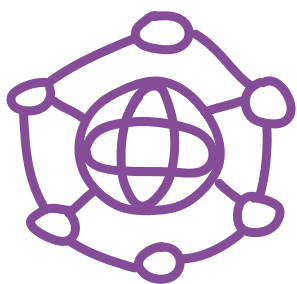


What is a network?



Your network consists of a group of doctors, hospitals and other healthcare professionals who have agreed to provide medical services to members of a healthcare plan for a certain price. Arkansas Blue Cross creates a comprehensive statewide network to ensure strong coverage for you, while making sure every medical provider and facility agrees to certain discounts that make care more affordable for you.



In-network

Doctors, hospitals and other healthcare providers **that have agreed** to provide medical services at set prices with your health plan. This will be the discount shown when you get an explanation of benefits for a visit.



Out-of-network

Doctors, hospitals and other providers **who have not agreed** to set prices with your health plan.

What does this mean?

To save money, you will typically choose an in-network provider because Arkansas Blue Cross has negotiated what their services will cost. Out-of-network providers usually charge more. If you receive care from a doctor or hospital that is out-of-network you won't get the negotiated price (meaning you will pay more out-of-pocket).

