bcbnsd.com/shop)

# Why Choose Us for Your Health Insurance?

## The Most Trusted Name in Health Insurance

- 98% of all doctors and 100% of all hospitals in North Dakota are BCBSND participating providers
- Enjoy protection when you travel – within or outside the U.S.
- 80% of all providers in the U.S. participate with Blue Cross Blue Shield

## Ease of Use

- Insurance that's easy to use is a top priority for our members, so we focus on convenience
- Service from local offices throughout North Dakota
- Hassle-free claims
- Claims paid and questions answered here in North Dakota
- Online self-service center available 24/7

## A Strong, Local Company

- Members and health care providers in North Dakota appreciate the fact that they can rely on us
- Strong and stable North Dakota-based company
- 70+ years in North Dakota's unique health care market

## Ways to Stay Healthy and Active

BCBSND believes in a preventive approach to health and wellness. To help you incorporate healthy choices into your everyday lives, we provide:

- BlueRewards, an incentive plan that rewards healthy behaviors like physical activity and preventive screenings
- HealthyBlue online wellness center with mobile app
- Programs like MediQHome disease prevention and management available automatically, at no additional cost to you
- Prenatal Plus to help facilitate healthy pregnancy

## A Variety of Options

For individuals and families who don't purchase insurance from employers, BCBSND also offers:

- BlueDirect
- BlueEssential

## Get a Quote



BCBSND.com/shop



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Visit an office near you

## Do You Qualify for Help Paying Your Premium?

See how much your insurance will cost by answering a few questions. Go online to [BCBSND.com/shop](https://www.bcbnsd.com/shop)



**BOLDER SHADE OF BLUE**

Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association

Noridian Mutual Insurance Company

For premium rates and further details of the coverage, including definitions; exclusions; criteria for medically appropriate and necessary care; credentialing process; confidentiality policy; description of experimental drugs, medical devices or treatments; grievance and appeals process; provider listings; drugs eligible for coverage; reductions or limitations; and the terms under which this benefit plan may be continued, call, write or visit Blue Cross Blue Shield of North Dakota.

Blue Cross Blue Shield of North Dakota has entered into an agreement with CMS to provide health insurance coverage through Qualified Health Plans on the Health Insurance Marketplace.