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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/HMO 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. Then enter the information requested. If you registered on the member portal, just log in with your User Name and Password and access the online provider directory. Any issues, please call or email me.

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

A: The copay varies by plan:



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

Q: What is the copay for cardiac diagnostic testing when performed at my Cardiologist's office?

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 \$500 copay/visit under the HMO Basic Plan and \$300 copay/visit under the HMO Premium Plan. This may be in addition to the specialist office copay.

If the test does not fall under the Advanced Imaging Test Category, such as an Electrocardiogram, then a copay of a \$100 copay/visit may apply under the HMO Basic Plan and \$75 copay/visit for the HMO Premium Plan.

Note: Testing performed in an outpatient hospital setting will apply to the Calendar Year Deductible plus 20% coinsurance for both HMO Plans.

Q: My cardiologist ordered an Ambulatory Event Monitor (AEM)/Heart Monitor. Is that covered under our plan?

A: Yes, it's covered based on medical necessity and may require prior authorization. Your cardiologist must use a vendor that is in the network for the monitor. The Cardiologist may bill for the interpretation and report and for your office visit to share the results.



Patty's Points



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Q: How can I save money on some of the cardiac diagnostic tests?

A: If you are a patient of My Health Onsite (MHO) inquire whether they can perform an EKG or refer you to Akumin Radiology or Spring Hill MRI. If the test can be performed there it will be \$0 cost share.

Please note not all cardiac diagnostic tests can be performed at a Cardiologist's office or freestanding imaging center, therefore your cardiologist may schedule the test at a hospital. If this occurs, the out of pockets expenses will be higher.

Q: My cardiologist scheduled a Myocardial Perfusion Imaging – Nuclear Cardiology Study at an in-network hospital. What can I expect to pay out of pocket for this test.

A: This test falls under the Advanced Imaging Test Category therefore it requires prior authorization. If the test can only be performed in an outpatient hospital setting, then the Deductible plus 20% Coinsurance would apply for members enrolled in the HMO Basic and HMO Premium Plans. A \$300 copay per visit would apply for members enrolled in the PPO Standard Plan. **(Note: this is for the facility charges. The radiologist and/or cardiologist fees are separate.)**

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



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“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)

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/>