

CONSUMER CHOICE Q&A

What is Consumer Choice?

Effective January 1, 2000, Georgia law requires insurers to offer a “Consumer Choice” option to members enrolling in an HMO, POS, or PPO plan. This option allows members to receive services from a non-network provider (physician, hospital or other provider) while still being covered at an in-network level.

Although you may “nominate” any non-network provider, the nominated doctor or hospital must first agree to the following in order for your services to be covered at the in-network rate:

- 1) Accept Blue Cross and Blue Shield of Georgia’s (BCBSGA) and HMO Georgia’s reimbursement as payment in full (in addition to the member’s usual co-payments, deductibles and/or coinsurance).
- 2) Comply with BCBSGA and HMO Georgia’s utilization management programs.

Is there a charge to elect the Consumer Choice Option?

Yes. The law allows insurers to increase the monthly premium rate for employees who elect this offering. The amount of the monthly premium increase is 17.5% for Consumer Choice Option HMO and POS benefit plans, and 10% for Consumer Choice Option PPO plans. Because these amounts are billed to the employer, the amount an employer may charge its employees will differ from company to company. Please check with your employer to determine the exact amount you will contribute if you elect a Consumer Choice Option plan.

How do I choose the Consumer Choice Option?

Selecting the Consumer Choice Option is just like selecting any other benefit option. You must do so either at open enrollment, if you are newly hired, or when your employer’s eligibility rules allow you to do so.

To select the Consumer Choice Option:

- 1) *Newly applying members* must complete BCBSGA/HMO Georgia’s Member Enrollment Application and select the Consumer Choice Option plan they desire. (You must still select a network provider for each person enrolled if you selected the HMO or POS Consumer Choice Option.)
- 2) *Currently enrolled members* must complete a Member Change Form and select the Consumer Choice Option plan they desire.