

Online Transparency Portal Frequently Asked Questions

General Questions

Who is Healthcare Bluebook and what is the online transparency portal?

Healthcare Bluebook™ has been selected as an added benefit so you can shop for care, compare facilities, save money, and get the best quality for your medical services. Did you know that in-network prices for the same procedure can vary by over 500% depending on the facility you choose?

Healthcare Bluebook's web and mobile application make it easy to save money on hundreds of common medical services and procedures by showing you the cost ranges in your area and providing you with a selection of **Fair Price™** (green) facilities. Healthcare Bluebook also provides detailed information on the quality of common inpatient procedures (those that require a hospital stay) to help you to easily identify and select a facility that has a high-quality rating.

Can I keep my existing plan?

Yes. This benefit does not replace your existing health plan. This benefit is available to anyone who is enrolled in a State Group Insurance health plan.

Can dependents use the Online Transparency Portal?

Yes. Dependents may receive healthcare services using Healthcare Bluebook. Any rewards earned by a dependent for receiving healthcare services will be credited to the enrollee's account.

Is this available to retirees?

Yes. The online transparency portal is a benefit available to all state group health insurance enrollees.

Is there a cost associated with this benefit? Will my premiums increase?

No. This benefit is free for all state group health insurance enrollees and their dependents.

When using Healthcare Bluebook, do I have to choose a provider that is in my health plan's network?

This depends on whether your health plan has coverage for out-of-network healthcare services. You should always check to make sure a healthcare provider is in your health plan's network, and whether your plan covers out-of-network healthcare services. If you have any questions about whether a

provider is in- or out-of-network or whether your health plan covers out-of-network providers, please contact your health plan. If you have any questions about whether a provider's status impacts your decision, please contact Healthcare Bluebook.

Is there a penalty if I go to a “red” provider?

No. You may select any provider in your network.

Are all hospitals included on the online transparency portal?

Healthcare Bluebook includes all hospitals that there is sufficient data available for.

What do I need to do during open enrollment to ensure this benefit is available to me?

This benefit is available to all state group health insurance enrollees and their dependents. If you are enrolled in a state group health insurance plan, there is no additional action that you need to take.

Questions About Rewards

How do I earn rewards through the Shared Savings Program?

You earn rewards by using the services provided by Healthcare Bluebook.

Rewards earned through Healthcare Bluebook will be credited to your account once the following occur:

1. You use Healthcare Bluebook to “shop” for a rewardable healthcare service;
2. You receive the healthcare service;
3. Healthcare Bluebook validates that you received a rewardable healthcare service and used its service to “shop” for the healthcare service; and
4. Healthcare Bluebook notifies the Division of State Group Insurance that you have earned the reward.

Can I get rewarded for shopping using Healthcare Bluebook?

Yes; however, not all “shoppable” services on the Healthcare Bluebook website are “rewardable.”

Why are only select procedures rewardable through Healthcare Bluebook?

Healthcare Bluebook identified healthcare services that are available for reward based on an in-depth analysis of the State Group health insurance program.

How are reward amounts determined?

Reward amounts are determined based upon an in-depth analysis of the State Group health insurance program, which takes into consideration the program's membership, historical claims information, and the price of healthcare services.

How do I receive my rewards?

Rewards are credited to a designated savings and spending account offered under the State Group Insurance Program.

Can rewards be added to my salary?

No. Rewards may only be credited to an account(s) offered under the State Group Insurance Program.

What accounts are available for the crediting of rewards?

The following State Group Insurance Program accounts may be credited, depending on the benefits you are enrolled in:

1. Health reimbursement account (HRA)
2. Post-deductible HRA (for enrollees in a high deductible health plan)
3. Health savings account
4. Flexible spending account (FSA)
5. Limited purpose FSA (for enrollees in a high deductible health plan)

How do I select the account where my rewards will be credited?

During open enrollment, log in to People First and proceed through the enrollment process. Toward the end of the process, you will be prompted to select your shared savings account.

Outside of open enrollment, log in to People First, select "shared savings program," and then select the account(s) to which you would like your rewards credited.

What happens if I don't select an account and I earn a reward?

If you don't select an account by the time the account is to be credited, the following schedule will apply:

1. If you are enrolled in a standard health plan, the State of Florida will open a health reimbursement account (HRA) on your behalf and credit the reward to that account.
2. If you are enrolled in a high deductible health plan and contributing to a health savings account (HSA), the reward will be credited to your HSA.

3. If you are enrolled in a high deductible health plan and **not** contributing to an HSA, the reward will be credited to a post-deductible HRA.

How long does it take to receive my reward?

It depends. For rewards earned through Healthcare Bluebook, it is anticipated that rewards will be credited to the enrollee's account between two and four months from the date the healthcare provider submits the healthcare claim to the health insurance carrier.

Are rewards considered taxable income?

No. Rewards are credited to pre-tax accounts for reimbursement of eligible healthcare expenses and are not considered taxable income.

What happens if my dependent earns a reward?

A reward earned by a dependent will be credited to the savings and spending account selected by the enrollee.

I am on the spouse program, how would rewards work for me and my spouse?

Either spouse may receive a rewardable healthcare service. Rewards will be credited to the account of the spouse who was designated as the primary enrollee on the spouse program enrollment application.

Do reward amounts always stay the same?

Reward amounts may change occasionally.

Can I earn multiple rewards for one service?

No. You may only earn one reward per healthcare service received.