



Blue Cross and Blue Shield of Nebraska

## Preferred Centers

# FREQUENTLY ASKED QUESTIONS

### What is a Preferred Center?

A Preferred Center is a surgical facility that has demonstrated high-quality through low readmission and infection rates, high patient satisfaction and lower costs for total knee and hip replacements.

### What does the Preferred Center benefit include?

For inpatient total knee and hip surgeries performed at a Preferred Center, Blue Cross and Blue Shield of Nebraska (BCBSNE) will waive deductible and coinsurance\* amounts for the surgical charges for members of applicable plans.

\*Qualified high-deductible health plans will have the coinsurance waived only.

### Which surgical facilities are included in the program?

- › **Lincoln Surgical Hospital**  
Networks include Blueprint Health, Premier Select BlueChoice and NETwork BLUE
- › **Midwest Surgical Hospital**  
Networks include Premier Select BlueChoice and NETwork BLUE
- › **OrthoNebraska Hospital**  
Networks include Premier Select BlueChoice and NETwork BLUE
- › **Kearney Regional Medical Center**  
Networks include Premier Select BlueChoice and NETwork BLUE
- › **Columbus Community Hospital**  
Networks include Premier Select BlueChoice and NETwork BLUE

### **What requirements need to be met in order to have the deductible and coinsurance waived for the surgical facility?**

This program covers inpatient total knee and hip replacement surgeries only at an in-network Preferred Center. Deductibles and coinsurance will be waived for traditional PPO plans and coinsurance will be waived on qualified high deductible health plans for the surgical facility charges only. You will be responsible for deductible, coinsurance and copays (if applicable) for all other costs related to your surgery.

### **How are Preferred Centers different from Blue Distinction providers?**

Blue Distinction Centers are required to have an ICU and an emergency room, both of which are not required for Preferred Centers.

### **What surgeries are covered?**

Total knee and hip replacement surgeries are the only procedures covered under the BCBSNE Preferred Center program. All other surgeries will be subject to the terms of your health plan.

### **Do the waived deductible and coinsurance amounts apply to other fees like lab work, anesthesiologist, surgeon fees, etc.?**

No. BCBSNE will waive deductible and coinsurance amounts for the approved Preferred Center inpatient surgical facility charges only. You will be responsible for any deductible, coinsurance and copay amounts for the other services related to your surgery.

### **What provider networks does this program apply to?**

This program is available for all networks – NEtwork BLUE, Premier Select BlueChoice and Blueprint Health. In order to receive this benefit, your procedure must be performed at a surgical center that is in your network.

### **What if I have met my deductible for the year?**

If your deductible has been met for the year, the program will cover any applicable coinsurance amounts for surgical facility charges only.

### **Will Blue Cross and Blue Shield of Nebraska cover any travel expenses if there isn't a Preferred Center in my immediate area?**

Travel benefits are not included in this program. All travel expenses incurred will be your responsibility.

### **Could the Preferred Center refer me to another location for my surgery?**

Yes. The surgical facility could determine that your health conditions warrant additional safety measures and you would be better managed at another location with an emergency department and/or intensive care unit. If this occurs, standard plan benefits would apply.

### **What if my doctor cannot perform surgery at a Preferred Center?**

Preferred Centers on this program are open to all doctors. Your doctor would need to contact the facilities to complete the necessary requirements.

### **Will there be a penalty if I do not use a Preferred Center?**

No. You will not be penalized for using another facility. However, you will be responsible for all deductible, coinsurance and copay amounts.

The Preferred Centers program is not available to Medicare Supplement, Medicare Advantage or FEP members.

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