

Independent licensees of the Blue Cross and Blue Shield Association

# 2019 Member Identification Card Guide

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This guide will give you an overview of the various BlueCross BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina member identification (ID) cards, the symbols on these cards and how to use the information on the cards.

When members arrive at your office or facility, ask to see their current member ID cards at each visit. This will help you identify the product the member has and get health plan contact information. It will also help you with claims processing.

Remember, ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim. You should always verify patient eligibility by using My Insurance Manager<sup>SM</sup> on our websites, <u>www.SouthCarolinaBlues.com</u> or <u>www.BlueChoiceSC.com</u>.

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## Blue Cross and Blue Shield Association: Prefix Changes

The three character prefix is a foundational component of the BlueCard® Program. The information the prefix contains defines the service relationships and arrangements between the Blue Plan, and its subscribers.

Due to the growth of BlueCross and its affiliates, the number of available alpha prefix combinations is now exhausted. To accommodate this growth, we have increased the prefix pool by incorporating numbers into the prefix for new groups. All Blue Plans and providers must now be able to accept a prefix that includes a combination of alpha and numeric characters.

When BlueCross members arrive at your office or facility, continue to ask to see their current member identification cards (ID cards) at each visit. Doing so will help you:

- Identify the member's product.
- Obtain health plan contact information.
- Speed clams processing.

Remember: ID cards are for identification purposes only; they do not guarantee eligibility or payment of the claim. Verify eligibility for BlueCross BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina members by using My Insurance Manager, our secure online tool. Verify eligibility for out-of-state members by calling 800-676-BLUE (2583).

## **Digital ID Cards**

BlueCross and BlueChoice® launched a feature in My Health Toolkit® for members to access digital copies of their ID card. Members can access their digital ID cards anytime, anywhere from their computers or mobile devices. They will also be able to order cards online, print copies, download images of the cards and also email the images securely from My Health Toolkit.

#### How members can access their digital ID cards

If members are at your office and don't have their plastic ID card, advise them to:

- Go to <u>www.SouthCarolinaBlues.com</u> or <u>www.BlueChoiceSC.com</u> on their mobile device and log in to My Health Toolkit.
- Select Insurance Card from the main menu.

#### **Advantages for providers**

The digital ID card:

- Provides real-time information. The digital ID card is always current.
- Is readily accessible.
- Provides a new way to capture insurance information. If your office accepts patient emails, you can encourage members to email their cards. It can also expedite check-ins and annual updates.

Digital ID card emails will come from either <a href="mailto:noreply@southcarolinablues.com">noreply@bluechoicesc.com</a> with the subject "Insurance Card."

Continue your practice of verifying eligibility and benefits when a member presents you with a copy of the ID card.

## BlueCross BlueShield of South Carolina

## Federal Employee Program (FEP)

- Group products access the broad Preferred Blue Network.
- Cards reflect the FEP product name.
- ID numbers begin with the letter R.
- Basic plan members do not have out-of-network benefits, unless in the event of an emergency.
- The **Standard** plan operates as a traditional Preferred Provider Organization (PPO).
- **FEP Blue Focus** plan is new for 2019. Members **do not have out-of-network benefits,** unless in the event of an emergency.













## **State Health Plan**

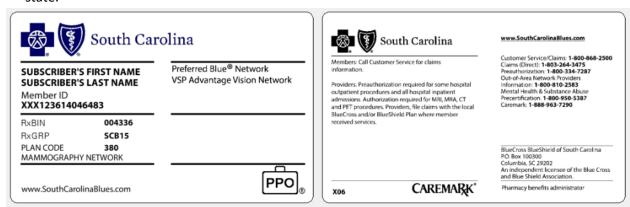
#### State Health Plan Network

- Group products access the broad State Health Plan Network.
- The SHP and State Savings Plan prefix is ZCS.
- The MUSC Health Plan prefix is ZCK.
- Newer cards reflect the Public Employee Benefit Authority (PEBA) logo.
- The suitcase on the lower right front of the card indicates the network members access when out-of-state.



## **Large Group PPO**

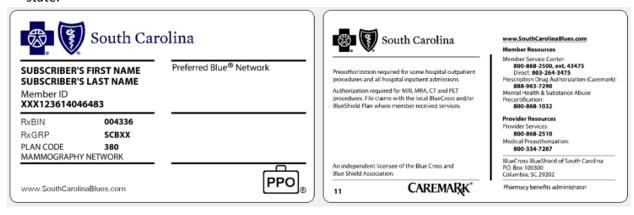
- Group products access the broad Preferred Blue Network.
- Prefixes and plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out-ofstate.



