

Blue EssentialsSM, Blue Advantage HMOSM, Blue PremierSM and MyBlue HealthSM Provider Manual -Roles and Responsibilities - Networks and ID cards

Important Note:

Throughout this provider manual there will be instances when there are references unique to **Blue Essentials**, **Blue Advantage HMO**, **Blue Premier** and **MyBlue Health**. These specific requirements will be noted with the plan/network name. If a Plan/network name is not specifically listed or "**Plan**" is referenced, the information will apply to **all** HMO products.

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Overview

This section of the provider manual introduces providers to our provider networks and how to identify Blue Cross and Blue Shield of Texas (BCBSTX) member's plans.

Capitated Medical Groups Important Note

Health care providers who are contracted/affiliated with a capitated Medical Group must contact the Medical Group for instructions regarding referral and prior authorization processes, contracting, and claims-related questions. Additionally, health care providers who are not part of a capitated Medical Group but who provide services to a member whose PCP is contracted/affiliated with a capitated Medical Group must also contact the applicable Medical Group for instructions. Health care providers who are contracted/affiliated with a capitated Medical Group are subject to that entity's procedures and requirements for the Plan's provider complaint resolution.

ID Card Information and Use

The BCBSTX member's identification card (ID card) provides information concerning eligibility and contract benefits and is essential for successful claims filing.

Each member/subscriber receives an identification card (ID card) upon enrollment. Refer to the samples shown on the following page. This card is issued for identification purposes only and does not constitute proof of eligibility. Health care providers should check to make sure the current group number is included in the member's/subscriber's records. To assist in ensuring that your office always has the most current information for your plan member, it is recommended that you copy the member's ID card (front and back) for your files at each visit.

The ID card should be presented by the member each time services are rendered. The ID card displays:

- The member's/subscriber's unique identification number
- The employer group number through which coverage is obtained
- The current coverage date
- Plan number
- The name, provider record, and telephone number of the Primary Care Physician/Provider (PCP) selected by the member/subscriber
- The PORG of the PCP's Provider Network, if applicable
- Applicable coinsurance, copayment, deductible and/or cost-sharing to Covered Services



ID Card Information and Use, cont.

Definitions:

- **Coinsurance** means, if applicable, the specified percentage of the Allowable Amount for a Covered Service that is payable by the member. The member's obligation to make coinsurance payments may be subject to an annual out-of-pocket maximum.
- Copayment means the amount required to be paid to a physician, professional provider, facility or ancillary provider, etc., by or on behalf of a member in connection with the services rendered.
- Cost Sharing is the general term used to refer to the member's out-of-pocket costs (e.g., deductible, coinsurance and copayments) for Covered Services a member receives.
- Covered Services means those health services specified and defined as Covered Services under the terms of a member's health plan.
- **Deductible** means, if applicable, the specified annual amount of payment for certain Covered Services, expressed in dollars that the member is required to pay before the member can receive any benefits for the Covered Services to which the Deductible applies.

The member/is required to report immediately to **BCBSTX Customer Service** any loss or theft of his/her ID card. A new ID card will be issued. The member/subscriber is also required to notify **BCBSTX** within 30 days of any change in name or address. **BCBSTX** members/ subscribers are also required to notify **BCBSTX** Customer Service regarding changes in marital status or eligible dependents.

Note: The member is not allowed to let any other person use his/her **BCBSTX** ID card for any purpose.

Important
Information
Indicated
on Member
ID Card

BCBSTX offers a wide variety of health care products. Each member's identification (ID) card displays important information required for billing and determining benefits. When filing a BCBSTX claim, two of the most important elements are the member's ID number and group number.

Most members with coverage through a Blue Cross Blue Shield Plan are assigned a three-character prefix that appears at the beginning of their unique identification number. The three-character prefix is very important to the identification number as the prefix acts as a key element in confirming the member's eligibility and coverage information. Prefixes are also used to identify and correctly route claims to the appropriate Blue Cross Blue Shield Plan for processing.

There are two types of three-character prefixes: plan-specific and account-specific.



Important
Information
Indicated
on Member
ID Card,

cont.

The first two positions of the prefix indicate the Plan to which the member belongs while the third position identifies the product in which the member is enrolled in. If the correct prefix is not provided, the claim may be unnecessarily delayed or denied.

Note: Generally, ZG identifies a Texas Plan. However, ZG is not the exclusive prefix of HMO plans. Refer to the network IDs listed below and also be sure to check member eligibility and benefits before every scheduled appointment. Eligibility and benefit quotes include membership status, coverage status and other important information, such as an applicable copayment, coinsurance and deductible amounts and prior authorization requirements.

