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# BCBSND.com

## Your source of information anytime, anywhere.

### Online Member Services

Register for Online Member Services for 24/7 access to all your BCBSND health insurance information. When you register, you will be able to:

- Check your current and past claims
- View benefit plan information
- Change your contact information, like address, telephone number and email address
- Request a benefit plan book
- Order a new BCBSND member ID card

You can also send a question or comment directly to a Member Services representative and check out-of-pocket expenses, such as how much of your deductible you have met or how much a copayment will be.

To register, go to [BCBSND.com](http://BCBSND.com) and click on "Manage My Benefits." Then click "Register Now." You will need to create a username and password, and enter some personal information, including your BCBSND member ID number. Once you submit this information, you will receive a confirmation email with a link to complete your registration. Once you confirm your registration, you will have access to Online Member Services.

### Find a Doctor

No matter where you are, find a doctor that accepts your BCBSND member ID card. Click "Find a Doctor" at and use our tool to search by the provider's name, specialty or geographic area. You can also use it to rate providers you've visited and access their quality reports.

Blue Cross and Blue Shield coverage is accepted by 99 percent of doctors and hospitals in North Dakota, and by more than 90 percent of doctors and hospital nationwide.

Through a program called BlueAlliance, we're collaborating with health care providers to give you a better care experience, better health outcomes and curb rising costs at the same time.

If you are traveling in the United States, Puerto Rico or the U.S. Virgin Islands and need medical care, the BlueCard<sup>®</sup> Doctor and Hospital Finder will help you locate a provider. Simply enter your location, and a list of providers near you will appear. If you are traveling outside the United States, see Blue Cross Blue Shield Global Core.

# Pharmacy Guide

Traveling and need a prescription filled? Or maybe you want to find a pharmacy that is closer to your workplace. The pharmacy guide includes a pharmacy directory that lists pharmacies in North Dakota and the rest of the United States that participate in the PrimeSelect Network.

To get the most for your money, check the drug formulary, a list of brand-name and generic prescription drugs proven to be effective and cost-efficient. BCBSND covers these drugs at maximum payment levels. To give you an idea of how much your health plan pays for a drug, the formulary includes a cost index. The pharmacy guide also includes a list of drugs that are not covered or are covered only with prior approval and/or dispensing limits.

## Download forms

If you need to complete a form, you do not have to take time to stop at a BCBSND office or wait for it to arrive by mail. Many forms are available as PDF files on [BCBSND.com](http://BCBSND.com). Simply print the form, complete it and mail it to the address indicated on the form.

# Get Answers to Your Questions



[BCBSND.com](http://BCBSND.com) offers information about general health issues, prescription drugs and your medical claims, whether you are on vacation or at home.

Please call Member Services with any questions. The phone numbers are listed on the back of your ID card.

# Tips & Insights

Health insurance is complex. And health care is changing. Tips & Insights gives you a single place to find all you need to stay informed, so you can make the best decisions for you and your family.

## Health care reform

How does the Affordable Care Act impact me? Is my insurance going to change? Tips & Insights is continually updated with new stories to bring you the latest on important topics like health care reform and changes in North Dakota's health care environment.

## Insurance 101

How can I reduce my out of pocket costs? How do I know if my insurance covers a procedure my doctor recommends or a drug my doctor prescribes? Tips & Insights also helps you navigate the complex world of health insurance with tips on how to most effectively use your insurance and navigate through the health care system.

## Wellness

What can I do to control my weight? Am I getting enough sleep? These questions and many more are addressed in wellness information available in Tips & Insights.

## Advancing health in ND

As a North Dakota-based company, BCBSND has 10 service centers to provide local service to our members. Learn how BCBSND supports communities throughout the state through volunteerism, education and collaboration.

## Join the conversation

Tips & Insights is also an invitation to join the conversation by providing a live feed of BCBSND's Facebook and Twitter pages. See what other North Dakotans are talking about.



*Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association*

Noridian Mutual Insurance Company