

Virtual Blue – Frequently Asked Questions for prospects

Important: This plan is only for members in the Needles, Trana, and Baker work locations.

1. Is Virtual Blue an HMO or PPO plan?

A: Virtual Blue is a virtual-first PPO (Preferred Provider Organization) plan. This means members do not need referrals to access care, whether virtual or in-person. When accessing virtual care from virtual-only providers (through the Accolade Care* website or mobile app), members do not pay a copay or coinsurance, and have access to unlimited virtual primary, specialty, and mental health care visits for \$0. For in-person care, members can see providers in or out of the Virtual Blue plan's PPO network at the applicable cost share based on their plan. Members can also access virtual-only and in-person care anywhere in the U.S., and urgent and emergency care while traveling outside the U.S.

2. Who is Accolade Care?

A: Accolade Care provides Virtual Blue members access to virtual-only providers through the Accolade Care mobile app or by logging in to blueshieldca.com which will redirect them to the Accolade Care website. Virtual care can also be accessed by phone.

3. Does the Virtual Blue plan only include virtual doctors?

A: No. Virtual Blue members can also access in-person care from the Virtual Blue plan's PPO in-network or out-of-network providers for the applicable cost share. These in-person doctors may also offer virtual care visits; however, these services will also be subject to the applicable cost share.

4. Will I be required to select a Primary Care Physician (PCP) when I enroll in the plan?

A: You will be given an opportunity to select a personal Virtual Blue physician (also known as a Primary Care Physician). If you don't select a personal physician, you will be matched with one. You will have no obligation to see your virtual physician and can continue to see an in-person physician if that is your preference. Members can change their personal Virtual Blue physician at any time.

5. Can I continue to see my existing doctor(s) after becoming a Virtual Blue member?

A: Yes, you can continue to see your existing in-person doctors and pay the applicable in-network or out-of-network cost share, based on your plan's benefits. The exact cost share will depend on whether your doctor is in or out of the Virtual Blue plan's PPO network. To find out whether your existing doctor is in-network, visit blueshieldca.com/find-a-doctor and select *Virtual Blue* as the plan type.

6. How is Virtual Blue different from most telehealth options?

A: Virtual Blue differs from basic telehealth in several ways. First, Virtual Blue members select their virtual physicians on the criteria that matter to them and can continue to see those physicians on an ongoing basis for virtual preventive, urgent, and chronic care. This is different than traditional telemedicine where you typically see a different physician each time.

Second, Virtual Blue members can choose same-day access to a virtual PCP, who may or may not be their selected physician. In addition, members have access to a virtual health coach, care coordinator, and nurses who support members with health improvement, chronic condition management, and coordination of specialty care. The virtual care team also has access to claims, medical records, and other data that supports each member's personalized care plans.

Third, Virtual Blue allows members to seek integrated virtual primary care, urgent care, chronic care, mental health, and specialty care through the Accolade Care mobile app or by logging into blueshieldca.com which will redirect them to the Accolade Care website.

7. What types of doctors will I be able to see virtually through Accolade Care?

A: As a Virtual Blue plan member, you will be connected to a virtual team of integrated primary, mental health, and specialty care professionals, plus an established in-person PPO network.

Virtual care services include:

- primary care, including pediatrics, family medicine, and internal medicine
- specialty care that includes 20 specialties

- integrated mental health care for members ages 4 and older, including access to psychologists, psychiatrists, licensed clinical social workers (LCSW), and marriage and family therapists (MFT)
- urgent care
- 24/7 medical support from physicians, as well as a team that includes a certified health coach, care coordinator, and nurses

8. Do virtual-only doctors come from diverse backgrounds and have experience working with a variety of patient populations, including Hispanic, Black, LGBTQIA+, etc.?

A: Yes, the virtual-only care team reflects gender and racial diversity. Some physicians also speak more than one language in addition to English, such as Spanish, Mandarin, Farsi, and more. The team also includes doctors and nurses with expertise in areas such as sexual health screening, family planning, mental health issues, and transgender care.