Identifying the **network** that a member is a part of is now easier with the addition of the three (3) character network ID that will be displayed in a red font. The network ID will appear on medical identification cards where network benefits may apply.

Examples of Common Network ID:

BAV = Blue Advantage HMO and Blue Advantage Plus HMO

HMO = Blue Essentials

HMH = Blue Premier & Blue Premier Access

BFT = MyBlue Health

Much of the information you will need is printed on the front and back side of your patient's ID card. Please note the Copay amount is on the front of the ID card. If you have questions, call Provider Customer Service:

Blue Essentials: 1-877-299-2377

Blue Advantage HMO: 1-800-451-0287

Blue Premier: 1- 800-876-2583 MyBlue Health: 1-800-451-0287

Texas
Department
of Insurance
(TDI)
Requirements

The Texas Department of Insurance (TDI) requires carriers to identify fully insured members who are subject to the requirements of prompt pay legislation. ID cards that reflect an indicator "TDI" signify members who are subject to the requirements of prompt pay legislation.

Check Eligibility and Benefits

Patient eligibility and benefits should be checked using Availity® or your preferred vendor prior to rendering services. Eligibility and benefit quotes include membership, coverage status and other important information, such as an applicable copayment, coinsurance and deductible amount. It's strongly recommended that providers ask to see the member's ID card for current information and photo ID to guard against medical identity theft. When services may not be covered, members should be notified that they may be billed directly.

Refer to the Eligibility and Benefits section on the provider website for more information.

Blue Essentials Information

Blue Essentials is an HMO network.

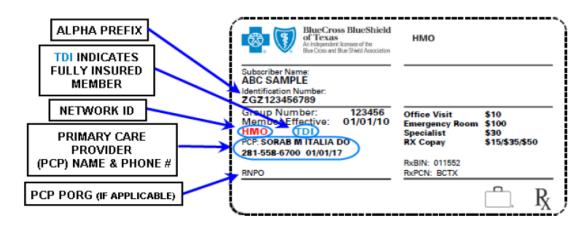
The Blue Essentials benefit plan features include:

- HMO product design and benefits
- Members are required to select a PCP and get referrals for services with network providers
- No out-of-network coverage, except for emergency services

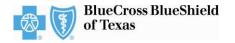
Please Note: For those providers who originally signed HMO Blue Texas agreements, those agreements will remain in effect under the Blue Essentials name.

Blue Essentials ID Card Sample Network ID HMO = Blue Essentials

FRONT







Blue Advantage HMO and Blue Advantage Plus HMO -Information Blue Advantage HMO and Blue Advantage Plus HMO network are retail plans available in all 254 Texas counties. This cost-effective network is designed to provide affordable quality health care services to the uninsured and underinsured. Blue Advantage HMO affords members medical benefits at a lower cost whenever they access care through a participating Blue Advantage HMO network provider. Blue Advantage HMO and Blue Advantage Plus HMO members select a PCP and must have referrals for in-network benefits. Providers must:

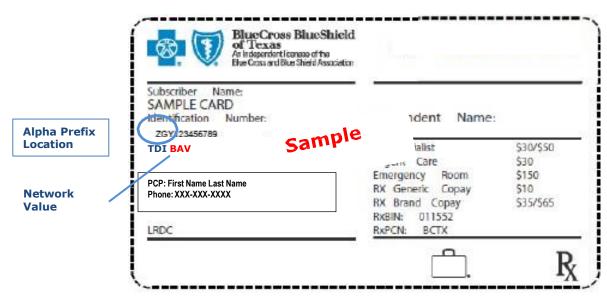
- have privileges at one of the Blue Advantage HMO
 participating hospitals (unless inpatient admissions are
 uncommon or not required for the physician's, professional
 provider's, facility or ancillary provider's specialty) or have
 someone who will admit on their behalf.
- have a valid National Provider Identifier (NPI) number.
- sign a Blue Advantage HMO agreement.

A provider who is contracted as a Blue Advantage HMO provider is considered in-network for Blue Advantage HMO **and** Blue Advantage Plus members.

Additionally, **Blue Advantage Plus HMO** members can choose to self-direct their care under their out-of-network benefits at a higher member cost share.

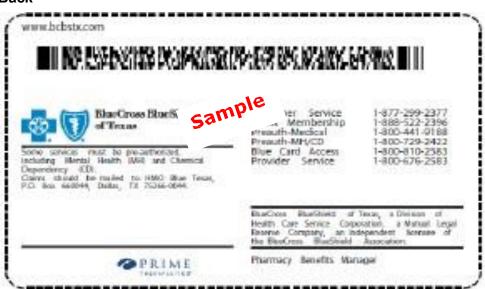


Blue Advantage HMO ID Card Sample Network ID BAV = Blue Advantage HMO



If TDI is present, subject to TDI rules and regulations.

