



RE: Blue Cross Blue Shield of Florida (Florida Blue) BlueOptions

Many people have questions regarding a particular form of insurance: “Blue Options.”

Bluewater Medicine accepts this insurance but we are NOT “blue option preferred providers.” However, many patients with BlueOptions still choose to see us.

What this means depends on the level of BlueOptions you have. They have different coinsurance levels and deductibles for out of network providers. It is up to the insured person to figure this out by calling the number on the back of your insurance card.

Bluewater Medicine accepts the Florida Blue discounted rate. So suppose, for example, hypothetically, if a followup visit charge is \$100, but the Florida Blue discounted rate is \$90. Bluewater Medicine will accept \$90. The patient will be responsible for \$90 until their out of network deductible is met. After the patient pays all of that deductible out of pocket, then a coinsurance amount might be 50%. So then the patient responsibility would drop to \$45.

Patient with BlueOptions who only want the lowest copays should see a BlueOptions provider. BlueOptions providers can be found on the Florida Blue website.

Questions regarding your insurance benefits are best answered by calling your insurance company. Thank you.

Sincerely,

Kenneth W Ponder, M.D.

p.s. We are preferred providers only for the following Florida Blue Products:

BlueChoice, DirectPPC, Essential, Conversion Opt I, II, III, IV, V, Dimension III & IV, Traditional, Temporary Insurance Protection

updated June 4, 2014