

Healthcare Bluebook Frequently Asked Questions

General Questions

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

Healthcare Bluebook™ is a new benefit that allows you to shop for healthcare services, compare facilities, save money, earn rewards, and get the best quality for your medical services.

Healthcare Bluebook's web and mobile application make it easy to save money on hundreds of common healthcare 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 health plan.

Can dependents use the Healthcare Bluebook 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. Healthcare Bluebook is available to all state group health plan members.

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; however, any healthcare services you receive are subject to your health plan's copayments, deductibles, or coinsurance.

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.

Are quality ratings all hospitals included on Healthcare Bluebook's online transparency portal?

Healthcare Bluebook has quality ratings regarding all hospitals for which there is sufficient data available to provide a quality rating.

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 plan enrollees and their dependents. If you are enrolled in a State Group health plan, there is no additional action that you need to take.

Will I be able to search for my doctor on Healthcare Bluebook?

The Healthcare Bluebook website is customized to the State of Florida so every time a member logs on, the providers in network for the member's health plan will be searchable.

Do I have to use Healthcare Bluebook?

No. Healthcare Bluebook is a voluntary benefit.

Questions About Rewards

How do I earn rewards through Healthcare Bluebook?

You earn rewards by "shopping" through Healthcare Bluebook and receiving a rewardable healthcare service.

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. Look for healthcare services that are designated as being included in the “Go Green to Get Green” program.

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 or can be provided as a reimbursement for out-of-pocket medical expenses.

Can rewards be added to my salary?

No.

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

See this [chart](#) to learn the differences between the accounts and the different rules that apply to each account.

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 an 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 an 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.

How can I learn more about Healthcare Bluebook?

For more information about using Healthcare Bluebook, [click here](#).