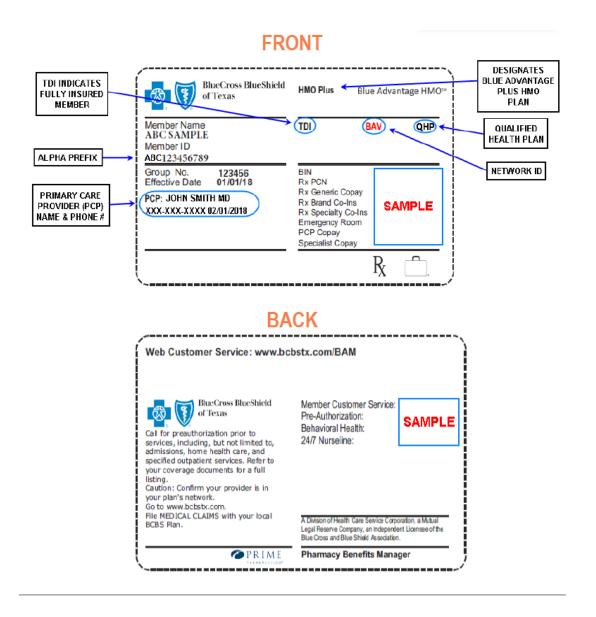
Back





Blue Advantage Plus HMO ID Card Sample

Network ID BAV = Blue Advantage Plus HMO





Blue Premier Information

BCBSTX offers two HMO products to our employer groups under the names of **Blue Premier**SM **and Blue Premier Access**SM. These two product offerings reflect our commitment to offer more choices and increase access to affordable and quality health care services for our members.

Providers who are contracted under the Blue Premier provider agreement are also in-network for Blue Premier Access.

Members must live or work within the network coverage area to enroll in this product

| Austin | Bell, Hays, Travis and Williamson | |
|----------------------|---|--|
| Dallas/ Fort | Collin, Dallas, Denton, Ellis, Johnson, Rockwall and Tarrant | |
| Worth | | |
| Houston/ Beaumont | ' l | |
| San Antonio | Atascosa, Bandera, Bexar, Comal, Guadalupe and Kendall | |

Blue Premier offers its members access to a select set of hospitals and providers within the county coverage area listed in the grid above. With this product, members must select a Primary Care Physician/ Provider (PCP) and referrals are required to see a specialist.

This product has a geographic restriction where the member must live or work within the network coverage area (listed in the grid above) to enroll into the Blue Premier product.

Blue Premier Access provides its members the freedom to choose their care without having to select a PCP or get a referral when seeing an **in-network** provider.

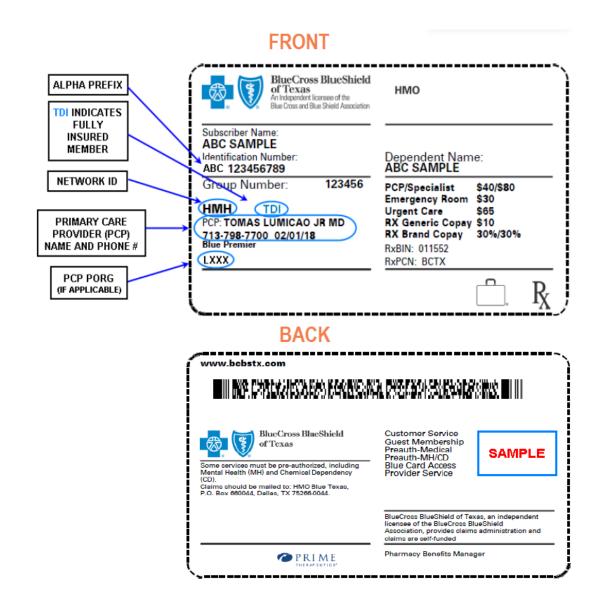
Like the Blue Premier product, Blue Premier Access has a geographic restriction where the member must live or work within the network coverage area (*listed in the grid above*) to enroll in the Blue Premier Access product.

Blue Premier and Blue Premier Access appear on our *Provider Finder*® under their respective product names in the geographic areas listed above.



