



MASSACHUSETTS

SmartShopper®

## Frequently Asked Questions About SmartShopper®

SmartShopper empowers you and your covered family members to make informed decisions about where you get care, and rewards those who choose quality care at a lower cost. Be smart, shop smart, and save on select, common medical procedures—all while earning cash rewards!

### What is SmartShopper?

SmartShopper is a program that rewards members up to **\$250** for choosing quality care at a lower cost. It's administered by Sapphire Digital®, an independent company. When a member uses an eligible, lower-cost provider found through SmartShopper, a reward check will be mailed to him or her. The program provides the resources needed to shop for care and make informed decisions.

### How do I know if I'm eligible to participate in SmartShopper?

Call Member Service at the number on your ID card, or log in to your MyBlue account and access Find a Doctor & Estimate Costs. If you're eligible for SmartShopper, you'll see the program referenced at the top of the Find a Doctor & Estimate Costs home page.

If you have coverage under Medicare or Medicaid, including Medicare as a secondary payer, you aren't eligible for the SmartShopper program.

### Will I have to change my primary care provider to use SmartShopper?

No. You can continue to use your current primary care provider as long as they participate in our network. To find out if they're in our network, you can call Member Service at the number on the front of your ID card, or visit [bluecrossma.com/findadoctor](http://bluecrossma.com/findadoctor).

### Will my coverage change when using SmartShopper?

No. Your coverage stays the same whether you use the program or not.

### Do I need to spend any money to participate in SmartShopper?

SmartShopper is provided by your employer at no cost to you, but you may be responsible for a cost share for the procedure.

### How can I qualify for a cash reward?

When a doctor recommends one of the medical services included in the SmartShopper program, you simply search SmartShopper before you have the service, then use one of the reward-eligible providers to earn a cash reward. SmartShopper is a feature of Find a Doctor & Estimate Costs. To use it, go to [bluecrossma.com/myblue](http://bluecrossma.com/myblue) and log in to your MyBlue account. Then, select the Find a Doctor & Estimate Costs box. On the Find a Doctor & Estimate Costs home page, select the Go to Find a Doctor & Estimate Costs Now button. Next, select the SmartShopper Shop for Procedures button. You can also call the Personal Assistant Team at **1-877-281-3722**, Monday–Thursday, 8:00 a.m.–8:00 p.m., or Friday, 8:00 a.m.–6:00 p.m.

### How will I know if the lower-cost options suggested by SmartShopper are also quality options?

All health care practitioners and medical practices that SmartShopper recommends are part of the Blue Cross network, and have met strict credentialing standards. The facilities are fully licensed to provide services. Also, because these services don't have quality measures associated with them, to help you make choices, we encourage you to rely on your primary care provider's recommendation along with the cost information this program provides.

### Can I save money on health care costs?

The cost for the same medical service or procedure can vary greatly from one location to the next. By choosing a lower-cost, quality provider, you'll reduce your out-of-pocket costs if you haven't met your deductible yet.

### How big of a reward can I earn per service?

You can earn up to \$250 based on the type of service and provider used.

## What common procedures are eligible for a cash reward?

You can get up to a **\$250** cash reward every time you use SmartShopper before having a procedure performed by a reward-eligible provider for common medical procedures like MRIs, mammograms, colonoscopies, and more!

## How do I receive my reward?

If you qualify for a reward, Sapphire Digital will mail you a check within 6–8 weeks once the claim is finalized. If more than eight weeks pass and you haven't received a check, call the Personal Assistant Team at **1-877-281-3722**, Monday–Thursday, 8:00 a.m.–8:00 p.m., or Friday, 8:00 a.m.–6:00 p.m.

## Do I need to shop for my family members, or can my family members use SmartShopper?

Shopping for care and applying the reward is done at the family level. For example, if you shop for a mammogram and your spouse has the procedure, an incentive would still be paid. The incentive check would go to your spouse—the member who had the claim. If your dependent (under 18) had the procedure, the incentive check would be paid to you, the subscriber.

## Who can I contact if I have questions about the status of my reward check or the SmartShopper website?

For questions related to SmartShopper incentives, call the Personal Assistant Team at **1-877-281-3722**, or email **SmartShopperSupport@Sapphiredigital.com**.

## Am I required to use the lowest-cost provider suggested by SmartShopper to receive a reward?

No. SmartShopper is completely voluntary. You can receive a reward by choosing any of the providers that SmartShopper shows a reward for. You can also choose to see a provider not on the recommended list—you just won't receive a cash reward.

The dollar amount you receive may be considered taxable income. Consult your tax advisor. SmartShopper is managed by Sapphire Digital®, an independent company. Some plans and services may require a referral from your doctor. Be sure to check your benefits or call Member Service at the number on the back of your ID card. Members with coverage under Medicaid or Medicare (including as secondary payer) aren't eligible to receive incentive rewards under the SmartShopper program. For HMO Blue New England plans, only network providers located in Massachusetts, New Hampshire, Rhode Island, and Vermont may qualify for rewards under the SmartShopper program. For HMO Blue plans, only network providers located in Massachusetts may qualify for rewards.

## What if a doctor already scheduled a service for me?

Call **1-877-281-3722** and the Personal Assistant Team will determine if the provider you're scheduled to see qualifies for an incentive. If not, you'll need to reschedule your appointment with a reward-eligible provider to qualify for a cash reward, and possibly get a new referral from your doctor—which the Personal Assistant Team would be happy to help you with.

## What if the facility I usually use is already the most cost-effective option?

You can still earn a cash reward, but you must use the SmartShopper tool before having the procedure. Just call **1-877-281-3722**, or use the SmartShopper tool through Find a Doctor & Estimate Costs at **bluecrossma.com/myblue** to qualify.

## Are there tax implications with the SmartShopper program?

The dollar amount you receive may be considered taxable income. Consult your tax advisor.

## Can I shop for more than one service at a time?

If a doctor has referred more than one type of service (for example, an MRI followed by knee surgery), you'll need to shop for each service individually.

## Can I receive a cash reward regardless of when I shop?

In order to receive a cash reward from SmartShopper, you need to shop before you receive your medical service, up to the day of the service. You'll be eligible for the reward as long as you choose a reward-eligible provider.

## How do I determine which procedure to shop for?

Shop for the procedure that your doctor has written down or recommended. Try to match it as close as you can. If it's not exact, that's ok. We can validate your claim against your shopping history. For example: You shop for an MRI of the lower limb, but the service is an MRI of the lower limb with joint, we'll match and pay the incentive.

Blue Cross Blue Shield of Massachusetts complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

ATTENTION: If you don't speak English, language assistance services, free of charge, are available to you. Call Member Service at the number on your ID card (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al número de Servicio al Cliente que figura en su tarjeta de identificación (TTY: 711).

ATENÇÃO: Se fala português, são-lhe disponibilizados gratuitamente serviços de assistência de idiomas. Telefone para os Serviços aos Membros, através do número no seu cartão ID (TTY: 711).

