

Your guide to the BlueCard program for out-of-area members

pages.azblue.com/See-the-revised-BlueCard-Program-Provider-Guide---June-2021.html

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As a participating provider in the Blue Cross® Blue Shield® of Arizona (BCBSAZ) network, you are part of the BlueCard® system that connects members with providers across the United States and in over 170 countries around the world. You're considered in-network for most members from other BCBS Plans, including those who travel to Arizona and the more than 640,000 of them who currently live here.

[+ In This Issue](#)

Voted #1 PPO for 10 years, we're excited to be nominated in 5 Ranking Arizona categories for 2022. [Vote today!](#)

The recently revised [BlueCard Program Provider Guide](#) offers a comprehensive overview that can help you and your staff better understand and navigate the out-of-area BlueCard business. It walks you through how the program works, the various types of products from other BCBS Plans, member ID card information, and claim filing. It can also help support your new-staff onboarding and training.

What's new in the 2021 edition?

In addition to more streamlined content throughout the guide, you'll find the following additional topics:

- **Blue High Performance NetworkSM (BlueHPNSM) EPO plans** – Launched earlier this year, the BlueHPN plans are available to members living and working in key metropolitan areas across the country. Although the plans use a national network, it is a narrow network compared with the broad, national PPO network. In Arizona, the BlueHPN for the Greater Phoenix metropolitan area consists of providers in the Alliance Network. Because the plans are EPO, members have benefits only when they access care from BlueHPN providers within BlueHPN service areas (except for emergency care). **Reminder: Refer these members to BlueHPN providers as listed in the provider directory!** Outside of BlueHPN service areas, members are covered only for emergency and urgent care services. Urgent care outside of BlueHPN service areas must be provided by BCBS-contracted providers.
- **Medicare Advantage (MA) PPO network sharing** – This reciprocal program between BCBS Plans that offer MA PPO benefit plans allows those members to receive the same contractual access to care when living or traveling in other service areas. Providers participating in the BlueJourney PPO network are reimbursed according to their BCBSAZ MA contract rates. All other providers receive the Medicare-allowed amount at the member’s out-of-network benefit level (except emergency or urgent care services, which are reimbursed at the in-network level).
- **BCBS National MA Coordination of Care program** – This program helps ensure that MA PPO group members receive appropriate care wherever they are accessing care. A key aspect of this program is the coordinated effort to identify and close gaps in care. BCBSAZ sends a “Patient Care Alert” to the member’s provider indicating the action needed to close a care gap. Your quick response to these alerts is critical. You may also receive records requests related to this program. Again, your prompt attention to these requests makes all the difference in quality care and the best clinical outcomes.
- **Out-of-area BCBS Medicaid claims** – Many BCBS Plans administer Medicaid plans as managed care organizations (MCOs). Because Medicaid is a state-run program, requirements vary for each state, including provider enrollment requirements for reimbursement. Medicaid members have limited out-of-state benefits, typically covering only emergency care. But there are some exceptions and generally the services require prior authorization. When you provide services to a member from another state, you must accept the Medicaid fee schedule that applies in the member’s home state.

Learn more!

You can view or download the BlueCard Program Provider Guide via our secure provider portal at azblue.com/providers. After logging in, go to “Provider Resources > Guidelines > National Programs > BlueCard Program Provider Guide.” In the “Guidelines” menu, you can also find “Medicaid Provider Enrollment Requirements.” For more information about Medicaid, read the [BCBS article on Medicaid](#).

Blue High Performance Network and BlueHPN are service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Our members can take a digital ID card with them wherever they go with the MyBlue AZSM mobile app.