Blue Premier ID Card Sample

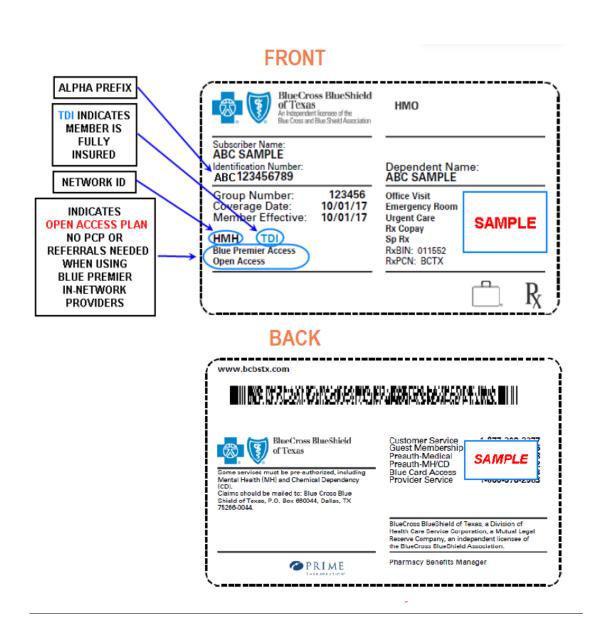
Network ID HMH = Blue Premier





Blue Premier Access ID Card Sample

Network ID HMH = Blue Premier Access





Blue Premier Additional Information

This network is part of BCBSTX's efforts to meet its goal of increasing access and affordability of health care products to our members and the community that we serve. Making it easier for you and your staff to conduct business with us is equally important.

Out-of-Network Services

Blue Premier members do not have any out-of-network benefits. Blue Premier Access members; however, can choose to use an out-of-network provider; it may result in higher out-of-pocket expenses for the member.

As always, if there is a need to obtain covered emergency services, a member may access providers who are not part of the Blue Premier network.

If covered services are not available from participating providers within the access requirements established by law and regulation, Blue Premier and Blue Premier Access will allow a referral to an out-of-network provider, but the following will apply:

- The referral request must be from a participating provider.
- Reasonably requested documentation must be received by BCBSTX
- The referral must be provided within an appropriate time, not to exceed five business days, based on the circumstances and your condition.
- When BCBSTX allows a referral to an out-of-network provider, BCBSTX will reimburse the provider at the usual and customary rate or otherwise agreed rate, less the applicable copayment(s), coinsurance and/or any deductible. Member is responsible only for the copayment(s), coinsurance and/or deductible for such covered services. Before BCBSTX approves or denies a referral, a review will be conducted by a specialist of the same or similar specialty as the type of provider to whom a referral is requested.
- Also, court-ordered dependents living outside the service area may visit out-of-network.



MyBlue Health Information

MyBlue Health is a focused HMO network effective January 1, 2020, currently in Dallas and Harris counties only. **MyBlue Health** members in these areas will access care through providers contracted in the **MyBlue Health** network. **MyBlue Health** members will be required to select a Primary Care Provider (PCP).

Included in the **MyBlue Health** network, members will have access to Sanitas Medical Centers which will serve as a one-stop shop for the member's primary care. They are designed to give patients more time face-to-face with their medical care teams and to spend less time on the logistics of getting care.

Some of the features of these medical centers include:

- In-network benefits for Sanitas Medical Centers
- Extended hours for working families
- Benefits coordination with your medical care team

Members covered by **MyBlue Health** can be identified through their BCBSTX ID card:

- **MyBlue Health** will be printed directly on the ID card
- MyBlue Health members will have a unique network ID: BFT
- The 3-character prefix is on the ID card: **T2G**
- Members selecting Sanitas as their PCP will have the Physician Organization Code (PORG) of SNTX



MyBlue Health ID Card Sample

Network ID BFT= MyBlue Health

3 CHARACTER **PREFIX** BlueCross BlueShield MyBlue of Texas NETWORK ID Member Name SAMPLE ABC TDI QHP INDICATES Member ID FULLY T2G 11222333 INSURED BIN 011552 Group No. Effective Date 06/01/19 MEMBER Rx PCN **BCTX** Rx Generic Copay PCP: My Physician Name PRIMARY CARE Rx Brand Co-Ins 1-713-555-1212 Rx Specialty Co-Ins PROVIDER Sample Emergency Room (PCP) NAME PCP Copay AND PHONE # Specialist Copay

FRONT

BACK

PCP PORG IF APPLICABLE



Availity is a trademark of Availity, LLC, a separate company that operates a health information network to provide electronic information exchange services to medical professionals. Availity provides administrative services to BCBSTX.

BCBSTX makes no endorsement, representations or warranties regarding any products or services provided by third-party vendors such as Availity. If you have any questions about the products or services provided by such vendors, you should contact the vendor(s) directly.