## **Small Group PPO**

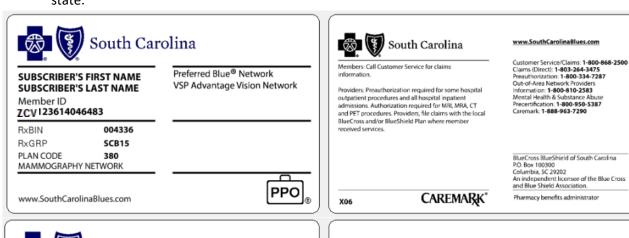
#### **Preferred Blue Network**

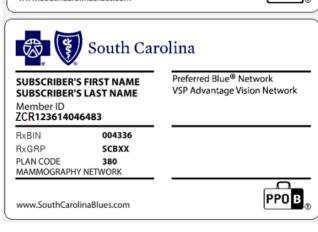
- Group products access the broad Preferred Blue Network.
- The prefix is ZCY (this prefix may also represent an individual PPO policy).
- Plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out-of-state.



## **Small Group PPO**

- Group products access the broad Preferred Blue Network.
- The prefixes are ZCV and ZCR.
- Plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out-ofstate.

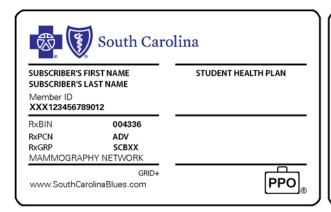


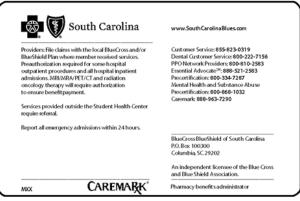




#### South Carolina Student Health Insurance

- Group products access the broad Preferred Blue Network.
- The prefix is ZCW (this prefix may also represent another group product other than Student Health Insurance).
- Cards reflect the Student Health Plan name.
- Coverage is offered to students and dependents of these universities:
  - University of South Carolina (USC)
  - o MUSC
  - Clemson University
  - o Coastal Carolina
  - Winthrop University and
  - o The Citadel
- Referrals are required for students of USC, MUSC and Clemson when care is provided outside onsite clinics.
  - Cards for these members include the language, "Services provided outside the Student Health Center require referral."





#### **Short Term Health Plan**

- Individual products access the broad Preferred Blue Network.
- The prefix is ZCX.
- Pre-existing conditions are not covered.
- Policy offers medical benefits
- Pharmacy benefit is discount only.
- These plans are new for 2019. Members **do not have out-of-state benefits,** unless in the event of an emergency.
- Effective dates vary frequently. Always verify eligibility and benefits at each visit to ensure coverage.

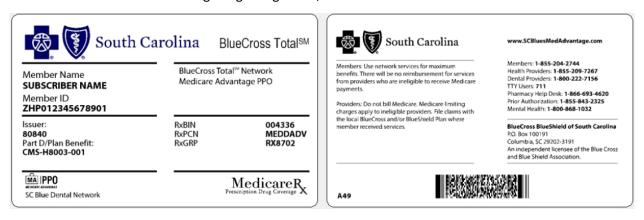




## **Medicare Advantage**

#### **BlueCross Total PPO Network**

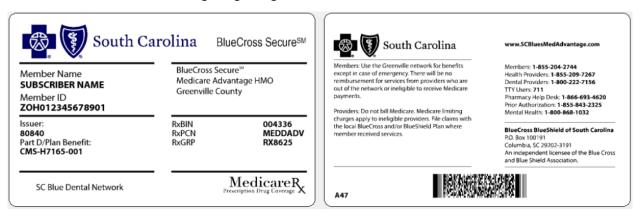
- Individual products access the broad BlueCross Total PPO Network.
- The prefix for this plan is ZHP.
- Cards reflect the plan name and network.
- There will be no reimbursement for services from providers who are out of the network or ineligible to receive Medicare payments.
- Members have dental coverage beginning Jan. 1, 2019.



## **Medicare Advantage**

## **BlueCross Secure SM HMO Greenville County Network**

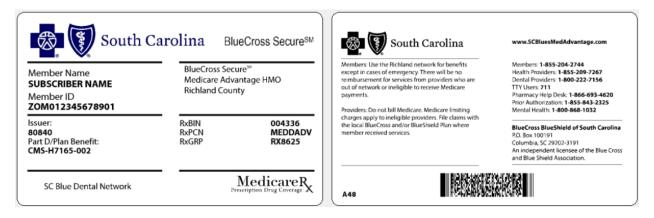
- Individual products access the narrow Medicare Advantage HMO Greenville County Network.
- The prefix for this plan is ZOH.
- Cards reflect the plan name and network.
- Members must use the Greenville network for benefits except in cases of emergency.
- There will be no reimbursement for services from providers who are out of the network or ineligible to receive Medicare payments.
- Members have dental coverage beginning Jan. 1, 2019.



