



# Your Highmark Coverage Go-To Guide

Freedom Blue PPO members may visit any participating Blue Cross and/or Blue Shield Medicare Advantage PPO provider in the United States, and pay network cost sharing. Blue Cross and/or Blue Shield Medicare PPO providers are available in the following 35 states and Puerto Rico: Alabama, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kentucky, Maine, Massachusetts, Michigan, Missouri, Montana, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, and Wisconsin. For some of the states listed, MA PPO networks are only available in portions of the state.

Freedom Blue PPO members may see any Blue Cross and/or Blue Shield Medicare Advantage PPO contracted doctor or hospital outside the Freedom Blue PPO service area in the above 35 states and Puerto Rico and receive coverage at the highest level of benefits. If you receive routine care from non-participating providers in the above 35 states and Puerto Rico, you will receive a lower level of benefits, which will result in higher out-of-pocket costs. In locations where participating Blue Cross and/or Blue Shield Medicare Advantage PPO providers are not available, members may visit any Medicare-eligible provider and receive coverage at the highest level of benefits. Emergency and urgently needed care is always covered at the higher, network level of benefits, regardless of where the care is received.

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In-network coverage from coast to coast

## Stay in network — even when you're out of town

Highmark Medicare Advantage PPO members have the same in-network benefits and low costs at home and across the country. Whether you're heading where it's warm for the winter or just taking a weekend trip, you'll receive in-network-level benefits in all counties listed in this booklet.

## Wherever you go, it's easy to find a provider

Go online to the "Doctor and Hospital Finder" at [providr.highmarkblueshield.com](http://providr.highmarkblueshield.com) and follow the simple search instructions.

If you're enrolled in a Highmark Medicare Advantage PPO plan, you can call Customer Service using the phone number that's printed on the back of your Freedom Blue<sup>SM</sup> PPO Member ID card.

If you have your enrollment forms and are thinking about becoming a member, you can find nationwide providers by calling the phone or TTY number listed on your enrollment materials.

## Coverage while at home:

- **More choice** through one of the largest Medicare Advantage PPO networks in the country
- **Backed by the strength** of your local Blue Cross and/or Blue Shield plan

## Coverage across the country:

- 100% coverage for any in-network Medicare-participating provider anywhere in the country, after a small copayment or coinsurance
- 100% coverage for any non-network Medicare-participating provider in counties without participating networks, after a small copayment or coinsurance
- 70%–80% coverage for non-network Medicare-participating providers in counties with participating networks, after an annual deductible

## The highest level of emergency benefits — anywhere

**No matter where you are**, emergency and urgent care are always covered at the highest level of coverage.





*See your*

State and  
County-by-County  
Coverage Listing



# BLUE CROSS BLUE SHIELD ASSOCIATION NETWORK-SHARING COUNTIES BY STATE

The following 15 states and Puerto Rico include participating BCBSA Medicare Advantage PPO providers in all counties:

**Alabama**  
**California**  
**Connecticut**  
**Hawaii**

**Indiana**  
**Kentucky**  
**Maine**  
**Michigan**

**New Jersey**  
**New York**  
**Ohio**  
**Pennsylvania**

**Puerto Rico**  
**South Carolina**  
**Tennessee**  
**West Virginia**

BCBSA Medicare Advantage PPO providers are available in the following counties:

