



## HOW REFERRALS WORK

A resource for members of Blue Cross Blue Shield of Massachusetts

### WHAT IS A REFERRAL?

A **referral** is a written order from your **primary care provider (PCP)** to see a specialist for a specific medical service or consultation.

It's important to know that HMO/POS health plans require a record of an **insurance referral** for most visits to a specialist to be covered. Before making an appointment with a specialist, confirm with your PCP that an insurance referral has been submitted.

### Why do I have to check with my PCP before seeing a specialist?

Your PCP knows your history and overall health, so they're best qualified to help you decide if you should see a specialist. Even if your health plan doesn't require a referral, your doctor may want to evaluate your care needs before you see a specialist to coordinate your care better. They're committed to making sure you get the right care, at the right time, in the right setting—especially if you need to see a specialist.

### How do I request a referral?

Contact your PCP's office to discuss your health situation. If you need to see a specialist, your PCP will help you choose the most appropriate provider for the care you need. Be sure to have this conversation before you visit a specialist. If you see a specialist without a referral, you may be responsible for the entire bill (not just the copayment or deductible).

### Where will I be referred for services and specialties?

Your PCP relies on a trusted network of specialists to carry out your treatment plan. Their relationship helps them work together to ensure that you get high-quality, timely, and effective care.

### Are there times when I don't need a referral?

Yes. The following services are just a few examples that don't require a referral:

- Emergency care
- Urgent care
- Preventive gynecological exams
- Annual hearing & eye exams

To learn about the requirements for specific services, please log in to [bluecrossma.org](https://bluecrossma.org). In the **My Plan & Claims** menu, click **Plan Benefits** and then select your medical plan. Click **View Plan Benefits** for a list of services. Select a service and then click **View all information about this service** for referral and authorization information.

### Questions?

If you have any questions about referrals, please call Member Service at the number on your ID card or visit [bluecrossma.org](https://bluecrossma.org).