

# BASIC<sup>+</sup> Plus<sup>SM</sup>

## Questions and Answers

### What is Basic Plus?

Basic Plus is a health plan that gives you two types of coverage. Your **Basic** coverage, administered by Anthem Blue Cross, is for hospital care and other major medical services. Your **Plus** coverage, administered by Redwood Health Services (RHS), is for routine care, such as physician office visits and outpatient laboratory and imaging services.

### Why do I have two ID cards?

Because Basic Plus gives you two types of coverage, you get two ID cards: one from Anthem and one from RHS. Always present **both** cards to your health care provider, who will determine whether to bill Anthem first or just RHS.

### Why are there two provider networks?

Because Basic Plus gives you two types of coverage, you have two provider networks. To choose providers for your **Basic** coverage, visit the Anthem provider directory at [www.anthem.com/ca](http://www.anthem.com/ca). To choose providers for your **Plus** coverage, visit the California Foundation for Medical Care (CFMC) provider directory at [www.cfmcnnet.org](http://www.cfmcnnet.org).

### Do I have to make a copay for physician office visits?

Yes. Almost all physician office visits are covered by your **Plus** coverage, which uses the CFMC provider network. If you visit a doctor in the CFMC network, you'll make a small copay and your doctor will bill RHS for the remainder. Refer to your Basic Plus Summary of Benefits for more details.

### What if my doctor isn't in the CFMC network?

Before seeking care from a doctor outside the CFMC network, make sure your Basic Plus plan covers non-network providers. If your plan does cover such providers, you will

usually have to make a higher copay. After you make the copay, tell your doctor to bill RHS for the remainder at the address shown on the back of your Basic Plus card.

If your Basic Plus plan doesn't cover non-network providers, you may have to pay the entire bill.

### Who pays for prescription drugs?

Anthem pays for **generic** prescription drugs and insulin only. Present your Anthem card when buying generic drugs. You will make a \$10 copay, and Anthem will pay the remainder, with no annual limit.

Some Basic Plus plans include coverage for **brand name** drugs from Express Scripts. If you have such coverage, present your Basic Plus card when buying brand name drugs. You will make a copay, and Express Scripts will pay the remainder, up to an annual limit.

### What is an EOB?

After you visit a provider, you will receive an Explanation of Benefits (EOB) from Anthem or RHS. The EOB simply shows how much Anthem or RHS paid for your claim; **an EOB is not a bill.**

### What should I do if I receive a bill from a provider?

If you receive a bill from a provider, contact Basic Plus Customer Service. Some or all of the bill may be covered by Basic Plus.

### How can I contact Basic Plus Customer Service?

You can:

- Call **800-548-7677**
- E-mail **kpass@rhs.org**
- Visit **www.basicplus.com**