### **Medicare Advantage**

## **BlueCross Secure** SM HMO Richland County Network

- Individual products access the narrow Medicare Advantage HMO Richland County Network.
- The prefix for this plan is ZOM.
- Cards reflect the plan name and network.
- Members must use the Richland network for benefits except in cases of emergency.
- There will be no reimbursement for services from providers who are out of the network or ineligible to receive Medicare payments.
- Members have dental coverage beginning Jan. 1, 2019.

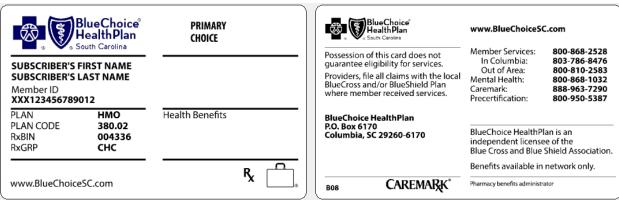


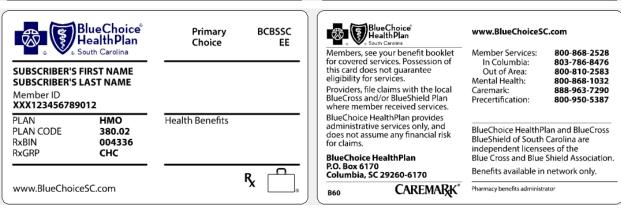
## BlueChoice HealthPlan of South Carolina

## **Primary Choice Large Group**

#### **BlueChoice HMO Network**

- Group products access the BlueChoice HMO Network.
- Members must select a primary care physician.
- Members need referrals to see specialists within the network.
- The prefix is ZCC.
- Cards reflect the plan name.
- Members do not have out-of-network benefits.

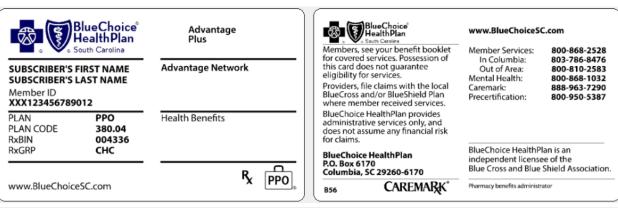


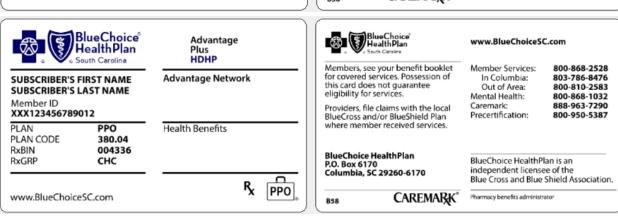


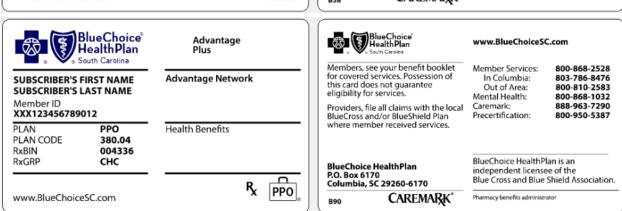
## Advantage Plus and Advantage Plus High Deductible Health Plan (HDHP) Large Group

#### **Advantage Network**

- Group products access the broad Advantage Network.
- The alpha prefix is ZCL.
- Cards reflect the plan name and network.
- The suitcase on the lower right front of the card indicates the network members access when out-ofstate.



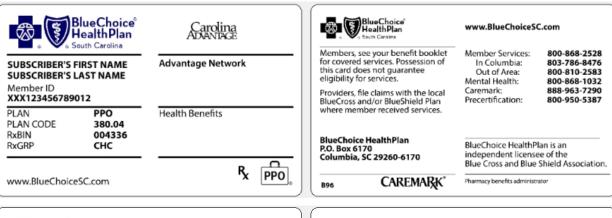


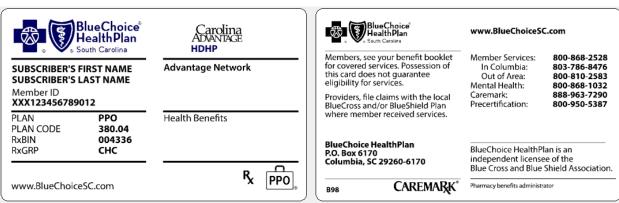


## CarolinaADVANTAGE and CarolinaADVANTAGE HDHP Small Group

#### **Advantage Network**

- Group products access the broad Advantage Network.
- The alpha prefix is ZCL.
- Cards reflect the plan name and network.
- The suitcase on the lower right front of the card indicates the network members access when out-of-state.

