

FREQUENTLY ASKED QUESTIONS ABOUT SMARTSHOPPER



It's easy to shop smart and save on common medical services and procedures — all while earning cash rewards.

What is SmartShopper?

SmartShopper is offered by an independent company that provides a health care shopping platform on behalf of BlueCross BlueShield of South Carolina. The SmartShopper program is offered by MDX Medical LLC, a Zelis company. It provides the tools you need to shop for care and make informed decisions. When you use an eligible, lower-cost provider found through SmartShopper, you'll receive a reward check in the mail ranging from \$15 to \$750, depending on the type of procedure and provider used.

Am I eligible to participate?

You can find out if you're eligible by logging in to your My Health Toolkit® account. Under **Providers & Services**, select **Find Care**, then **Find a Doctor** and search for the recommended procedure or service. From the My Health Toolkit mobile app, select **Find Care**. If you're eligible, you'll see **SmartShopper** listed on the Shopping for Care homepage. You can also check whether you're eligible by calling Member Services at the phone number on the back of your health insurance ID card.

Will I have to change my primary care physician to use SmartShopper?

No. You can continue to use your current primary care physician if he or she is in your health plan's network. To find out if your provider is in network or to learn more about your benefits, you can log in to My Health Toolkit or call Member Services at the phone number on the back of your health insurance ID card.

Will my benefits change when I use SmartShopper?

No. Your benefits will stay the same whether or not you use SmartShopper.

How much does it cost to participate in SmartShopper?

Your employer provides SmartShopper at no additional cost to you; however, you may be responsible for a cost share for the procedure.



How do I qualify for a reward from SmartShopper?

If your provider recommends an eligible service or procedure included in the SmartShopper program, simply search SmartShopper before you have the service or procedure. Then select a reward-eligible provider to earn a cash reward.

How do I access SmartShopper?

To use it, visit www.SouthCarolinaBlues.com and log in to your My Health Toolkit account. Under **Providers & Services**, select **Find Care**, then **Find a Doctor** and search for the recommended procedure or service. From the My Health Toolkit mobile app, select **Find Care**.

You can also call the SmartShopper Care Concierge Team at **888-216-8138** Monday through Thursday from 8 a.m. to 8 p.m. or Friday from 8 a.m. to 6 p.m. Eastern time. The Care Concierge Team can help you determine whether a service or procedure is eligible for a cash reward, find a reward-eligible provider and schedule an appointment.

How will I know if the lower-cost providers suggested by SmartShopper are also quality providers?

All recommended providers and medical practices are part of your health plan's network. They have met strict credentialing standards and are fully licensed to provide services. If you have questions related to the quality of a provider or just need help making choices, we encourage you to follow your primary care physician's recommendations along with the cost information provided.

How does SmartShopper help me save money on health care costs?

The cost for the same medical services or procedure can vary greatly from one provider to the next. By choosing a lower-cost, quality provider, you'll reduce your out-of-pocket costs if you haven't met your deductible yet.

What if my doctor already scheduled a service for me?

You can call **888-216-8138**. A SmartShopper Care Concierge Team member will determine whether your scheduled provider qualifies you for a cash reward. If your scheduled provider isn't eligible, you'll need to reschedule your appointment with a reward-eligible provider and possibly get a new referral from your doctor. The Care Concierge Team is available to help with scheduling or rescheduling appointments and any associated paperwork.

What if the facility I usually use is already the most cost-effective option?

You can get a cash reward, but you need to first shop online or call the SmartShopper Care Concierge Team at **888-216-8138**.

Can I shop for more than one service at a time?

If a doctor has ordered more than one type of service (for example, an MRI followed by knee surgery), you will need to shop for each service separately.

How much money can I receive as a reward?

Rewards currently range from \$15 – \$750, depending on the type of procedure and provider used.

Do SmartShopper rewards affect my individual or family deductible?

No. SmartShopper rewards do not affect your individual or family deductible.

How do I claim my reward?

Simply shop for a procedure and schedule an appointment at any reward-eligible facility within 13 months. Once you've had your procedure at a cost-effective location, you don't need to do anything else. SmartShopper will receive your claim, process your reward payment and mail it to the address listed on your account. Typically, members receive their payments within 60 days from the date of service.

How can I use my reward money?

Your reward arrives in the form of a check. You can use your reward money any way you wish.

How will I know the check I receive is my reward check?

Your reward check will come from SmartShopper's headquarters. The memo line on the check will say "SmartShopper Incentive Payment."

Can I earn rewards for my spouse or dependents on SmartShopper?

Any dependent who is covered by your health plan is eligible to earn rewards with SmartShopper. If the dependent is over the age of 18, he or she can shop for care. You can shop for dependents under 18.

I have a recurring procedure. Can I get a reward each time I go?

Yes, but you must shop for this service, either online or by calling the SmartShopper Care Concierge Team in advance of the procedure, each time you schedule. For rewards involving physical therapy, one reward is paid for the full course of treatment at one physical therapy facility.

What common procedures qualify for a reward?

You can receive rewards through SmartShopper by choosing cost-effective options for common procedures and services, including screening exams (colonoscopies, mammograms), diagnostic tests (CT scans, MRIs, ultrasounds), certain surgical procedures (carpal tunnel surgery, gallbladder surgery, hernia repair surgery, knee or shoulder surgery), some treatments and therapies, and more. For a complete list of covered medical services, visit the Shopping for Care directory or contact the SmartShopper Care Concierge Team at **888-216-8138**.

Do I have to pay taxes on the cash rewards I receive?

All cash rewards are considered taxable by the IRS. If you receive accumulated cash rewards of \$600 or more in one year, SmartShopper will send you a 1099 tax form to file with the IRS.

Whom can I contact if I have questions about the status of my reward check or the SmartShopper website?

For questions related to SmartShopper rewards, you can call the SmartShopper Care Concierge Team at **888-216-8138** or email SmartShopperSupport@Sapphire-Digital.com.

Am I required to use the lowest-cost provider suggested to receive a reward?

No. SmartShopper is completely voluntary. You can receive a reward by choosing any of the reward-eligible options provided by SmartShopper. You can also choose to see a provider not on the recommended list — you just won't receive a cash reward.

Do employers have access to my personal health information if I use SmartShopper?

No. Your personal health information is not shared as part of the SmartShopper program. Employers may see aggregate reports to understand how their employees are using SmartShopper, but SmartShopper keeps personal health care data completely confidential.

