

New HealthMate Coast-to-Coast Coinsurance Option Plan Variations

Blue Cross & Blue Shield of Rhode Island recently launched a new variation of our popular HealthMate Coast-to-Coast Coinsurance Option plans. Below is a summary of key information about these new plans.

When will the new plan variations be available?

The new plan variations were launched with coverage available beginning January 1, 2005.

Which Coinsurance Option plan designs are affected?

The new variation is now available on all current Coinsurance Option plan designs: 100/80, 90/70, and 80/60.

Who can purchase the new coinsurance plan variations?

At this time, the new variations are only available to the large group market (groups of 51 or more employees).

What are the new benefits and features?

Please see the chart below for a summary of benefits that have changed for the new variation. All other benefits remain the same.

Diagnostic Lab, X-ray, & Machine Tests	Current offering	New Variation
Outpatient hospital	Coinsurance/deductible	100% covered
Physician's office	Coinsurance/deductible	100% covered
Urgent care center	Coinsurance/deductible	100% covered
Freestanding Facility	Coinsurance/deductible	100% covered
Outpatient Surgery	Current offering	New Variation
Outpatient hospital	Coinsurance/deductible	Coinsurance/deductible
Physician's office	Coinsurance/deductible	100% covered
Urgent care center	Coinsurance/deductible	100% covered
Surgical center	Coinsurance/deductible	Coinsurance/deductible

Which services are still subject to the coinsurance and deductible?

All outpatient surgeries performed in a surgical center or outpatient hospital setting are still subject to the applicable coinsurance and deductible according to the plan design.

How can I obtain pricing and quotes?

For rates on these new variations, please contact Brad Johnson at **(401) 459-5501**.



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