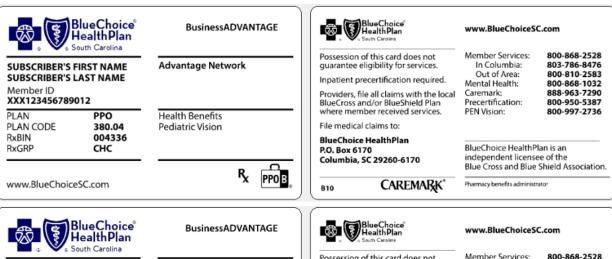


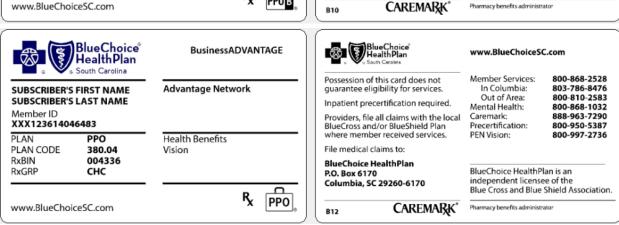


## **BusinessADVANTAGE Small Group**

#### **Advantage Network**

- Group products access the broad Advantage Network.
- The alpha prefixes are ZCL and ZCG.
- Cards reflect the plan name and network.
- The suitcase on the lower right front of the card indicates the network members access when out-of-state.





## My Choice Individual, My Choice Open Access VALUE PLAN and My Choice Open Access

#### **BlueChoice Network**

- Individual products access the broad BlueChoice Network.
- The prefix is ZCL.
- Cards reflect the plan name.
- The suitcase on the lower right front of the card indicates the network members access when out-ofstate.

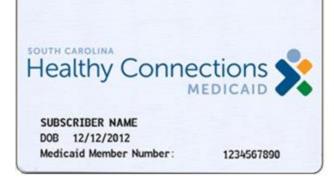


## Healthy Blue<sup>SM</sup>: BlueChoice HealthPlan of SC

#### BlueChoice HealthPlan Medicaid Network

- Individual products access the broad BlueChoice HealthPlan Medicaid Network.
- Members are required to also carry their state-issued Healthy Connections ID cards (also pictured here).
- The prefix is ZCD.
- These ID cards also feature the Healthy Connections logo.





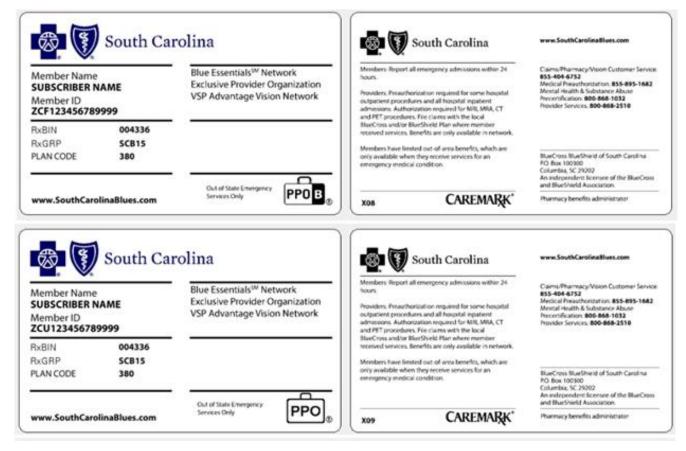


## Affordable Care Act (ACA) Individual Plans

#### **BlueCross: BlueEssentials**

#### BlueEssentials Network

- Only individual products access the BlueEssentials Network.
- The prefixes are ZCF and ZCU.
- Cards reflect the network, BlueEssentials Network Exclusive Provider Organization (EPO).
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.
  However, services from providers in contiguous counties (bordering counties outside of South Carolina) that are contracted and participate in the BlueEssentials Network are considered in network.



## BlueChoice HealthPlan: Blue Option<sup>SM</sup>

#### **Blue Option Network**

- Only individual products access the Blue Option Network.
- The prefix is ZCJ.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.
  However, services from providers in contiguous counties (bordering counties outside of South Carolina) that are contracted and participate in the Blue Option network are considered in-network.

