

# What You Need to Know About PCP Coordination of Care – RI State Employee Anchor Plans

**Quality healthcare begins with partnerships between you and your doctors—and most important is your partnership with your primary care provider (PCP).**

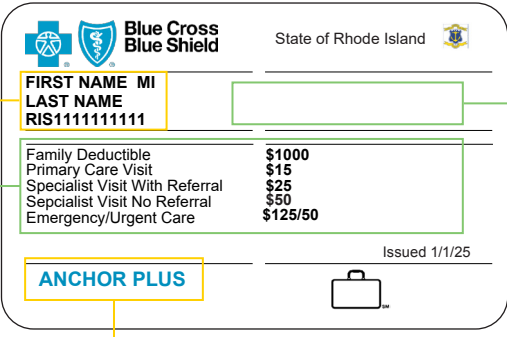
A PCP is a doctor, nurse practitioner, or physician assistant who provides care when you are sick and when you are healthy (for regular check-ups and preventive care such as flu shots and your annual well visit). Please check the PCP shown on your Blue Cross & Blue Shield of Rhode Island (BCBSRI) member ID card to make sure they are listed correctly.

If your ID card says “PCP Required” or if your PCP is listed incorrectly, please call the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705** to select or change your PCP. BCBSRI will update the PCP information and send you a new card.

**Even if your health plan does not require you to select a PCP, it’s still a good idea to choose one.**

## Sample of your new ID card

### Front



**Your name and member ID number**

**Details about your deductible, copays, and coinsurance. You will NOT be denied for covered services without a referral, but will pay more in copays (Anchor/Anchor Plus) or coinsurance after deductible (Anchor Choice).**

**Your PCP’s name will appear here, or you will see the message, “PCP Required”**

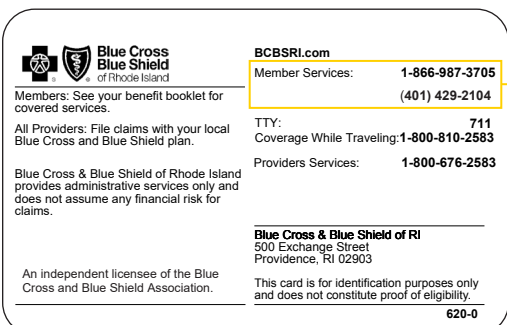
**Name of your Anchor medical plan.**

Family Deductible	\$1000
Primary Care Visit	\$15
Specialist Visit With Referral	\$25
Specialist Visit No Referral	\$50
Emergency/Urgent Care	\$125/50

Issued 1/1/25

**ANCHOR PLUS**

### Back



**State of Rhode Island Employee CARE Center contact numbers**

BCBSRI.com  
 Member Services: 1-866-987-3705  
 (401) 429-2104

Members: See your benefit booklet for covered services.  
 All Providers: File claims with your local Blue Cross and Blue Shield plan.

TTY: 711  
 Coverage While Traveling: 1-800-810-2583

Providers Services: 1-800-676-2583

Blue Cross & Blue Shield of Rhode Island provides administrative services only and does not assume any financial risk for claims.

Blue Cross & Blue Shield of RI  
 500 Exchange Street  
 Providence, RI 02903

An independent licensee of the Blue Cross and Blue Shield Association. This card is for identification purposes only and does not constitute proof of eligibility.

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[More helpful information >](#)

## A few key things to know about your PCP and member ID card:

### Select a PCP for you and EACH of your dependents.

Each dependent can have their own PCP.

You can find a new PCP using the **Find a Doctor tool**. Be sure to tell BCBSRI who your new PCP is (see below).

- Go to **bcsri.com/finddoctor** and click **“Find a doctor.”**
- Select your plan, **“ACTIVE ANCHOR PLANS.”**
- Search for **“PCP”** to get a list of results.

If you need to change your PCP, you can do this by logging into your account at **myBCBSRI.com** before 1/1/25 or your new BlueCare Connect account after 1/1/25. You can also call the **State of Rhode Island Employee CARE Center** at **(401) 429-2104** or **1-866-987-3705**.

The CARE Center hours are Monday - Friday, 8:00 a.m. to 8:00 p.m., and Saturday, 8:00 a.m. to noon.

A new ID card will be sent to you automatically once your PCP selection is changed. There is no need for you to order a new ID card.