9. Can members choose to see their Virtual Blue virtual doctors in person?

A: No, there are no physical locations for any Virtual Blue virtual provider. However, members may see other Virtual Blue plan's PPO in-network and out-of-network providers for in-person visits at the applicable cost share for their plan. To locate an in-person provider, members can visit blueshieldca.com/find-a-doctor and select *Virtual Blue* as the plan type.

10. Is information like patient ratings/reviews available for Virtual Blue virtual providers?

A: Yes, Virtual Blue members will have access to patient reviews and physician biographies through the Accolade Care mobile app or website. Members can select physicians based on the criteria that are most important to them, including gender, race, years of experience, language spoken, and experience with diverse patient populations.

11. What options do Virtual Blue members have for virtual mental health care?

A: Virtual Blue members, ages 4+, can access unlimited mental health visits for \$0 copays. Services include psychotherapy, psychiatry medication management, and therapy with mental health specialists, including Licensed Clinical Social Workers (LCSW), Marriage and Family Therapists (MFT), and psychiatrists and psychologists (including PhDs). Members may also seek in-person or virtual mental health services

from the plan's PPO in-network and out-of-network providers at the applicable cost share for their Virtual Blue plan.

12. What types of services will require me to see in-person providers?

A: Virtual Blue members can choose in-person care at their own discretion, or at the advice of a care professional. Your virtual care team can determine if any medical services cannot be provided virtually and will suggest when you should see an in-person provider, at the applicable cost share for your plan. You do not need a referral from the virtual provider to seek care from an in-network or out-of-network provider. Examples of medical services that cannot be provided virtually include some preventive screenings such as mammograms, lab work, skin procedures such as biopsies or abscess treatments, etc.

13. How do members find virtual or in-person providers?

A: Virtual Blue members can find, select, and schedule their virtual provider through Accolade Care's mobile app or by logging into **blueshieldca.com** which will redirect them to the Accolade Care website. Members can also locate virtual or in-person providers by visiting **blueshieldca.com/find-a-doctor**, selecting *Virtual Blue* as the plan type, and then choosing virtual care or in-person provider

14. How do members schedule Virtual Blue virtual care visits?

A: Members may book virtual visits with virtual providers in minutes by downloading the Accolade Care mobile app or by logging into **blueshieldca.com** which will redirect them to the Accolade Care website. Virtual care can also be accessed by phone.

15. How do members schedule in-person visits and do they need a referral from their virtual care team?

A: To schedule in-person care, the member's virtual health coach can assist with booking the appointment or the member can book the appointment directly with the provider. As Virtual Blue is a PPO product, referrals are never needed for any care.

16. Can a member's in-person doctor connect with their virtual specialists?

A: Yes, in-person providers may share notes with Virtual Blue's virtual providers with the member's consent.

17. What is included in the Virtual Blue Vitals Kit?

A: The Vitals kit will include a blood pressure cuff, thermometer, and health education information such as how to use a blood pressure cuff. Ideally, members will schedule a doctor's appointment and take their vitals (height, weight, blood pressure, and temperature) prior to the visit. Members can also use the medical devices during their virtual appointment.

**18. Will all members of my family enrolled in Virtual Blue receive their own Vitals Kit?
Can my children use this kit?**

A: No, only the subscriber enrolled in this plan will receive Vitals Kit for no additional charge. The Vitals Kit can be shared with all members of your family. Please consult your physician on how to use these devices on yourself and family members.

Disclaimer:

*Accolade and the Accolade Care solution are independent of Blue Shield of California. Accolade is contracted by Blue Shield to provide an integrated member experience by enabling access to virtual primary care and mental health services as well as support virtual specialty care service.

Virtual services from Virtual Blue providers are \$0 and not subject to the deductible. You may receive covered services from other network providers on an in-person basis or via telehealth, if available. Contact your primary care provider, treating specialist, facility, or other health professional to learn whether telehealth is an option. Network telehealth and in-person services are subject to the same timeliness and geographic access standards. If your plan has out-of-network benefits, they are subject to your plan's cost sharing obligations and balance billing protections.