



Blue Select® - Frequently Asked Questions

How is this policy different from traditional standardized Medicare supplement policies?

The big difference is your monthly premiums will be lower! And, you must use one of the hospitals in our Blue Select network in order for your Part A deductible to be covered. If you have an emergency or the network hospital doesn't offer the medical service you need, your Part A deductible will be covered.

With Blue Select, can I keep my own doctor?

Yes. But it's very important your doctor has admitting privileges at one of our Blue Select network hospitals. If you're not sure if your doctor has admitting privileges at the Blue Select network hospital you choose to use, just ask your doctor or the hospital administration.

What if my doctor doesn't practice at any of the hospitals on the Blue Select list?

You may want to ask your doctor to apply for admitting privileges at the participating hospital of your choice. If your doctor does not want to practice at the hospital and you don't want to switch physicians, you may prefer our traditional standardized Medicare supplement policies.

What if I'm away from home and I have an emergency?

If you're outside our service area, go to the nearest medical facility for treatment. Even though the out-of-area hospital won't be in our network, your Part A deductible will be covered because it's an emergency.

What if I have an emergency inside the Blue Select service area, but the ambulance takes me to a hospital that's not in your network?

Again, if it's an emergency, you should go to the nearest medical facility. Your Part A deductible will be covered. But we encourage you to tell your family, friends and physician which hospital you would prefer to be taken to just in case you have an emergency.

What do you consider an emergency?

An emergency is a life- or limb-threatening illness, injury or condition that requires immediate medical treatment to save your life or prevent damage to your health or body.

Do I have to use a network hospital for outpatient hospital services?

No. You may choose whichever hospital you prefer for outpatient services. Your Blue Select policy only requires you to use one of our hospital partners for inpatient hospital services.

If I buy Blue Select and decide it's not for me after all, what are my options?

You can apply for one of our traditional standardized Medicare supplement policies, except Plans H and I, with no health questions and no waiting periods!