

# BlueCard Program

Traveling or working outside California or abroad? The BlueCard® Program provides you and your family access to covered services, including urgent and emergency care, while you're away. Providers in more than 200 countries belong to the BlueCard Worldwide® Network, and 85% of providers in the United States belong to BlueCard's national network. So, you have access to care wherever you go.

## Quick answers to your BlueCard questions

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

**A** No. Your Blue Shield member 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 benefits except dental and vision care, and prescription drugs. If you're an Access+ HMO® 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* (EOC) or *Certificate of Insurance* (COI) booklet.

**Q How can I find a BlueCard provider within the United States?**

**A** Go to [blueshieldca.com](https://blueshieldca.com), click on *Find a Provider Now*, and select the *Providers Outside of California* link. This takes you to the BlueCard Doctor and Hospital Finder on the BlueCard Program's Web site. Or you can call BlueCard Access at (800) 810-BLUE (2583), seven days a week, 24 hours a day.

**Q How will a provider know I have access to my healthcare coverage through BlueCard?**

**A** Providers use the information on your Blue Shield ID card to confirm your access to coverage. Your member ID number begins with a three-letter prefix, which identifies your Blue plan and helps providers process your BlueCard claims.

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

**A** A BlueCard provider may request that you pay your 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 also 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 submit claims on your behalf.

**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 and outpatient surgeries. Your EOC or COI booklet shows all services requiring prior authorization. Most providers will complete this process on your behalf, but you still need to make sure the authorization is done. To get prior authorization, you or the provider can call us at (800) 343-1691. If 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

### **Q What should I do when I travel outside the United States?**

**A** Before traveling abroad, we recommend you get a list of BlueCard providers in or near your foreign destinations by going to [blueshieldca.com](https://blueshieldca.com). Just click on *Find a Provider Now* and select *Coverage Outside the USA* to be connected to BlueCard Worldwide. Or you can get this information by calling the BlueCard Worldwide Service Center at (800) 810-BLUE (2583) from within the U.S., or collect at (804) 673-1177 from outside the country.

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

**A** Go to any provider, pay them directly for your healthcare services, and then 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 an International Claim Form at [blueshieldca.com](https://blueshieldca.com), by logging on to *I'm a Member* and clicking on the *Download Forms* link under *I've Had Care*. Or you can call (800) 443-5005 to request copies. Please send your claims to the mailing address indicated on the form.

### **Q What if I require inpatient care while abroad?**

**A** Call the BlueCard Worldwide Service Center collect at (804) 673-1177 from outside the country, or (800) 810-BLUE (2583) from within the U.S. In most cases, you should not need to pay upfront for inpatient care at BlueCard Worldwide hospitals, except out-of-pocket expenses you normally pay. You should also contact the phone number on your member ID card to get medical authorization. The hospital should submit the claim on your behalf.

### **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. If you need to get medication as a result of emergency treatment while abroad, you will need to pay for it at that time and then submit the bill with your completed claims form to our International Claims Department for reimbursement.

## Claims and payments

### **Q How will my BlueCard claim be paid?**

**A** Your claim will be paid in the same way it is when you receive services in 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.

### **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** Go to [blueshieldca.com](https://blueshieldca.com), log on to *I'm a Member*, and then select the *Claims* tab to check the status of your claim. Or, call Blue Shield Customer Service at the phone number on your member ID card.

If you have other questions about the BlueCard Program, please refer to your EOC or COI booklet, or call the Blue Shield Customer Service number on your member ID card. We're ready to help wherever your travels take you.