

Blue Cross and Blue Shield of Illinois Provider Manual

**HMO Scope of Benefits Section** 

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

## **Second Opinions**

## **Benefit**

Second opinions are covered as physician services if the Primary Care Physician recommends this service.

## Interpretation

Members who call the HMO and request information regarding second opinions will be referred to their PCP. If the PCP agrees to refer the member for a second opinion, they are not required to refer the member (a) outside of their IPA, or (b) to a specialist practicing in a group different from that in which the first specialist practices.

If there is a substantive disagreement between the first and second opinion, the Primary Care Physician and the IPA retain the responsibility of determining the need for a third opinion or for selecting the appropriate course of action.

Paid by Profe	essional Charges	IPA	