



PO Box 660255, Dallas, TX 75266-0255

<Date>

Member ID: <Member_ID_No.>

<First name> <Last name>
<Address Line 1>
<Address Line 2>
<City> <ST> <ZIP>

Dear <First Name> <Last Name>,

Thank you for your membership with Blue Cross and Blue Shield of Montana. We value your trust in us and the health care coverage we provide.

We'd like to highlight an important change to your policy.

What is Changing

As of January 1, 2025, non-emergency, non-urgent care out of state beyond the counties that border Montana will not be a covered benefit under your plan.

Coverage for non-emergency or non-urgent care outside your plan's service area or border counties will be available only if adequate care is not available in your plan's service area. You can find in-network care by logging into Blue Access for MembersSM or on our website at bcbsmt.com.

If a service you need is not available in your plan's service area, coverage may be available if you request a waiver in advance, and it is approved. To ask for a waiver for services beginning January 1, 2025, call Customer Service at the number on your member ID card.

You will need an approved out-of-service-area waiver from BCBSMT prior to receiving **non-emergency or non-urgent care from any providers, whether in network or out of network, outside Montana or the counties that border Montana (also known as "contiguous counties")**. Additionally, you will **need an approved out-of-service-area waiver** from BCBSMT prior to receiving **non-emergency or non-urgent care** from out-of-network providers **in counties that border Montana**.

Please refer to the "Answers to Questions You May Have" section of this letter to see what counties border (are contiguous to) Montana and for additional information on out-of-service-area waivers and how to obtain a waiver.

Once you receive your member contract for 2025, you may also refer to the "Out of State Services" section for further details on this benefit change.

Remember: Out-of-state care beyond the border counties will not be covered, unless you obtain an out-of-service-area waiver. A waiver for otherwise covered services will be approved only if the services are not available in the plan's service area. A waiver will be denied if adequate care is available in Montana or its border counties. You may be redirected to available, local in-network services.

IF YOU DO NOT RECEIVE THE APPROPRIATE WAIVER IN ADVANCE, BLUE CROSS AND BLUE SHIELD OF MONTANA WILL NOT PAY THE CLAIM.

As always, if you are facing a medical emergency call 911 or proceed to the nearest emergency room.

What is not Changing

- **Access to emergency and urgent care:** You will still be able to get **emergency and urgent care** nationwide without the need for a waiver.
- **Finding care:** You can still find in-network providers through Blue Access for Members under “Find Care.”
- **Freedom to choose:** You continue to be free to visit a range of in-network providers, specialists, and hospitals throughout Montana and its border counties.
- **Benefits:** You will receive benefits similar to the benefits that are part of your plan today. You can choose to go to an out-of-network provider or facility within Montana without a waiver. If you do, however, you may pay more for your care than if you were to stay in network.

Answers to Questions You May Have

In what areas won't I need a waiver for non-emergency or non-urgent care?

You won't need a waiver for providers **in Montana** or for providers who are **in network with a Blue Cross and Blue Shield Plan in the border counties shown below.**

