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# Fort Bend County Podcasts

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## Podcast Episode 7- HealthCare Blue Book

July 5, 2024

**Gina:** Welcome to this week's Benefit Detective Podcast. I'm Gina.

**Wendy:** And I'm Wendy. And this week's topic is going to be over the HealthCare Blue Book. Gina, are you familiar with the HealthCare Blue Book?

**Gina:** I am. How about you?

**Wendy:** No. Can you tell me more about it?

**Gina:** Yay! Yes, I can, actually. Okay. So if anybody has not heard about it, we have what's called HealthCare Blue Book. Think about of it being kinda like a Kelly Blue Book for your car, but for healthcare. So that's the easiest way I can think about it when I think about stuff like that.

**Gina:** So, it is available to those that are on the Fort Bend County Medical Plan. So, what it is, is basically kind of like an incentive to save the plan money, but also help you as well. So we kind of have this going green, "Remember go green to get the green." So think about it as like a signal light. You know, if you have the greens, your yellows and your reds.

**Gina:** So what you're gonna do is you're going to go on to the website of the HealthcareBlueBook.com. This information has been on econnect under Risk Management/Links. It is there that you will need the access code or company code which is **BCC**, like b as in boy, c as in Charlie, c as in Charlie, to enter it. And you go ahead and enter it.

**Gina:** You'll create an account or whatever and there you can actually search for like let's say you're having a procedure done, maybe you're having a CAT scan or an MRI or whatever the case may be, sometimes surgeries. If you're going to have maybe a total knee replacement or whatever the case may be. So what you have to keep in mind is the HealthCare Blue Book, you need to make sure that number 1 that they are in green for you to get a check.

**Wendy:** Is this on the website?

**Gina:** Yes It is. Just go on to the website. You're going to type in, like let's say, MRI. And then they're gonna say, okay, within what distance? You can put in your location to find the closest one to you. Then it will ask what kind of MRI? Then you will need to fill out maybe of the head or maybe you're going in for a mammo and you need to get a 3D bilateral mammogram. So once you click it, it's going to find the closest ones to you that are in green, in yellow, and in red.



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**Gina:** So it's, it's very interesting, \*giggling\* from an insurance perspective because what they're doing is telling you that these are the places that will charge anywhere let's say for a mammogram from \$300 to let's say, \$600 and those would be maybe in the green section. Anything above let's say \$600 you're looking into the yellows which is like a cautionary, kind of like the light, the signal lights, like caution, proceed with caution. And then you get to the red just like a signal light where it's like woah, stop. Let's reevaluate this kind of thing and it's showing that that costs the plan and your pocket more money in the long run. So it's very eye opening to me.

**Gina:** So when you look at it, you can always hit the show, I think it's I think it's called show me the amounts or show something where it can pull up the amounts. Oh, show me the estimated cost that's what it is. And so, you can have 1 that's the Brenham Clinic maybe for a mammogram. It'll be in the green maybe for \$364 and remember maybe I said that it was at the top max \$600. Well if you scroll down you might start seeing stuff in the red.

**Gina:** Like say another vendor. They'll have maybe a stop sign showing you know, woah this place is costing you 900 and some odd dollars. So it's kinda 1 of those that where you can see how much that provider or facility is actually charging you as well as your insurance. So if you stay in the green you're actually being incentive, you're saving your plan and the cost coming out of your pocketbook plus Boon Chapman will go ahead and send you a check.

**Wendy:** That's what I was gonna ask. \*both giggling\* What is that incentive?

**Gina:** So the incentive on that can range anywhere from \$25, \$50 or a \$100 check just for using a service or provider that is within the green.

**Wendy:** That's awesome.

**Gina:** Talk about, hey, yeah, that's easy! So all you need to do, like I said, is just go online, set up your account, go ahead and check it out.

**Gina:** Maybe you have something that's coming up that you were thinking about and you want to stay close but now that you thought about it, maybe it's a good idea that I go into the Health Care Blue Book. They also have a mobile app.

**Gina:** : So..

**Wendy:** That's what I was gonna ask. Is there another way.

**Gina:** Yeah!

**Wendy:** Of using it?

**Gina:** Absolutely. So, we actually have availability with the QR codes. So, you can go on to econnect and we actually have this on Facebook, we've posted on Facebook. If you are in our Facebook group for the Risk Management, it is available there for you as well that you can get your phone and just go to your



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camera and scan any of our QR codes and it'll pop up. So those are always plus incentives of using the HealthCare Blue Book. We try to make things easy you guys. Because it's gonna benefit you, it's gonna benefit our plan and, you know, we're just making it better and easy for everyone.

**Wendy:** That's some really good information. That makes me wanna now go and download that app on my phone so that I have it.

**Gina:** Yeah. Easy access right there.

**Gina:** Well, that concludes this week's Benefit Detective Podcast. I'm Gina.

**Wendy:** And I'm Wendy. And remember, listen to us next week. We will be back on our regular schedule, Thursdays. And also, stay tuned for additional information from a HealthCare Blue Book expert on an upcoming podcast.

**Gina:** Absolutely! And remember, the Benefit Detectives are here to help.