

# BlueCard

## Quick answers to your BlueCard questions

**Traveling or working outside California or abroad? The BlueCard Program provides you and your family access to covered services while outside California, including urgent and emergency care.**

Eighty-five percent of all providers in the United States belong to the BlueCard national network, while more than 22,000 providers in 200 countries belong to BlueCard's Worldwide® network. So, you have access to care wherever you go.

**Q** Will I receive a special member card for the BlueCard Program?

**A** No. Your Blue Shield ID card is the only card you need.

**Q** Can I use the BlueCard® Program for regular office visits, or just for emergencies?

**A** If you're a PPO, POS, or Active Choice<sup>SM</sup> member, you may use this program for access to any covered services other than dental, vision, and prescription drugs. If you're an Access+HMO<sup>SM</sup> member, you have access to BlueCard providers only for urgent or emergency medical needs, or authorized medical follow-up care. For more information on all covered services, please refer to your *Evidence of Coverage* or *Certificate of Insurance* booklet.

**Q** How can I find a BlueCard provider when I'm outside California?

**A** To locate a provider, log on to **blueshieldca.com**, click on *Find a Provider*, and select the *Find Providers Outside of California* link. This takes you directly to BlueCard's Web site. Or you can call **(800) 810-BLUE (2583)**.

**Q** How will a provider know I have access to my health care through BlueCard?

**A** By showing your Blue Shield ID card. It contains important information, including your member number and your plan's three-letter alpha prefix. This number helps route and process your claim. Plus, the provider can call the phone number on your ID card to verify eligibility and your share of costs.

**Q** Do I have to pay the provider for services at the time of visit?

**A** Yes. A BlueCard provider may request that you pay a regular copayment or any remaining deductible at the time of service.

**Q** What happens if I go to a provider who's not in the BlueCard program?

**A** You can choose to go to any provider, and are never required to access covered services through a BlueCard provider. If you go to a provider who's not in the BlueCard program, you'll be responsible for a higher share of costs, including the difference between the allowed amount and the billed amount. A non-BlueCard provider may require full payment at the time of service. Plus, you may have to submit the claim yourself because non-network providers aren't obligated to do this.

**Q** I'm a PPO member. Do I need to get prior authorization for certain services?

**A** Yes. If you're covered by a PPO plan, you need to get prior authorization for certain services, including inpatient surgeries, hospital stays, and outpatient surgeries. Your *Evidence of Coverage* or *Certificate of Insurance* booklet shows all services requiring prior authorization. Although most providers will complete this process on your behalf, you need to make sure this is done. To get a prior authorization, you or the provider should call us at **(800) 343-1691**.

If, however, you have a life-threatening emergency, you should go immediately to the nearest medical facility, and then get the necessary authorization when it's possible for you to do so.

## Global travels

It's easy to find a BlueCard provider outside the U.S. You can locate one by visiting [www.blueshieldca.com](http://www.blueshieldca.com). From there, you can access the BlueCard's Web site, where you can find providers and hospitals worldwide and useful information on provider locations, international claim forms, and more.

### Q What should I do when I travel outside the U.S.?

**A** Before traveling abroad, call us for up-to-date information on providers in or near your foreign destinations, or log on to [blueshieldca.com](http://blueshieldca.com), click on *Find a Provider*, then choose the *Find a Provider outside California*, and select the BlueCard Worldwide link. Or call **(800) 810-BLUE (2583)**, and if you're already outside the country, call BlueCard Worldwide Service Center collect at **(804) 673-1177**. However, we recommend you bring along a list of those providers, in case access to the Internet or phone isn't readily available.

### Q What if there are no BlueCard providers in the country I am visiting?

**A** Go to any provider, pay them directly, and submit the bill to us for reimbursement. All international claims should be submitted to

us within one year from the date of service. You can download the claim forms at [blueshieldca.com](http://blueshieldca.com), or call **(800) 443-5005** to request copies. Please send completed claim forms to:

Foreign Claims Department  
Blue Shield of California  
P.O. Box 272550  
Chico, CA 95927-2550

### Q What if I need prescription medication while I'm outside the United States?

**A** If you're taking medication and plan to work or travel abroad, we suggest you obtain a sufficient supply of your regular prescription drugs to last the duration of your stay. You can arrange this through your regular doctor and pharmacy. If your plan offers a mail-order program, you can get a 60- or 90-day supply. If you need to get medication as a result of emergency treatment while traveling abroad, you need to pay for it and then submit the bill to us for reimbursement. Send completed claims forms to the Foreign Claims Department.

## Claims and payments

### Q How will my claim be paid?

**A** Your claim will be paid in the same way it is when you receive services in California. When you see a BlueCard provider, the service will be paid at the highest level, and your copayment will be lower than if you go to a non-BlueCard provider outside California. The provider will send the claim to the local Blue plan for reimbursement. We'll send you an Explanation of Benefits, which details what was paid on your behalf.

### Q Should I send a copy of my bill to Blue Shield, in case the provider doesn't send it to the local Blue plan?

**A** No. If you get care from a BlueCard provider, you don't need to send us your bill. If you have questions about an outstanding BlueCard claim, you can call Blue Shield Customer Service, to check the status of your claim. Or log on to [blueshieldca.com](http://blueshieldca.com), and click on *My Health Plan*, then, select the *Claims* tab.

### Q How long does it take to process a BlueCard claim?

**A** A complete BlueCard claim is usually processed within 10 working days from the date the claim is received by Blue Shield. If the claim requires medical records, or review by a medical professional, it may require additional processing time.

### Q Who should I call if I have questions about my BlueCard claim?

**A** Call Blue Shield Customer Service at the phone number on your ID card.

If you have other questions about the BlueCard Program, please refer to your *Evidence of Coverage* or *Certificate of Insurance* booklet, or call the Blue Shield Customer Service number on your ID card. We're ready to help wherever your travels take you.