



Patty's Points



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February is Heart Health Month. Here are some questions regarding diagnostic testing for Coronary Heart Diseases (CHD).

Dear Patty,

Q: My Primary Care Physician (PCP) is recommending that I consult with a Cardiologist. Do I need a referral?

A: No. Referrals are not required if you are consulting with a cardiologist participating in the BlueCare HMO network (HMO Basic/Premium Enrollees) or BlueOptions PPO network (PPO Standard Enrollees).

Q: How do I find an in-network Cardiologist?

A: Please access the website, www.floridablue.com and then click on "Find a Doctor" link. Next, click on "Find A Doctor or Dentist" link. If you registered on the member portal, just log in with your User Name and Password. If not, then scroll down and select your plan type under "Health Plans". The plan type for HMO Basic and HMO Premium Enrollees is "BlueCare (HMO)". The plan type for BlueOptions PPO Enrollees is "BlueOptions".

Q: What is the copay to consult with an in-network Cardiologist?



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A: The copay varies by plan:

- HMO Basic Plan: \$75 specialist copay/visit.
- HMO Premium Plan: \$65 specialist copay/visit.
- BlueOptions PPO Standard plan: \$80 specialist copay/visit.

Q: What is the copay for cardiac diagnostic testing?

A: Cardiac diagnostic testing may apply an additional copay depending on the plan benefits, type of test and the location of the testing. For example, if the test falls under the Advanced Imaging Test Category, such as a Cardiac MRI, then the copay is \$300/visit under the HMO Basic Plan. This is in addition to the specialist office copay. If the test does not fall under the Advanced Imaging Test Category, then an additional \$50 copay/visit under the HMO Basic Plan may apply.

Note: Testing performed in a hospital setting will cost you more out of pocket.

Q: My Cardiologist ordered an Electrocardiogram. What type of test is this?

A: An Electrocardiogram abbreviated as EKG or ECG is a test that measures the electrical activity of the heartbeat. With each beat, an electrical impulse (or “wave”) travels through the heart. This wave causes the muscle to squeeze and pump blood from the heart. A normal heartbeat on ECG will show the timing of the top and lower chambers. (Source: www.heart.org)



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Q: What does an ECG/EKG indicate?

A: An ECG/EKG gives two major kinds of information. First, by measuring time intervals on the ECG/EKG, a doctor can determine how long the electrical wave takes to pass through the heart. Finding out how long a wave takes to travel from one part of the heart to the next shows if the electrical activity is normal or slow, fast or irregular. Second, by measuring the amount of electrical activity passing through the heart muscle, a cardiologist may be able to find out if parts of the heart are too large or are overworked. (Source: www.heart.org)

Q: What is a stress test?

A: A stress test, sometimes called a treadmill test or exercise test, helps a doctor find out how well your heart handles work. As your body works harder during the test, it requires more oxygen, so the heart must pump more blood. The test can show if the blood supply is reduced in the arteries that supply the heart. It also helps doctors know the kind and level of exercise appropriate for a patient. (Source: www.heart.org)

Q: What is a good source for information on heart diseases and diagnostic testing?

A: The American Heart Association website. Please access their website at: <https://www.heart.org/>