

# Medicare Advantage PPO Network Sharing



## What is BlueCross Medicare Advantage PPO Network Sharing?

Network Sharing allows MA PPO members from all MA PPO Blue Plans to get in-network benefits when traveling or living in the service areas of other MA PPO Blue Plans as long as the member sees a contracted Medicare Advantage PPO provider. There are currently 36 states and one territory in the network for MA PPO Network Sharing.

## What does BlueCross Medicare Advantage PPO Network Sharing mean to me?

If you are a contracted MA PPO provider with BlueCross BlueShield of South Carolina and you see MA PPO members from other Blue Plans, these members have the same contractual access to care. You will be reimbursed in accordance with your BlueCross BlueShield of South Carolina contract rate. These members will receive in-network benefits in accordance with their member contracts.

If you are not a contracted MA PPO provider with BlueCross BlueShield of South Carolina 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, the members' Blue Plans will reimburse you at the members' in-network benefit levels. Other services will be reimbursed at the out-of-network benefit levels.

## How do I recognize an out-of-area member from one of these Plans participating in the BlueCross MA PPO Network Sharing?

A member who participates in the MA PPO Network Sharing program will have an ID card with an "MA" in a suitcase. We have asked members not to show their standard Medicare ID cards when they receive services. Instead, members should show their BlueCross and/or BlueShield member ID cards.



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

You should provide the same access to care as you do for BlueCross BlueShield of South Carolina MA PPO members. You can expect to receive the same contracted rates for the services. If you are not a Medicare Advantage contracted provider, you can 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 to the local MA PPO members.

### **How do I verify benefits and eligibility?**

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

You can also submit electronic eligibility requests for Blue members. Just follow these three easy steps:

- Log into My Insurance Manager<sup>SM</sup> at [www.SouthCarolinaBlues.com](http://www.SouthCarolinaBlues.com).
- Click on the "Eligibility and Benefits" link at the top of the screen.
- Submit your request for either general eligibility and benefits, or eligibility and benefits for a certain procedure code and diagnosis.

If you have difficulty getting eligibility information, please record the alpha prefix and report it to Provider Education via e-mail at [Provider.Education@bcssc.com](mailto:Provider.Education@bcssc.com), or by phone at 803-264-4730.

### **Where do I submit the claims?**

You should submit the claims electronically to BlueCross BlueShield of South Carolina according to your current billing practices. Do not bill Medicare directly for any services you render to a Medicare Advantage member.

### **What will BlueCross pay me for providing services to these out-of-area Medicare Advantage PPO Network Sharing members?**

If you are an MA PPO contracted provider with BlueCross BlueShield of South Carolina, we will base benefits on your locally negotiated MA PPO rate for providing covered services for any out-of-area MA PPO member from any MA PPO Blue Plan. Once you submit the MA claim, BlueCross BlueShield of South Carolina will work with the other Plan to determine benefits and send you the payment.

### **What will BlueCross pay me for providing services to other Medicare Advantage out-of-area members not participating in the Medicare Advantage PPO Network Sharing?**

We will base benefits on the Medicare-allowed amount for providing services to any Blue Medicare Advantage out-of-area members. Once you submit the MA claim, BlueCross BlueShield of South Carolina will send you the payment. We will pay these services, however, according to the member's out-of-network benefits, unless they are for urgent or emergency care.

### **What are the member cost sharing level and copayments?**

MA PPO members who see MA PPO contracted providers in South Carolina will pay the same cost sharing level (in-network cost sharing) they would pay if they received covered benefits from in-network providers. You can collect copayment amounts from members at the time of service.

### **Can I balance bill the member the difference in my charge and the allowance?**

No, you can not balance bill the member for this difference. You can bill members for any deductibles, coinsurance and/or copayments.

### **What if I disagree with the reimbursement amount I received?**

If there is a question concerning the reimbursement amount, contact your local Plan at 800-334-2583.

Contact Provider Education via e-mail at [Provider.Education@bcssc.com](mailto:Provider.Education@bcssc.com) or by phone at 800-288-2227, ext. 44730.