Idaho

- Bonner
- Boundary
- Clark
- Clearwater
- Fremont
- Idaho
- Lemhi
- Shoshone

North Dakota

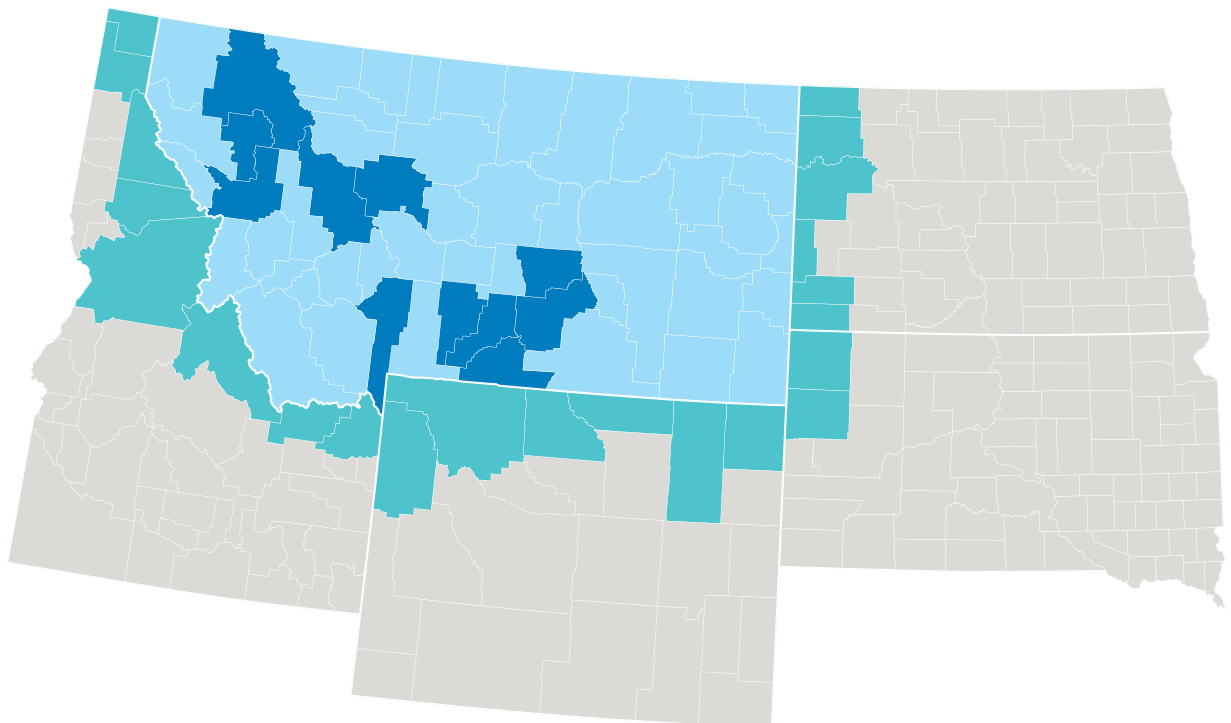
- Bowman
- Divide
- Golden Valley
- McKenzie
- Slope
- Williams

South Dakota

- Butte
- Harding

Wyoming

- Big Horn
- Campbell
- Crook
- Park
- Sheridan
- Teton



Legend

- Service area for Blue Focus POSSM
- Counties that border Montana, referred to in your plan documents as “contiguous counties”

If I do need a waiver, how and when will I be informed the request has been approved?

The waiver approval or denial will be provided within seven days after we receive your request. It will be mailed through the United States Postal Service. Please note, waiver approval is not guaranteed.

What will be considered in determining whether a waiver will be granted?

A review will be conducted to determine (i) the location of the service being requested; (ii) whether there is a Blue Cross and Blue Shield Plan where the service will be provided; (iii) whether the provider is contracted with the Blue Cross and Blue Shield Plan where the service will be provided (known as an "in-network provider"); and (iv) whether the service being requested is available in Montana.

If the service being requested is not available in Montana, a waiver may be issued:

- For services to be provided by an out-of-network provider outside of Montana but in a county contiguous to Montana if no in-network provider is available to provide the services.
- For services to be provided by an in-network provider outside of Montana and outside of any county contiguous to Montana.
- For services to be provided by an out-of-network provider outside of Montana and outside of a county contiguous to Montana, if no in-network provider is available to provide the services.

How long are waivers good?

The length of time will depend on the service you receive.

Once I have an approved waiver, how many times may I see the provider?

You may see the provider as many times as is medically necessary while the approved waiver is in effect.

If a waiver is denied, can I appeal?

As with claims denials, you may appeal a waiver denial. Information on how to appeal a waiver denial will be included in any waiver denial you receive.

What if a provider is in Montana but is not in my plan's network?

- You do not need a waiver to see any provider in Montana.
- If the provider is not in your plan's network, you may have to pay any out-of-network cost sharing.
- Keep in mind that any out-of-network cost sharing will be higher than if you went to an in-network provider.

What if I (or a covered dependent) reside part time outside Montana?

- If you wish to receive care outside Montana or from an out-of-network provider in a county that borders Montana, **you must get an approved waiver for non-emergency or non-urgent care.**
- This plan change applies to "snowbirds" as well as to students who attend school outside Montana, and to covered dependents who reside outside Montana.

If you have other questions or would like to request a waiver, please call the Customer Service number on your member ID card. We look forward to serving you.

Sincerely,

Blue Cross and Blue Shield of Montana