



Blue Card Rule

Identifying the right Blue Cross, Blue Shield, or Anthem plan is listed in a workorder is crucial when working with clients that live outside the state of the branch providing the equipment. We need to determine if there are place of service limitations – in addition to ensuring the order is booked with the proper expected reimbursement – and that authorization requests (and ultimately claims) are submitted to the right state and plan.

Teamwork makes it happen!

CSS

- Will notify the client during intake that they need to provide the ATP/tech with a copy of their insurance card at the evaluation. **When possible, will ask client to email/text a copy of the card prior to the evaluation**
- Will review benefits; if client does live outside the state of the servicing branch, will determine if they can proceed with the order or if it needs to be transferred.

ATP / Technician – Will obtain a copy of the insurance card during their evaluation.

Funding Specialist – What comes next?

When client lives in **same** state as servicing branch = This is the home plan!

Select payer listed on ID card

- Obtain documentation per UPD & submit authorization requests to this payer

When client lives in **different** state as servicing branch = Review ID card to determine if client has Blue Card benefits

- Client **does not** have Blue Card benefits – transfer the order to a credentialed branch
- Client **does** have Blue Card benefits & home plan **is** available – select home plan as the payer
- Client **does** have Blue Card benefits & home plan **is not** available – select local plan as the payer
 - Enter a 'Billing' note in Notes Tab: ID state where client lives, home plan info, & verified Blue Card ben.
 - Need to manually review the home plan UPD for doc requirements & also submit to them for prior auth.

Definitions:

Home Plan – The Plan on the Insurance card. Authorization and documentation must be obtained for the home plan.

Local/Host Plan – the plan that is local to the servicing branch.

Credentialed Branch – The branch located in the state the client lives in that is qualified to provide services.

Servicing Branch – The branch that is delivering the equipment.

Blue Card – benefit for BCBS and Anthem members that allow services from a provider that is in a different state than their home residence.

How to Identify a Blue Card Plan:

- **PPO in suitcase logo – Has Blue Card benefits**
Within & outside U.S.
PPO / EPO



- **Blank suitcase logo – Has Blue Card benefits**
Out of area coverage
Not PPO (usually HMO)



- **No Logo – Does not have Blue Card benefits**
Usually MCD MCO & MCR
Advantage / Supplement



****When a medical group/IPA is listed on ID card, we must submit auth. requests to medical group & submit claim to the health plan**