

# BlueCard<sup>®</sup> PPO

*With BlueCard PPO Your Health Coverage Goes With You*



## Use BlueCard PPO When You're Away From Home

Blue Cross and Blue Shield (BCBS) is one of the most trusted and respected names in the health care benefits industry. Thanks to the BlueCard PPO Program, you can take advantage of that reputation almost anywhere in the United States.

Through the BlueCard PPO Program, BCBS Plans work together to help ensure our customers receive reliable, affordable health care. BCBS Plans throughout the country have established PPO networks of doctors, hospitals and other health care providers. These extensive provider networks are the key to the BlueCard PPO Program.

As a PPO member, you can enjoy peace of mind in knowing that you have access to network providers when you travel.



## How BlueCard PPO Works

1. Always carry your most current Blue Cross and Blue Shield ID card.
2. When you're outside of your local Plan service area and need health care, refer to your ID card and call BlueCard Access at (800) 810-BLUE (2583) for information on the nearest PPO doctors and hospitals.
3. You are responsible for calling your local BCBS Plan for precertification, when necessary. Refer to the precertification phone number on your ID card, as it differs from the BlueCard Access number.
4. When you arrive at the doctor's office or hospital, present your ID card and the doctor or hospital will verify your membership and coverage information.
5. After you receive medical attention, your claim is routed to your local Plan for processing. All doctors and hospitals are paid directly, so you won't have any paperwork.
6. You will only need to pay for non-covered services, as well as deductible, copayment or coinsurance amounts. Your BCBS Plan will provide an Explanation of Benefits (EOB).



**BlueCross BlueShield of Illinois**

*Experience. Wellness. Everywhere.<sup>SM</sup>*


# Highlights | *The BlueCard PPO Program*


**Freedom to Choose** ~ With the BlueCard PPO Program, you have the freedom to choose your provider. However, when using contracting providers, you will receive network benefits for many services. If you choose providers who are out of network, you will not receive the maximum benefits allowed under your health care benefit plan.

**Available Care Coast to Coast** ~ Whether you're at home or traveling, information you need about the BlueCard PPO Program is only a phone call away. You may obtain information regarding PPO network providers and hospitals by calling the customer service telephone number on the back of your ID card, or the BlueCard Access telephone number at (800) 810-BLUE (2583) when medical services are needed outside of your local Plan service area.

**Easy Access to PPO Providers** ~ By linking PPO networks, the BlueCard PPO Program provides you with access to one of the largest health care networks in America. As a participant utilizing PPO network providers (even while traveling outside your local Plan service area), you will receive the in-network benefits available through your health plan. Although network providers (outside of Illinois) may approve those services that require it, it is ultimately your responsibility to obtain this prenotification by calling the appropriate number on the back of your ID card.



**Your Card is Recognized Across the United States** ~ Your BCBS ID card gives you access to network providers throughout the United States. The suitcase logo  tells providers that you are part of the BlueCard PPO Program. The subscriber number on your ID card includes a three-character alpha prefix (the three letters that precede your subscriber identification number) that identifies Blue Cross and Blue Shield of Illinois (BCBSIL) as your home Plan.

**No Paperwork or Claims to File** ~ When physicians agree to participate in their local PPO network, they accept responsibility to eliminate many of the frustrations typically associated with other health care plans. PPO providers have also agreed to file your claims. When visiting a PPO provider, all you need to do is show your ID card with the suitcase logo . You will be responsible for any applicable copayment or deductible and coinsurance amounts, in addition to any services that are not covered or not approved by BCBSIL. The physician will then file your claim with the local BCBS Plan with whom he or she is a contracting PPO provider. When your provider submits your claim, it is very important that he or she include the alpha prefix that is part of your subscriber ID number. This prefix is the key to timely and accurate claims processing.

**Choosing a PPO Provider** ~ To get the most from your PPO benefits, always use a PPO provider. Simply call customer service or the BlueCard Access line at (800) 810-BLUE (2583). The customer advocates can help you verify a contracting provider or help you locate one near you. If you have a provider in mind, you can also verify with his or her office that the provider contracts with the PPO network.

**Visiting a PPO Provider** ~ When you visit a PPO provider, simply present your ID card and remind the provider that you are a PPO member. Once services are rendered, the provider will file your claim with the local Blue Cross and/or Blue Shield Plan with whom he or she contracts.

*PPO providers have agreed to accept BCBS's allowable amount as payment in full and not balance bill you.*



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