



**BlueCross  
BlueShield**

**BlueCard<sup>®</sup>** **PPO**  
[www.bcbs.com](http://www.bcbs.com)



## Welcome to the Blue Cross and Blue Shield BlueCard PPO Program

Blue Cross and Blue Shield! There is no name more trusted or respected in the healthcare industry. Thanks to the BlueCard PPO program, you can take advantage of that reputation no matter where you are in the United States. Blue Cross and Blue Shield of Alabama is pleased to administer this nationwide program for you.

Through the BlueCard PPO program, Blue Cross and Blue Shield Plans work together to help ensure our customers receive quality, affordable healthcare. Blue Cross and Blue Shield Plans throughout the country have established Preferred Provider Organization (PPO) networks of doctors, hospitals and other healthcare providers. These extensive provider networks — available to 96% of the U.S. population — are the key to the BlueCard PPO program. In the U.S. alone, Blue Cross Plans have contracts with 1.7 million providers. This includes 95% of all doctors, 96% of all hospitals, and more board-certified doctors than any other health insurance company. As a BlueCard PPO member, when you visit a BlueCard PPO provider, you can enjoy peace of mind in knowing that you are receiving quality and affordable healthcare.





## Highlights of the BlueCard PPO Program

### FREEDOM TO CHOOSE

With the BlueCard PPO program, you have the freedom to choose your provider; however, when you choose a BlueCard PPO provider, you will receive enhanced benefits for many services. When using the Blue Cross and Blue Shield website or the BlueCard PPO Access Line to locate a PPO provider, remember it is possible for a specialty to be listed as PPO but not covered as PPO by your group plan. Please review your group-specific benefit information to determine coverage.

### AVAILABLE CARE COAST TO COAST

Whether you're at home or traveling, finding information about the BlueCard PPO program is only a phone call away. Important telephone numbers can be found on the back of your health identification (ID) card.

### EASY ACCESS TO BLUECARD PPO PROVIDERS

By linking individual Blue Cross and Blue Shield PPO networks with the latest system technology, the BlueCard PPO program provides you access to the largest healthcare network in America.

### YOUR CARD IS RECOGNIZED ACROSS THE UNITED STATES

Your Blue Cross and Blue Shield ID card — "The BlueCard" — gives you access to care throughout the United States. The PPO-in-a-Suitcase  logo tells providers that you are part of the BlueCard PPO program.

**Your contract number on your ID card includes a three-character alpha prefix that identifies Blue Cross and Blue Shield of Alabama as your home Plan.**

### NO PAPERWORK OR CLAIMS TO FILE

BlueCard PPO providers have agreed to handle claim filing for you. When visiting a PPO provider, all you need to do is show your BlueCard PPO ID card with the PPO-in-a-Suitcase logo.

When covered PPO services are rendered, you should only be responsible for any applicable out-of-pocket expenses.

- The physician will then file your claim to the local Blue Cross and Blue Shield Plan with whom they are a contracting PPO provider.
- The local Plan electronically sends your claim to the Alabama Blue Cross and Blue Shield Plan for payment authorization and processing.
- Blue Cross and Blue Shield of Alabama approves payment. The local Blue Cross and Blue Shield Plan then makes payment to the provider.
- Blue Cross and Blue Shield of Alabama sends you an Explanation of Benefits (EOB) confirming the claim was processed.

## NO “OVER-RANGE” CHARGES

BlueCard PPO providers accept Blue Cross and Blue Shield's payment as payment in full (after any applicable deductible, copayments or coinsurance, and any non-covered expenses), so you won't have to worry about being billed for any “over-range” charges for PPO services. Please refer to your benefit booklet or contact Blue Cross and Blue Shield of Alabama's Customer Service to verify PPO services.

## Important Facts You Should Know About BlueCard PPO

### YOUR ALPHA PREFIX IS VERY IMPORTANT

The alpha prefix is the three letters that precede your contract (identification) number on your BlueCard PPO ID card. This alpha prefix identifies Blue Cross and Blue Shield of Alabama as your home Blue Cross and Blue Shield Plan. **Always include your alpha prefix as part of your contract number on claim forms and other paperwork.**

It is very important when your provider submits your claim that he or she includes your contract number beginning with the three-character alpha prefix. This prefix lets the local Blue Cross and Blue Shield Plan know that you have BlueCard PPO coverage through Blue Cross and Blue Shield of Alabama so that they can price and electronically send the claim to Alabama for processing.



## LOCATING A PROVIDER IS EASY

### Choosing a BlueCard PPO Provider



Call the **BlueCard PPO Access Line at 1-800-810-BLUE (2583)**. The representatives can help you verify a BlueCard PPO provider or help you locate one near you. In addition to the BlueCard Provider Access Line, you can locate a PPO provider near you on the Blue Cross and Blue Shield website at:

[www.bcbs.com](http://www.bcbs.com)



#### By using the website you can:

- locate a provider (hospital, ambulatory care facility, specialist, or other type of provider)
- determine if a specific provider participates in a BlueCard PPO network
- obtain a map and driving instructions to the provider
- see patient reviews
- view hospital information

#### Here is how it works:

1. Visit [www.bcbs.com](http://www.bcbs.com) and click *Find a Doctor*. Then choose “In the United States, Puerto Rico and U.S. Virgin Islands.”
2. On the next page, enter the required information in the “Location” field and the “Plan Prefix” field.
3. Then choose a provider category and enter the information for your specific provider search.

Your search of BlueCard PPO provider data will return a provider list that includes the provider's name, address, phone number, hours of operation, driving directions and patient reviews.

**To help ensure you get the most out of your BlueCard PPO benefits, always use a PPO provider. Before you visit the provider for care, you should call the office to verify he or she still participates in the BlueCard PPO network.**

## Information for your **Bluecard PPO** provider

File the claim with the local Blue Cross and Blue Shield Plan with whom you contract.



Be sure to include the three-character alpha prefix as part of the member's contract (identification) number when you file the claim.



To check membership and coverage information, call 1-800-517-6425.



Preadmission Certification (PAC) may be required prior to hospital admission. For PAC, please call the precertification number on the back of the ID card.



If you have any questions regarding claims payment, contact your local Blue Cross and Blue Shield Plan. Be sure you have the patient's contract (identification) number (including the 3-character alpha prefix).



**Other Questions? Call 1-800-517-6425**

**BlueCard<sup>®</sup>**   
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Blue Cross and Blue Shield Association, an association of independent plans which includes Blue Cross and Blue Shield of Alabama.