# ID card makeover for 2022: What happened to copay information?

pages.azblue.com/See-new-requirements-for-2022-member-ID-cards---FEB-2022.html





You might have noticed some changes in the Blue Cross<sup>®</sup> Blue Shield<sup>®</sup> of Arizona (BCBSAZ) member ID cards for 2022. The redesigned cards reflect new federal and state mandates to include certain

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information. Most of the available space on the card was allocated to complying with these

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requirements. As a result, we were unable to include the plan-specific copay amounts as we have in the past.

#### What are the new ID card requirements?

The federal No Surprises Act (NSA) requires us to disclose all deductible and out-of-pocket maximums for both in-network and out-of-network benefits. This includes amounts for both individual and family. We added all of this information to the front of the card where we previously displayed copay and coinsurance information (see the sample card below).

You might also notice "AZDOI" near the bottom of the card. This is a requirement by the state of Arizona for plans that must comply with state regulations, including our fully insured group and individual plans, and Medicare Supplement plans. You will not see this indicator on cards for self-funded plans, BlueCard<sup>®</sup> out-of-area plans (from other BCBS Plans), Federal Employee Program<sup>®</sup> (FEP<sup>®</sup>) plans, or Medicare Advantage plans.

Member Name: JOHN DOE		Group No:	1234
Member ID: <b>XBM999999999</b>		Card Print Date:	12/07/21
Network:	PPO	Rx BIN # 603017	
In-Network Cost Share:		Out-of-Network Cost Shar	e:
Individual Deductible:	\$2500	Individual Deductible:	\$5000
Family Deductible:	\$5000	Family Deductible:	\$10000
Individual OOP MAX:	\$6350	Individual OOP MAX:	\$15000
Family OOP MAX:	\$12700	Family OOP MAX:	\$30000

In addition to the cost-share details, the NSA requires certain customer service contact/website information. We have included that on the back of the card, along with the disclaimers and claim filing information required for compliance with Blue Cross Blue Shield Association standards. These standards also guide decisions on where certain types of information are displayed, for consistency across all BCBS cards. This includes employer logos, group numbers, benefit plan names, and names of dependents.

## OK, how do I find the member's specific copay information?

Good news! A quick online eligibility and benefits inquiry will give you the copay information you need.

- You can select the "Pharmacy" service type for prescription drug copay information.
- Selecting the "Health Benefit Plan Coverage" service type gives you copay and coinsurance information for PCP visits, inpatient hospital stays, urgent care, and specialist visits. See the example below displaying copay information for inpatient hospital services.

Hospital									
4			(	Authorization Req	uired 🕑 Auth	orization Not Required	? Authorization Unknown		
In Network Out Of Network Network Not Applicable Network Unknown									
Eligibility	Coverage	Place of Service	Сорау	Coinsurance	Limit	Remaining	Additional Information		
-	Individual	Inpatient Hospital	\$250.00 Per Admission ()	-①		-	<u>Hide</u>		
Health Care Ser 2 Units Calendar Year	vices Delivery								
-	Individual	-	-①	25 % 🕕	-	:=:			

## Where can I find more ID card samples?

You can find several 2022 ID card samples in <u>Section 10</u> of the Provider Operating Guide. If you have questions about the 2022 ID card changes, please contact your <u>provider liaison</u> or call us at 602-864-4231 or 1-800-232-2345, ext. 4231.

Our members can take a digital ID card with them wherever they go with the MyBlue AZ<sup>SM</sup> mobile app.

