

Rider to Modify Blue Cross® Blue Shield® of Arizona Individual PPO Base Benefit Book

This rider modifies your 2022 individual Base Benefit Book effective on or after January 1, 2022. The section headings in this rider correspond to the section headings in your Base Benefit Book.

I. Finding & Working With Healthcare Providers

- A. Under the **Out-of-network Providers (contracted and noncontracted)** section, and the **Continuing care from an out-of-network provider** subsection, delete the second paragraph.

II. Appendix A: Terms to Know

- A. Under the chart in the “Allowed amount” definition, the second-to-last row is replaced with:

Type of Provider	Type of Claim	How We Determine the Allowed Amount
Noncontracted providers, excluding air ambulance, in and outside Arizona	Emergency	The Qualifying Payment Amount, as defined by federal law, is the allowed amount.

- B. Under the chart in the “Allowed amount” definition, the following row is added to the end:

Type of Provider	Type of Claim	How We Determine the Allowed Amount
Noncontracted air ambulance providers in and outside Arizona	Emergency and non-emergency	We compare the provider’s billed charges to the applicable BCBSAZ fee schedule (with adjustments for certain operational guidelines). The allowed amount will be the lower of the two amounts. The member’s cost share will be based on the lesser of the provider’s billed charges or the Qualifying Payment Amount, as defined by federal law.

- C. The “Disabled dependent or child” term is replaced with “Disabled dependent child.”

III. Appendix B: Other Health Plan Details

- A. Under the **No Surprises Act** section, add the following after the last bullet:

If you feel that you have incorrectly received a balance bill, you can contact the following agency to dispute the bill.

Consumer Affairs Division
Arizona Department of Insurance and Financial Institutions
100 North 15th Avenue, Suite 261
Phoenix, Arizona 85007-2624
Phone: (602) 364-2499
Email: insurance.consumers@difi.az.gov
Website: <https://difi.az.gov/complaint>

B. Under the **Premium payments by third parties** section, add the following sentence as the second paragraph:

If we learn that an unauthorized third party paid your premium, BCBSAZ may reject the payment and the premium will remain due.

A handwritten signature in black ink, appearing to read 'Pam Kehaly', with a large, stylized flourish at the end.

Pam Kehaly, President and CEO
Blue Cross Blue Shield of Arizona