## ALABAMA

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## ARKANSAS

CRAIGHEAD

LAWRENCE

CROSS

POINSETT

GREENE

## CALIFORNIA

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## COLORADO

ADAMS

EL PASO

ARAPAHOE

FREMONT

BROOMFIELD

JEFFERSON

DENVER

PUEBLO

DOUGLAS

## CONNECTICUT

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## FLORIDA

ALACHUA

DUVAL

BAY

ESCAMBIA

BRADFORD

FLAGLER

BROWARD

FRANKLIN

CHARLOTTE

GULF

CITRUS

HARDEE

CLAY

HENDRY

COLLIER

HERNANDO

COLUMBIA

HIGHLANDS

DESOTO

HILLSBOROUGH

## FLORIDA (CONT.)

INDIAN RIVER

PALM BEACH

JACKSON

PASCO

LAKE

PINELLAS

LEE

POLK

LEON

SAINT JOHNS

LEVY

ST. LUCIE

MANATEE

SANTA ROSA

MARION

SARASOTA

MARTIN

SEMINOLE

MIAMI-DADE

SUMTER

OKALOOSA

SUWANNEE

ORANGE

VOLUSIA

OSCEOLA

WALTON

## GEORGIA

APPLING

BURKE

ATKINSON

BUTTS

BACON

CALHOUN

BAKER

CANDLER

BALDWIN

CATOOSA

BANKS

CHATHAM

BARROW

CHATTAHOOCHEE

BARTOW

CHATTOOGA

BEN HILL

CHEROKEE

BERRIEN

CLAYTON

BIBB

CLINCH

BLECKLEY

COBB

BRANTLEY

COFFEE

BROOKS

COLQUITT

BRYAN

COLUMBIA

**GEORGIA (CONT.)**

COOK	MADISON
CRAWFORD	MARION
CRISP	MCDUFFIE
DADE	MCINTOSH
DAWSON	MERIWETHER
DEKALB	MILLER
DODGE	MITCHELL
DOOLY	MONROE
DOUGLAS	MONTGOMERY
EARLY	MORGAN
ECHOLS	MURRAY
EFFINGHAM	MUSCOGEE
EMANUEL	NEWTON
EVANS	OCONEE
FANNIN	OGLETHORPE
FAYETTE	PAULDING
FORSYTH	PEACH
FULTON	PICKENS
GILMER	PIERCE
GLASCOCK	PIKE
GREENE	POLK
GWINNETT	PULASKI
HANCOCK	PUTNAM
HARALSON	QUITMAN
HARRIS	RANDOLPH
HOUSTON	RICHMOND
IRWIN	ROCKDALE
JASPER	SCHLEY
JEFF DAVIS	SPALDING
JEFFERSON	STEWART
JENKINS	SUMTER
JOHNSON	TALBOT
JONES	TALIAFERRO
LAMAR	TATTNALL
LANIER	TAYLOR
LAURENS	TELFAIR
LEE	TERRELL
LIBERTY	THOMAS
LONG	TIFT
LUMPKIN	TOOMBS
MACON	TREUTLEN

**GEORGIA (CONT.)**

TURNER	WASHINGTON
TWIGGS	WAYNE
UNION	WEBSTER
UPSON	WHEELER
WALKER	WHITE
WALTON	WILCOX
WARE	WILKES
WARREN	WILKINSON

**HAWAII**

Participating BCBSA Medicare Advantage PPO

**Providers in all counties****IDAHO**

ADA	GEM
ADAMS	GOODING
BANNOCK	IDAHO
BEAR LAKE	JEFFERSON
BENEWAH	JEROME
BINGHAM	KOOTENAI
BLAINE	LATAH
BOISE	LEWIS
BONNER	LINCOLN
BONNEVILLE	MADISON
BOUNDARY	MINIDOKA
BUTTE	NEZ PERCE
CAMAS	ONEIDA
CANYON	OWYHEE
CARIBOU	PAYETTE
CASSIA	POWER
CLARK	SHOSHONE
CLEARWATER	TETON
CUSTER	TWIN FALLS
ELMORE	VALLEY
FREMONT	WASHINGTON

