

Medicare Advantage PPO Network Sharing (BlueCard) Frequently Asked Questions

As a reminder, all Blue Cross and/or Blue Shield (BCBS), “Blue”, Medicare Advantage PPO Plans participate in reciprocal network sharing. This network sharing allows all Blue MA PPO members to obtain in-network benefits when traveling or living in the service area of any other Blue MA PPO Plan as long as the member sees a contracted MA PPO provider. Additional details are included below.

What does the BCBS Medicare Advantage (MA) PPO Network Sharing mean to me?

If you are a contracted MA PPO provider with Florida Blue Medicare and you see MA PPO members from other Blue Plans, these members will be extended the same access to care pursuant to the BlueCard provisions in your contract and will be reimbursed per your negotiated rate with your Florida Blue Medicare contract. These members will receive in-network benefits per their member contract.

If you are not a contracted MA PPO provider with Florida Blue Medicare and you provide services for any Blue Medicare Advantage members, you will receive the Medicare allowed amount for covered services. For Urgent or Emergency care, you will be reimbursed at the member’s in-network benefit level. Other services will be reimbursed at the out-of-network benefit level.

How do I recognize an out-of-area member from one of these Plans participating in the BCBS MA PPO network sharing?

The *MA* in the suitcase indicates a member who is covered under the MA PPO network sharing program. Members have been asked not to show their standard Medicare ID card when receiving services; instead, members should provide their Blue Cross and/or Blue Shield member ID.

Do I have to provide services to Medicare Advantage PPO members from these other Blue Plans?

If you are a contracted Medicare Advantage provider with Florida Blue Medicare, you should provide the same access to care as you do for Florida Blue Medicare PPO members. You can expect to receive the same contracted rates for such services.

If you are not a Medicare Advantage contracted provider, you may see Blue Medicare Advantage members, but you are not required to do so. Should you decide to provide services to Blue Medicare Advantage members, you will be reimbursed for covered services at the Medicare allowed amount based on where the services were rendered and under the member’s out-of-network benefits. For Urgent or Emergency care, you will be reimbursed at the in-network benefit level.

What if my practice is closed to new local Blue Medicare Advantage PPO members?

If your practice is closed to new local Blue MA PPO members, you do not have to provide care for Blue MA PPO out-of-area members. The same contractual arrangements apply to these out-of-area network sharing members as your local MA PPO members.

How do I verify benefits and eligibility?

Call BlueCard *Eligibility* at 800-676-BLUE (2583) and provide the member's prefix located on the ID card.

You may also submit electronic eligibility requests for Blue members by following these four easy steps:

- 1) Log in to **Availity.com** (*Provider may need to register with Availity to access*)
- 2) Access the Eligibility and Benefit page
- 3) Enter **member complete ID including the three-character prefix** and other required information
- 4) Submit your request

If you experience difficulty obtaining eligibility information, please record the prefix and report it by calling 800-727-2227, select option 2.

Where do I submit the claim?

You should submit the claim to Florida Blue Medicare under your current billing practices. Do not bill Medicare directly for any services rendered to a Medicare Advantage member.

What will I be paid for providing services to out-of-area Medicare Advantage PPO network sharing members?

If you are a MA PPO contracted provider with Florida Blue Medicare, benefits will be based on your contracted MA PPO rate for providing covered services to MA PPO members from any MA PPO Plan. Once you submit the MA claim, Florida Blue Medicare will work with the other Plan to determine benefits and send you the payment.

What will I be paid for providing services to other Medicare Advantage out-of-area members not participating in the Medicare Advantage PPO Network Sharing?

When you provide covered services to other Medicare Advantage PPO out-of-area members not participating in network sharing, benefits will be based on the Medicare allowed amount. Once you submit the MA claim, Florida Blue Medicare will send you the payment. However, these services will be paid under the member's out-of-network benefits unless the services were for urgent or emergency care.

What is the member cost-sharing level and co-payments?

For MA PPO members who see Florida Blue Medicare MA PPO contracted providers, Medicare will pay the same cost-sharing level (in-network cost sharing) they would pay if they received covered benefits from any MA PPO in-network providers. You may collect the co-payment amounts from the member at the time of service.

May I balance bill the member the difference between my charge and the allowance?

No, you may not balance bill the member for this difference. However, members may be balance billed for deductibles, co-insurance and/or co-pays.

What if I disagree with the reimbursement amount I received?

If there is a question concerning the reimbursement amount, contact Florida Blue Medicare at 888-902-5707.

Who do I contact if I have a question about MA PPO network sharing?

If you have any questions regarding the MA program or products, contact Florida Blue Medicare at 888-902-5707 or 800-727-2227.