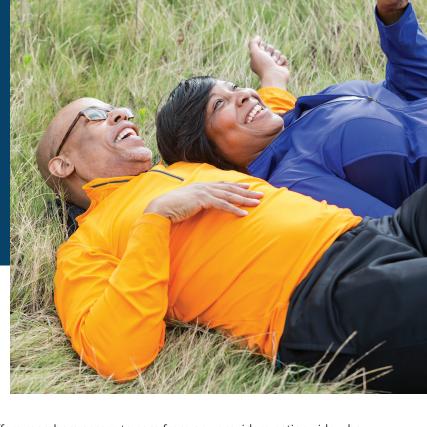


# Blue Cross Group Medicare Advantage Open Access (PPO)™

### If You Are An Out-of-Network\* Provider

\*You may be "out-of-network" – not contracted with Blue Cross and Blue Shield of Illinois (BCBSIL) for any network, or only contracted with us for commercial network participation. But that doesn't necessarily mean you can't treat Blue Cross Group Medicare Advantage Open Access (PPO) members.



Blue Cross Group Medicare Advantage Open Access (PPO) offers members access to care from any providers nationwide who accept Medicare assignment and are willing to bill BCBSIL.

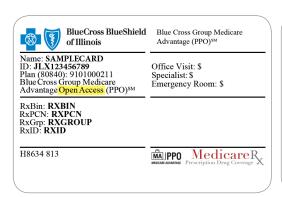
If you are a Medicare provider, you do not need to have a contract with BCBSIL to treat Blue Cross Group Medicare Advantage Open Access (PPO) members. Members' coverage levels are the same in- and out-of-network, and you will be paid the Medicare allowed amount.

#### What You Need To Know

- Referrals are not required for office visits.
- Prior authorization may be required for certain Medicarecovered services.
- Out-of-network providers will be paid the Medicare allowed amount for covered services as defined by Medicare, less any member cost-sharing. In-network providers will be paid their contracted rate.

#### **Contact Us**

- For eligibility, prior authorization or claims inquiries, call **877-299-1008**.
- Visit the Medicare Advantage page in the Network
  Participation section of our website at <u>bcbsil.com/provider</u>
  for more information.
- Questions? Email our Government Provider Network Consultant team at <u>GovProviders@bcbsil.com</u>.





## Member ID Card

Blue Cross Group Medicare Advantage Open Access (PPO) members will have this ID card. Look for "Open Access" on the front.

Out-of-network/non-contracted providers are under no obligation to treat Blue Cross Group Medicare Advantage Open Access (PPO) members, except in emergency situations.

It is important to check eligibility and benefits for each patient before every scheduled appointment. Eligibility and benefit quotes include membership verification, coverage status and applicable copayment, coinsurance and deductible amounts. The benefit quote may also include information on applicable benefit prior authorization/pre-notification requirements. Ask to see the member's BCBSIL ID card and a driver's license or other photo ID to help guard against medical identity theft.

Medicare Advantage organization with a Medicare contract.

Checking eligibility and benefits and/or obtaining benefit prior authorization/pre-notification or predetermination of benefits is not a guarantee that benefits will be paid. Payment is subject to several factors, including, but not limited to, eligibility at the time of service, payment of premiums/contributions, amounts allowable for services, supporting medical documentation, and other terms, conditions, limitations and exclusions set forth in your patient's policy certificate and/or benefits booklet and/or summary plan description. Regardless of any benefit determination, the final decision regarding any treatment or service is between you and your patient. If you have any questions, please call the number on the member's ID card.

PPO plans provided by Blue Cross and Blue Shield of Illinois, which refers to HCSC Insurance Services Company (HISC). PPO employer/union group plans provided by Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC). HCSC and HISC are Independent Licensees of the Blue Cross and Blue Shield Association. HCSC and HISC are Medicare Advantage organizations with a Medicare contract. Enrollment in these plans depends on contract renewal.