



**Individual and Group Medicare Advantage Prescription Drug Plan (MAPD) PPO:
Blue Shield of California Medicare Advantage (MA) PPO Network Sharing**

**Individual and Group Medicare Advantage Prescription Drug Plan (MAPD) HMO, PPO,
and HMO D-SNP: BCBS Global Core**

Frequently Asked Questions

October 2024

**THIS DOCUMENT IS TO BE USED AS A TOOL ONLY TO VERBALLY ANSWER
QUESTIONS FROM PROSPECTIVE ENROLLEES OR CURRENT MEMBERS. THIS
DOCUMENT IS NOT TO BE ISSUED OR PROVIDED TO PROSPECTIVE ENROLLEES OR
CURRENT MEMBERS.**

There are advantages that come with being a Blues plan member. Depending on the member's plan, these include a national network of providers as well as support when travelling outside of the U.S.

- Blue Shield Individual and Group MAPD PPO plan members have access to BCBS MA PPO Network Sharing, a national network of providers that members can access for Medicare-covered services. With the MA PPO Network Sharing, members can use any doctor, clinic, hospital or health care facility in the national network.
- All Blue Shield Individual and Group MAPD HMO, HMO D-SNP and PPO plans include Worldwide Urgent and Emergent care coverage. Members have access to BCBS Global Core which provides valuable resources to support members when the need for urgent and emergent care should arise.

Blue Shield of California MA PPO Network Sharing

- 1) **Which MAPD PPO plan services may members obtain from providers that participate in the MA PPO Network Sharing?**

Members can use any doctor, clinic, hospital or health care facility in the national network to obtain any Medicare-covered services from these providers. Members also have the option to use out-of-network providers that are Medicare-participating; however, the member's cost-sharing may be greater when covered services are obtained through out-of-network providers. Out-of-network providers that are Medicare-participating can be located on medicare.gov.

- 2) **How can members locate providers who participate in the MA PPO Network Sharing?**

Members can locate providers by going to the BCBS National Doctor and Hospital Finder at <https://www.bcbs.com/find-a-doctor>. Members may also call toll-free at **(800) 810-2583** to get assistance.

3) How do network providers recognize Blue Shield Individual and Group MAPD PPO plan members?

The MA PPO member's ID card has the following logo:



4) What is important to know when it comes to obtaining care and out-of-pocket (OOP) costs?

Staying in the network means lower OOP costs for members. If a member chooses to go out-of-network, their OOP costs may be higher.

Participating provider through MA PPO Network Sharing:

- When using the national network, the member's OOP costs are the same as in-network.
- Members' OOP costs accrue toward the plan's annual in-network OOP maximum.

Non-participating provider through Medicare.gov:

- Depending on the benefit, members may first need to meet the plan's out-of-network deductible.
- Then, members pay the applicable out-of-network cost-sharing amount for the care obtained, which may be higher than when members use providers with the national network.
- These OOP costs accrue toward the plan's annual combined (in-network and out-of-network) OOP maximum.

Please refer to the member's plan EOC for more information.

5) Is prior authorization required for services? How is prior authorization obtained?

How is coordination of care handled?

- Yes, prior authorization is required for certain services. This applies regardless of whether the member obtains care from a network provider or not. Please see the member's plan EOC for more information on which services require prior authorization. The provider is responsible for obtaining prior authorization from Blue Shield.
- Providers can contact Blue Shield of California Medical Care Solutions for prior authorization at 800-541-6652.
- Providers also may access <https://www.blueshieldca.com/Provider> to submit authorization requests, check the status of authorizations, and/or determine if authorization is needed.

6) How are claims handled?

In-network providers submit claims on the member's behalf. Out-of-network providers may submit claims on the member's behalf, but the member may be required to submit it themselves. Members can go to the Blue Shield website and log into their

account. Once logged in, the member should select "Download Forms", then click on the link for *ITS/BlueCard Subscriber Statement of Claim form*. Once completed, the claim should be mailed to the address included on the form.

BCBS Global Core

1) What resources are available with BCBS Global Core?

BCBS Global Core makes available a network of providers outside of the United States. Providers have been evaluated to meet BCBS guidelines in ensuring safety and promoting a healthy setting when members obtain care.

- Members can get assistance with locating a provider by:
 - Going to www.bcbs.com and selecting "Find a Doctor", then selecting either "Outside of the United States" or "Blue Cross Blue Shield Global Core".
 - Calling the Blue Shield Global Core Services Center at (804) 673-1177 [TTY: 711], 24 hours a day, seven days a week.
 - Downloading the BCBS Global Core Mobile App to their mobile phone. Rates from their wireless provider may apply.

In the event the member should need inpatient hospital care and is admitted to a network provider, the member will need to contact Blue Shield Global Core Services Center.

If the member is admitted as inpatient or needs transport for emergent/urgent services, Global Core should be contacted by the member. Global Core will then reach out to Blue Shield of California for eligibility and benefits and will see if a guarantee of payment (cashless access) can be obtained. If cashless access can be obtained, the member is only responsible for their usual in-network out-of-pocket expenses (co-pay, coinsurance, and deductible).

For services where a guarantee of payment cannot be obtained, the member would pay the provider in full. The member would then submit the claim and supporting documentation, as required, to Global Core using the Global Core claim form.

- **International Claims Forms**

Members must submit a request for reimbursement by completing an International Claim form. The downloadable BCBS claims form for members to submit their claim by mail can be accessed at <https://www.bcbsglobalcore.com/Home/ClaimForms/>. The mailing address is included in the form.

- **City Health Profiles:** Provides healthcare resources in destinations around the world including:

- At a country level, health risks and vaccinations, pharmacy reliability and hours, and local health system information
- At a city level, emergency telephone numbers, currency information, and maps and travel resources
- The above information can be accessed at <https://www.bcbsglobalcore.com/DestinationProfiles/CityHealthProfiles/>

- **Medical Translator Tool:** Aids with translating medical and drug terms and equivalents into the most widely spoken languages.
