

2026 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus

Section 4. Your Costs for Covered Services

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If your provider routinely waives (does not require you to pay) your applicable copayments, deductibles, or coinsurance, the provider is misstating the fee and may be violating the law. In this case, when we calculate our share, we will reduce the provider's fee by the amount waived.

Example: If your physician ordinarily charges \$100 for a service but routinely waives your 30% coinsurance, the actual charge is \$70. We will pay \$49 (70% of the actual charge of \$70).