



SmartShopper[®]

It pays to shop around for care. Use SmartShopper to compare the cost of medical procedures at different hospitals and clinics so you can save more of your healthcare dollars. You may be eligible for a cash reward if you choose an affordable, effective location for a procedure.

HOW SMARTSHOPPER WORKS

When your doctor asks you to get a procedure, SmartShopper lets you shop around for care by helping you compare the cost of procedures at different locations.

Use SmartShopper to shop for care at:

- Healthcare providers
- Hospitals
- Medical procedures

When you use the online search tool to shop for medical procedures, like MRIs, mammograms and colonoscopies, your search results will show you an estimated cost of care for procedures. This cost is based on your plan benefits.

If the procedure at a location is eligible for a cash reward, you'll also see the SmartShopper cash reward amount.* Call **866-507-3528** to shop for care and make an appointment with the help of the SmartShopper Personal Assistant Team.

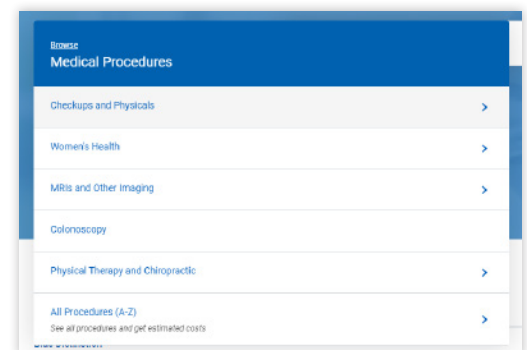
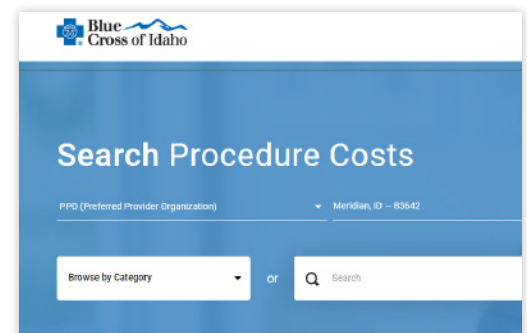
HOW TO FIND CARE AND COMPARE COSTS:

SmartShopper Personal Assistant Team

- Call **866-507-3528** to speak with a Blue Cross of Idaho-dedicated SmartShopper Personal Assistant Team member. You can get help searching for care, scheduling an appointment and have any questions answered.

Online Search

- Visit **bcidaho.com** and select **Find a Doctor**. Then, select **Log In** and log in to your Blue Cross of Idaho member account.
- After you've logged in, select the name of the person on your plan who needs care. You'll be taken to our online search tool.
- Search for care by selecting **Browse by Category** or entering a procedure name in the search bar.
- You'll be taken to a page that tells you if your procedure is eligible for SmartShopper.
- Select **Next Page**. Your search results will show you:
 - Facility name, location, contact information and a link to get directions
 - A star rating and link to facility reviews
 - Your estimated cost of care
 - Your SmartShopper cash reward amount, if eligible*




**Keep in mind that not all facilities are eligible to offer a cash reward amount. Those that are eligible may display different cash reward amounts. These cash reward amounts are based on how affordable a procedure is at a given facility.*

- Select the name of a facility to find out more information and see a cost breakdown of the procedure.
- Finally, schedule your appointment in one of two ways:
 - o Contact the clinic or hospital and schedule the appointment yourself. You can find the phone number on the previous page of your search results.
 - o Call the SmartShopper Personal Assistant Team at **866-507-3528** for help.
- You'll get your cash reward in the mail about six weeks after your claim is processed.

Your Procedure Cost
\$1,177

SmartShopper Cash Reward
\$250

 In your network



FAQs

What's included in the estimated cost that I see when I search for care?

The estimated costs you see when you search for care include the services and fees that usually come with medical procedures. These include hospital stays, facility and doctor's fees, lab work and anesthesia. The estimated cost may also depend on your plan benefits and other factors, like what the coinsurance may be for a procedure and whether or not you've met your deductible for the year.

Why do facilities charge more or less for the same procedure?

Each facility may have different expenses for the services it offers. Extra charges for a hospital stay, doctor's fees, lab work, anesthesia and other services related to a procedure can also add up at some facilities.

Will I be penalized for not using a lower-cost facility when I need a procedure?

No. Blue Cross of Idaho gives you the option to shop around for care with both Cost Advisor and SmartShopper when you need a procedure. If you select a low-cost, effective facility for care, you may be eligible for a cash reward. However, there is no penalty for using a facility that doesn't offer the lowest cost for care. You can use any facility you prefer, but keep in mind that you'll get the most out of your benefit when you use an in-network facility.

I don't have access to a computer. Is there a way I can still use SmartShopper?

Yes. The SmartShopper Personal Assistant Team can help you search for locations to get care and even schedule your appointment. Please call them at **866-507-3528**.