### Important things to know about PCP-coordinated care

Your plan relies on a PCP to coordinate all of your health services. PCPs guide you through the healthcare system and provide referrals to specialists as needed to help ensure the appropriate level of care. PCPs and members work together to identify health needs and to help prevent minor illnesses from becoming serious problems.

### Before seeing a specialist, make sure you obtain a referral from your PCP

- Talk to your PCP about the specialist(s) who you plan to visit. Your PCP will then submit your referral(s) electronically.
- With a referral, you pay a lower copay (\$25 under Anchor/Anchor Plus) or coinsurance after deductible (10% under Anchor Choice) for specialist office visits.
- If you do not obtain a referral prior to seeing a specialist, the only impact is that you will pay a higher copay (\$50 under Anchor/Anchor Plus) or coinsurance after deductible (30% under Anchor Choice) for the specialist office visit. You will NOT be denied for covered services if you do not have a referral to a specialist.

### Retroactive referrals are accepted for 90 days after the date of service

- If you did not obtain a referral before a specialist appointment, you can pay the higher copay or coinsurance during the specialist office visit and ask your PCP to submit a retroactive referral within 90 days of the specialist visit. Reimbursement requests should be coordinated through your specialist's office.

### The non-referral copay/coinsurance is listed on your ID card

- Your PCP or specialist will also be able to view all your plan's copays/coinsurance online.

### A referral is not required to see any other in-network PCP

- However, only your designated PCP can make referrals to specialists.

### A referral is valid for up to 12 months after the date of the PCP's submission

- Check in periodically with your PCP to make sure your referral is renewed on time.

## Frequently Asked Questions

### What kind of providers do NOT require PCP referrals?

Referrals will NOT be required by your plan\* for the following services and/or providers as long as they are in-network:

- Allergy shots and testing
- Behavioral health
- Chemotherapy
- Chiropractic services
- Diabetes education
- Early intervention services
- Emergency services at an emergency room or hospital
- In-patient hospital confinements
- Kidney dialysis from a certified, in-network dialysis facility
- Nurse practitioners and physician assistants\*\*
- Obstetrics/gynecology
- Occupational therapy
- Oncology/hematology
- Optometrists/Ophthalmologists
- Physical therapy
- Physician services for emergency/unscheduled admissions
- Radiology services
- Retail clinics
- Speech therapy
- Telehealth
- Urgent care



### If one specialist sends me to see another specialist, do I still need a referral for the second specialist?

- Yes, your PCP—not the first specialist—will still need to submit an online referral for your second specialist.

### Is a referral required if I need a planned inpatient or outpatient surgery?

- If you have a specialist office visit in advance of the planned procedure, you would need a referral to obtain the lower copay or coinsurance. If you do not obtain a referral, you will have to pay the higher specialist visit copay or coinsurance, but you will still be able to receive coverage for the planned surgical services.

### Can I get allergy injections without a referral?

- Yes, if your visit is to receive an allergy injection only.

### How can I make sure my referral is on file?

- Contact your PCP. You'll find their number on your BCBSRI member ID card.

[More FAQs >](#)

\* Your plan does not require a referral for these services, but your specialist may still require a referral from your PCP in order for you to be seen.

\*\* If the nurse practitioner/physician assistant works in a specialist office, a referral IS required to the specialist in order for you to receive the lower copay under Anchor/Anchor Plus (coinsurance under Anchor Choice with HSA).

## Can I get the flu shot at a pharmacy without a referral from my PCP?

- Yes, flu shots are covered as preventive under your medical plan. You can get your flu shot at any pharmacy that is part of your plan's network without a referral from your PCP.

## Can I seek treatment at a retail care clinic (for example, CVS, Target) without a referral from my PCP?

- Yes, you can access any retail care clinic that is part of your plan's network without a referral from your PCP.

## How do I set up my BlueCare Connect account?

Until January 1, 2025, continue using your myBCBSRI account. After January 1, you can register your new BlueCare Connect account in any of these ways:

1. Go to [BlueCareConnectRI.com](https://BlueCareConnectRI.com)
2. Download the BlueCare Connect app
3. Call the State of Rhode Island Employee CARE Center



## With your online account, you can:

- View benefits
- Check your claims
- Download a form
- Find a doctor
- Compare costs



## Have questions? We're here to help!

Call the **State of Rhode Island Employee CARE Center (401) 429-2104** or **1-866-987-3705**  
Monday – Friday, 8:00 a.m. to 8:00 p.m. Saturday, 8:00 a.m. to noon.

