

6 BLUECARD[®] PROGRAM

OVERVIEW

Empire participates in national —BlueCard — and international — BlueCard[®] Worldwide — programs administered by the Blue Cross and Blue Shield Association which give our members access to providers outside of the Empire network throughout the country and internationally.

By presenting their member ID card to a participating Blue Cross and/or Blue Shield provider, BlueCard members receive the highest level of benefits.

If members travel abroad, the BlueCard Worldwide program provides access to hospitals and providers in more than 200 countries around the world. With this program, covered inpatient hospital care is available in most tourist destinations. When members receive covered services at a hospital or provider through the program, they simply pay any out-of-pocket expenses they would normally pay under their health plan.

The BlueCard Program applies to all inpatient, outpatient, and professional claims and allows you to submit claims directly to Empire. We will also be your one point of contact for most of your BlueCard claims-related questions.

BLUECARD PLANS

Currently four types of plans are administered through the BlueCard Program: BlueCard Traditional, BlueCard PPO, BlueCard Managed Care/POS, and BlueCard Worldwide.

BlueCard Traditional is a national program that offers members the Traditional or Indemnity level of benefits when they obtain services from a physician or hospital outside of their Blue Plan's service area.

BlueCard PPO is a national program that offers members PPO benefits when they obtain services from a physician or hospital in another Blue Cross Blue Shield (BCBS) plan's PPO network.

The BlueCard Managed Care/POS program is for members who reside outside of their Blue Plan's service area. However, unlike other BlueCard programs, BlueCard Managed Care/POS members have access to the Empire network and primary care physician (PCP) panels.

BlueCard Worldwide provides BCBS members with access to a network of traditional inpatient, outpatient and professional healthcare providers from around the world. The program includes a broad range of medical assistance and claim support services for members traveling or living in countries outside their Home Plan service area.

If you are not sure whether you participate in Traditional/Indemnity, PPO or POS benefits, contact your Empire Representative for assistance.

MEMBERS SERVICED THROUGH BLUECARD

When members from other Blue Cross and Blue Shield (BCBS) Plans arrive at your facility, be sure to ask them for their current BCBS Plan ID card. The main identifiers for BlueCard members are the alpha prefix, a blank suitcase logo, and for eligible PPO members, the "PPO in a suitcase" logo. It is very important to capture all ID card data at the time of service. We suggest that you make copies of the front and back of the ID card and pass this key information onto your billing staff.

What Suitcase Logos Mean

- A blank suitcase logo on a member's ID card means that the patient has BlueCard Traditional/Indemnity POS, or HMO benefits.
- A "PPO in a suitcase" logo means that the patient has BlueCard PPO benefits. **Remember: Not all PPO members are BlueCard PPO members; only those whose membership cards carry the "PPO in a suitcase" logo are BlueCard PPO members.**

Alpha Prefix

The three-character alpha prefix at the beginning of the member's ID number is the key element used to identify and correctly route out-of-area claims. The alpha prefix identifies the BCBS Plan or national account to which the member belongs. It is critical for confirming a patient's membership and coverage.

Occasionally, you may see ID cards from foreign BCBS Plan members. These ID cards will also contain three-character alpha prefixes. Please treat these members the same as domestic BCBS Plan members.

All cards with a PPO in the suitcase will have a prefix. If there is no alpha prefix on the card, please look for instructions or a telephone number on the back of the ID card for information on how to file these claims.

BLUECARD UTILIZATION REVIEW

You should remind patients from other BCBS Plans that they are responsible for obtaining precertification for their services from their BCBS Plan. You may also choose to contact the member's plan on behalf of the member. If you do so, ask to be transferred to the utilization review area when you call BlueCard Eligibility at **1-800-676-BLUE (1-800-676-2583)** for membership and coverage information, 24 hours a day, 7 days a week.

BLUECARD ELIGIBILITY

Visit www.empireblue.com and log in to Facility Online Services to check eligibility and obtain claim status information for BlueCard members. You may also call **1-800-676-BLUE (1-800-676-2583)**, 24 hours a day, 7 days a week to verify the patient's membership and coverage. Have the member's ID number ready when calling. The operator will ask for the alpha prefix. This information is the key to transferring your call to the BCBS Plan where the patient is enrolled.

Keep in mind that BCBS Plans are located throughout the country and may operate on a different time schedule than Empire. It is possible you will be transferred to a voice-response system or you may need to call back at another time.

BLUECARD CLAIMS SUBMISSION

You should always submit claims electronically. If you need to submit paper claims, please mail BlueCard claims to:

**Empire
BlueCard Program
PO Box 3877
Church Street Station
New York, NY 10008-3877**

Be sure to include the member's complete ID number which includes the three-character alpha prefix. Incorrect or missing alpha prefixes and identification numbers delay claims processing.

Once we receive a claim, we electronically route it to the member's BCBS Plan. The member's plan then processes the claim and applies benefits. We will then issue any payment or denial to you.

If you are a Traditional/Indemnity provider and are presented with an ID card with the "PPO in a suitcase" logo on it, you should still accept the card and file your claim with us.

The claim submission process for international BCBS Plan members is the same as domestic members. Submit the claim directly to us.

Exceptions to BlueCard Claims Submissions

Occasionally, there will be cases where we will require you to file the claim directly with the member's BCBS Plan:

- If you are currently contracted with the member's BCBS Plan (e.g., in adjacent county or overlapping service area situations).
- When the ID card does not include an alpha prefix.
- If there is a temporary processing issue at Empire, the member's BCBS Plan, or both that prevents completion of the claim through the BlueCard Program. When in doubt, please send the claim to us.

Claims Payment

We apply claim pricing according to your and the member's contract with us. If you provide care to a member who has a PPO plan and has a "PPO in a suitcase" logo on his/her card, the PPO rate will be used if you are a member in our PPO/EPO Network. If you are not contracted in our PPO/EPO Network, payment may be set up directly with the member's BCBS Plan and any reimbursement will be sent directly to the member.

If you are participating with our indemnity products and the member is enrolled in a traditional contract, the claims will be priced using the indemnity rate. The member's BCBS Plan then processes the claim and applies benefits. Then we will issue any payment or denial to you.

If you are not contracted with our indemnity products and you provide care to a member who is enrolled with an indemnity product, payment will be set up directly with the member's BCBS Plan. Any reimbursement will be sent directly to the member.

The chart below explains how pricing is determined using the BlueCard Program

| Other BCBS Plan Member's Contract | Our Payment Rate | Who gets payment? |
|--|------------------|-------------------|
| HMO | Indemnity | Member |
| POS | Indemnity | Member |
| PPO (ID card does not have a suitcase) | Indemnity | Member |
| PPO (ID card has a PPO in a suitcase) | EPO/PPO | Provider |
| Traditional | Indemnity | Member |

In some cases, a member's BCBS Plan may suspend a claim because medical review or additional information is necessary. When resolution of claims suspension requires additional information, we will contact you directly.

Member Inquiries Regarding Claims Status or Payment

If members contact you, tell them to contact their BCBS Plan at the customer service number on their ID card. The member's plan should not contact you directly, unless you filed a paper claim directly with them. If the member's plan contacts you to send them another copy of the member's claim, refer them to us.

For more information on the BlueCard program, follow these easy steps:

On the web: Visit www.empireblue.com (24 hours a day, 7 days a week), click on "Find a Doctor or Specialist" and then click on "Across The Country (National Provider Search." or "Around The World."

By phone: Call **1-800-676-BLUE (1-800-676-2583)**, 24 hours a day, 7 days a week.