**ILLINOIS**

COOK	KANE
DUPAGE	WILL

**INDIANA**

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## KENTUCKY

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## MAINE

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## MASSACHUSETTS

BARNSTABLE MIDDLESEX

BRISTOL NORFOLK

ESSEX PLYMOUTH

FRANKLIN SUFFOLK

HAMPDEN WORCESTER

HAMPSHIRE

## MICHIGAN

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## MISSOURI

BARRY NEWTON

BARTON OZARK

CEDAR POLK

CHRISTIAN SAINT CHARLES

DADE SAINT LOUIS

DALLAS SAINT LOUIS CITY

DOUGLAS STONE

GREENE TANEY

JASPER WARREN

LAWRENCE WEBSTER

LINCOLN WRIGHT

MCDONALD

## MONTANA

BEAVERHEAD GLACIER

BIG HORN GOLDEN VALLEY

BLAINE GRANITE

BROADWATER HILL

CARBON JEFFERSON

CASCADE JUDITH BASIN

CHOUTEAU LAKE

DEER LODGE LEWIS AND CLARK

FERGUS LIBERTY

FLATHEAD LINCOLN

GALLATIN MADISON

## MONTANA (CONT.)

MEAGHER SILVER BOW

MINERAL STILLWATER

MISSOULA SWEET GRASS

MUSSELSHELL TETON

PARK TOOLE

PONDERA TREASURE

POWELL WHEATLAND

RAVALLI YELLOWSTONE

SANDERS

## NEVADA

CLARK WASHOE

## NEW HAMPSHIRE

CARROLL ROCKINGHAM

HILLSBOROUGH

## NEW JERSEY

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## NEW MEXICO

BERNALILLO SAN MIGUEL

CIBOLA SANDOVAL

GUADALUPE SANTA FE

LOS ALAMOS SOCORRO

MORA TORRANCE

RIO ARRIBA VALENCIA

## NEW YORK

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## NORTH CAROLINA

ALAMANCE BUNCOMBE

ALEXANDER CABARRUS

ALLEGHANY CALDWELL

ANSON CARTERET

ASHE CASWELL

AVERY CATAWBA

BEAUFORT CHATHAM

BERTIE CHOWAN

BLADEN CLEVELAND

BRUNSWICK COLUMBUS

## NORTH CAROLINA (CONT.)

CUMBERLAND	NORTHAMPTON
DAVIDSON	ONslow
DAVIE	ORANGE
DUPLIN	PAMLICO
DURHAM	PENDER
EDGEcombe	PERQUIMANS
FORSYTH	PERSON
FRANKLIN	PITT
GASTON	POLK
GATES	RANDOLPH
GRANVILLE	RICHMOND
GREENE	ROBESON
GUILFORD	ROCKINGHAM
HALIFAX	ROWAN
HARNETT	SAMPSON
HAYWOOD	SCOTLAND
HENDERSON	STANLY
HERTFORD	STOKES
HOKE	SURRY
HYDE	TRANSYLVANIA
IREDELL	TYRRELL
JOHNSTON	UNION
JONES	VANCE
LEE	WAKE
LINCOLN	WARREN
MADISON	WASHINGTON
MARTIN	WATAUGA
MCDOWELL	WAYNE
MECKLENBURG	WILKES
MITCHELL	WILSON
MONTGOMERY	YADKIN
NASH	YANCEY
NEW HANOVER	

## OHIO

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## OKLAHOMA

CANADIAN	GARFIELD
CLEVELAND	GRADY
COMANCHE	LINCOLN

## OKLAHOMA (CONT.)

LOGAN	OKLAHOMA
MCCLAIN	POTTAWATOMIE

## OREGON

BENTON	LANE
CLACKAMAS	LINCOLN
CLATSOP	LINN
COLUMBIA	MARION
COOS	MULTNOMAH
CURRY	POLK
DOUGLAS	TILLAMOOK
HOOD RIVER	WASCO
JACKSON	WASHINGTON
JOSEPHINE	YAMHILL

## PENNSYLVANIA

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## PUERTO RICO

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## SOUTH CAROLINA

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## TENNESSEE

Participating BCBSA Medicare Advantage PPO

**Providers in all counties**

## TEXAS

BASTROP	HARRIS
BURNET	HAYS
CALDWELL	LEE
COLLIN	MONTGOMERY
DALLAS	TARRANT
DENTON	TRAVIS
FAYETTE	WILLIAMSON
FORT BEND	

**UTAH**

DAVIS	UTAH
SALT LAKE	WEBER

**VIRGINIA**

ALBEMARLE	LOUISA
AMELIA	LUNENBURG
APPOMATTOX	MADISON
BEDFORD	MATHEWS
BEDFORD CITY	MIDDLESEX
BOTETOURT	MONTGOMERY
BUENA VISTA CITY	NEW KENT
CAROLINE	NEWPORT NEWS CITY
CHARLES CITY	NORFOLK CITY
CHARLOTTE	NORTHAMPTON
CHARLOTTESVILLE CITY	NORTHUMBERLAND
CHESAPEAKE CITY	ORANGE
CHESTERFIELD	PAGE
COLONIAL HEIGHTS CITY	PETERSBURG CITY
CRAIG	POQUOSON CITY
CULPEPER	PORTSMOUTH CITY
CUMBERLAND	POWHATAN
DINWIDDIE	PRINCE GEORGE
EMPORIA CITY	PULASKI
FLOYD	RADFORD
FLUVANNA	RICHMOND
FRANKLIN	RICHMOND CITY
GILES	ROANOKE
GLOUCESTER	ROANOKE CITY
GOOCHLAND	ROCKBRIDGE
GREENSVILLE	SALEM
HAMPTON CITY	SHENANDOAH
HANOVER	SUFFOLK
HENRICO	SURRY
HOPEWELL CITY	VIRGINIA BEACH CITY
JAMES CITY	WARREN
KING AND QUEEN	WILLIAMSBURG CITY
LANCASTER	YORK
LEXINGTON CITY	

**WASHINGTON**

ASOTIN	PIERCE
CLALLAM	SAN JUAN
CLARK	SKAGIT
COLUMBIA	SKAMANIA
COWLITZ	SNOHOMISH
ISLAND	THURSTON
KING	WAHKIAKUM
KITSAP	WALLA WALLA
KLICKITAT	WHATCOM
LEWIS	YAKIMA

**WEST VIRGINIA**

Participating BCBSA Medicare Advantage PPO

**Providers in all counties****WISCONSIN**

BROWN	OUTAGAMIE
CALUMET	OZAUKEE
COLUMBIA	PORTAGE
DODGE	RACINE
FOND DU LAC	ROCK
GREEN LAKE	SHAWANO
JEFFERSON	SHEBOYGAN
KENOSHA	WALWORTH
MANITOWOC	WASHINGTON
MARATHON	WAUKESHA
MARINETTE	WAUPACA
MILWAUKEE	WAUSHARA
OCONTO	WINNEBAGO



