



BlueCard  **PPO**®

Welcome to the Blue Cross and Blue Shield BlueCard PPO Program.

Blue Cross and Blue Shield! There is no name more trusted or respected in the health care industry. Thanks to the BlueCard PPO program, you can take advantage of that reputation no matter where you are in the United States. Blue Cross and Blue Shield of Alabama is pleased to have been chosen to administer this **nationwide** program for you.

Through the BlueCard PPO Program, Blue Cross and Blue Shield Plans work together to help ensure our customers receive quality, affordable health care. Blue Cross and Blue Shield Plans throughout the country have established Preferred Provider Organization (PPO) networks of doctors, hospitals and other health care providers. These extensive provider networks — available to 97 percent of the U.S. population — are the key to the BlueCard PPO Program. As a BlueCard PPO member, when you visit one of these providers, you can enjoy peace of mind in knowing that you are receiving quality and affordable health care.



An Independent Association of Blue Cross and Blue Shield Plans.

Highlights of the BlueCard PPO Program

FREEDOM TO CHOOSE

With the BlueCard PPO program you have the freedom to choose your provider. However, when you choose a BlueCard PPO Provider, you will receive enhanced benefits for many services. When using the BlueCard Doctor and Hospital Finder web site or the BlueCard PPO Access phone line to locate a PPO provider, please remember it is possible for a specialty to be listed as PPO but not covered as PPO by your group plan. Please review your group specific benefit information to determine coverage.


AVAILABLE CARE COAST TO COAST

Whether you're at home or traveling, finding information about the BlueCard PPO program is only a phone call away. Important telephone numbers can be found on the back of your health ID card.

EASY ACCESS TO BLUECARD PPO PROVIDERS

By linking individual Blue Cross and Blue Shield PPO networks with new system technology, the BlueCard PPO program provides you access to the largest health care network in America.

YOUR CARD IS RECOGNIZED ACROSS THE UNITED STATES

Your Blue Cross and Blue Shield identification card — “The BlueCard” — gives you access to care throughout the United States. The *PPO-in-a-Suitcase logo*  tells providers that you are part of the BlueCard PPO Program. **Your contract number on your ID card includes a three character alpha prefix that identifies Blue Cross and Blue Shield of Alabama 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 “hassles” associated with other health care plans.

BlueCard PPO Providers have agreed to handle claim filing for you. When visiting a PPO Provider, all you need to do is show your ID card with the *PPO-in-a-Suitcase logo* and remind them that you are a BlueCard PPO member. When covered PPO services are rendered, you should only be responsible for any applicable out-of-pocket expenses.

- The physician will then file your claim to the local Blue Cross and Blue Shield Plan with whom they are a contracting PPO provider.
- The local Plan electronically sends your claim to the Alabama Blue Cross Plan for payment authorization and processing.
- Blue Cross and Blue Shield of Alabama approves payment. The local Blue Cross Plan then makes payment to the provider.
- Blue Cross and Blue Shield of Alabama sends you a Claims Report confirming the claim was processed.

NO “OVER-RANGE” CHARGES

BlueCard PPO Providers accept Blue Cross and Blue Shield's payment as payment in full (after any applicable deductible, copayments or coinsurance, and any non-covered expenses), so you won't have to worry about being billed for any “over-range” charges for PPO services. Please refer to your benefits summary or contact Blue Cross and Blue Shield of Alabama's Customer Service Call Center to verify PPO services.



Important Facts You Should Know About BlueCard PPO

YOUR ALPHA PREFIX IS VERY IMPORTANT.

The alpha prefix is the three letters that precede your contract (identification) number on your BlueCard PPO ID card. This alpha prefix identifies Blue Cross and Blue Shield of Alabama as your home Blue Cross and Blue Shield Plan. **Always include your alpha prefix as part of your contract number on claim forms and other paperwork.**

It is very important when your provider submits your claim that he or she include your contract number beginning with the three character alpha prefix. This prefix lets the local Blue Cross Plan know that you have BlueCard PPO coverage through Blue Cross and Blue Shield of Alabama so that they can price and electronically send the claim to Alabama.

LOCATING A PROVIDER IS EASY AS 1,2,3...

choosing a BlueCard PPO Provider

Simply call the **BlueCard PPO Access line at 1 800 810 BLUE (2583)**. The representatives can help you verify a BlueCard PPO Provider or help you locate one near you. In addition to the BlueCard Provider Access Line, there is a web site available to help you locate a PPO provider near you on the BlueCard Doctor and Hospital Finder web site located at:

www.bcbs.com

You will enter an address to search from (e.g. home, office, hotel, etc.) and will be asked a series of questions to help narrow your search.

By using the web site you can:

- ◆ locate a provider (hospital, ambulatory care facility, specialist, or other type of provider)
- ◆ determine if a specific provider participates in a BlueCard PPO network
- ◆ obtain a map and driving instructions to the provider

here is how it works:

Enter an address to use as the starting point for locating nearby providers.

You must provide at least:

- ◆ a zip code; or
- ◆ a city and state; or
- ◆ local phone number.

(A more precise search will be conducted if you provide a complete address.)

If there is more than one BlueCard PPO network within the area you are searching, you will be asked to specify which network to search. When in your home area, if your ID card specifies a network name, you should choose the network identified on your ID card. If you are traveling outside your home area "Search All Networks" would be appropriate.

The BlueCard Doctor and Hospital Finder will search the BlueCard PPO provider data and list the closest ones in the order of their proximity to the address you entered. It will provide you with a list of 15 providers per page, up to a maximum of 100 providers.

You may get additional information on any of the providers the search locates by clicking on the provider's name. You can also obtain a map and detailed driving instructions to the provider's location.

If the web site does not include the PPO network you are trying to access, please call the toll free BlueCard PPO Access Line at the phone number listed above.

To help ensure you get the most out of your BlueCard PPO benefits, always use a PPO Provider. Before you visit the provider for care, you should call the office to verify he/she still participates in the BlueCard PPO network.

FOR YOUR BLUECARD PPO PROVIDER



File the claim with the local Blue Cross and/or Blue Shield Plan with whom you contract.



Be sure to include the 3-character alpha prefix as part of the patient's contract (identification) number when you file the claim.



To check membership and coverage information, call 1 800 517-6425.



Preadmission Certification (PAC) may be required prior to admission to a hospital. For PAC, please call the precertification number on the back of the ID card.



If you have any questions regarding claims payment, contact your local Blue Cross and Blue Shield Plan. Be sure you have the patient's contract (identification) number (including the 3-character alpha prefix).

**Other Questions?
Call 1 800 517-6425**

Please remove this checklist and keep it with your ID card.

