

# MEMBER HANDBOOK



For small groups



# Welcome to Blue Cross of Idaho

As a Blue Cross of Idaho member, you have access to a large network of healthcare providers, plus tools to help you stay informed and save money. You can also get help from our Idaho-based customer service whenever you have questions or just need a little extra help.





As you explore this handbook, keep in mind that this is an overview of what's available to you as a member. Your member contract has all the details about your plan and benefits. There, you can find your out-of-pocket amounts and covered services<sup>1</sup>, plus important terms and conditions. To find your contract, visit [members.bcidaho.com](https://members.bcidaho.com), log in to your member account, then select **My Account** and **My Contract**. You can also call the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card.



#### GET HELP

- Visit our website at [members.bcidaho.com](https://members.bcidaho.com)
- Call a customer service advocate at the phone number on the back of your member ID card

<sup>1</sup>If there is any discrepancy between this handbook and your member contract, the member contract will always govern.

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## Get Help

Contact customer service at the number on the back of your member ID card.  
We're available from 8 a.m.-8 p.m. Mountain Time Monday-Friday, and 8 a.m.-noon Saturday.

### FIND US ONLINE:

Website: ***members.bcidaho.com***

Be sure to sign up so you can quickly find care and learn more about your plan.  
You'll need your member ID to register on ***members.bcidaho.com***.



Facebook: ***facebook.com/bluecrossofidaho***  
***@BlueCrossofIdaho***



Twitter: ***twitter.com/bluecrossidaho***  
***@BlueCrossofIdaho***



Instagram: ***Instagram.com/bluecrossofidaho***  
***@BlueCrossofIdaho***



LinkedIn: ***linkedin.com/company/blue-cross-of-idaho***

### DOWNLOAD OUR MOBILE APP.

You can find it in the Apple App Store or Google Play Store.





# Definitions to Know

We want to make health insurance easier to understand so you can make the best decisions about your care. Here are common health insurance terms and their definitions.

## Deductible

A set dollar amount you pay towards when you get care for most covered services. When you meet your deductible, it goes away until the start of the next plan year.

## Coinsurance

The cost for care that Blue Cross of Idaho splits with you. For example, if we pay 70% of the cost of a bill, you would pay 30%.

## Copayment

A set amount you pay directly to a doctor or hospital for care.

## Out-of-pocket maximum

The maximum amount that you pay for healthcare each year. Your deductible, copayments and coinsurance all contribute toward your out-of-pocket maximum each year.

## Provider

A doctor, specialist, nurse practitioner or physician assistant who gives you care, or a hospital, pharmacy or clinic where you get care.

## In network

The group of doctors, hospitals, pharmacies and clinics that Blue Cross of Idaho contracts with who've agreed to see our members for a lower cost. You get the most out of your benefits when you see in-network providers.

## Out of network

The providers who have not contracted with Blue Cross of Idaho. You'll pay more when you see an out-of-network provider.

## Formulary

A list of drugs covered under your policy's prescription drug plan.

## Generic drug

A Food and Drug Administration (FDA)-approved prescription drug that has the same active ingredients, strength and dosage as the brand-name version. Generic drugs cost 80- 85% less on average than brand-name drugs but have the same benefits.



# Using Your Blue Cross of Idaho Health Benefits

Create your Blue Cross of Idaho online account at [members.bcidaho.com](https://members.bcidaho.com).

Here you'll find information, tools and resources to help you better understand your coverage and find care. You can:

- View your claims
- Estimate your healthcare costs
- Shop for care
- Find your contract

**Carry your member ID card.** Your member ID card tells any healthcare provider you see what type of plan you have and what network you're in. This helps make sure you get the most out of your benefits. You can also find helpful phone numbers, like customer service, on the back of your ID card.

You'll need to show it any time you get care when you visit a:

- Doctor
- Specialist
- Hospital
- Clinic
- Pharmacy

<b>Blue Cross of Idaho</b>	
Enrollee Name / Number	Medical PPO
<b>Enrollee Name</b>	In-Network Office Visit \$20
Member ID	Out-of-Network Office Visit \$40
<b>XYZ123456789</b>	Dental PPO
	Vision Yes
Group Number 10000001	
RXBIN 610053	

For Customer Service, visit [bcidaho.com](https://members.bcidaho.com) or call the appropriate number below:

Medical:	(208) 331-7347
	(800) 627-1188
Dental:	(208) 363-8755
	(800) 289-7929
Vision:	(800) 877-7195
Blue Cross of Idaho Rx:	(855) 839-5205
BlueCard Access:	(800) 810-2583
(to locate a provider outside of Idaho)	
Prior Authorization:	(208) 331-7535
	(800) 743-1871

**Blue Cross of Idaho**  
P.O. Box 7408  
Boise, Idaho 83707

And independent licensee of the Blue Cross and BlueShield Association.

Call to notify us when you or an eligible dependent have a hospital inpatient admission. You should obtain prior authorization for certain hospital and non-hospital services. Failure to call may affect your benefit payments.

Providers: Please file your claims with your local BlueCross BlueShield Plan. If Medicare is primary, file Medicare claims with Medicare.

Dental Providers: Please submit all dental claims to Blue Cross of Idaho.

Blue Cross of Idaho provides administrative claims payment services only and does not assume financial obligation for claims. Blue Cross of Idaho may reinsure some claims.

**Note:** Your card might look different. This picture is only an example. Please contact us if you need help understanding your card.

**Read your contract.** Get all the details on your coverage, benefits, out-of-pocket maximums and more in your member contract. You can find a copy of your contract at [members.bcidaho.com](https://members.bcidaho.com). Log in and select **My Account**, then **My Contract** from the uppermost menu.

**Check your benefits statements.** Whenever Blue Cross of Idaho gets a claim for care you received, we create a statement that lists what your provider charged and what (if anything) you may owe. Learn more in the **Understanding Your Explanation of Benefits Statement** section.



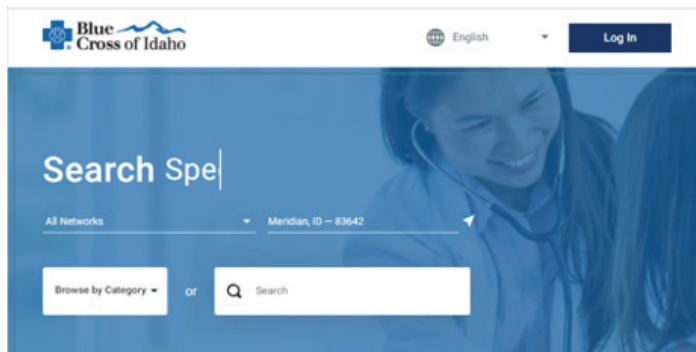
# Find a Doctor

Blue Cross of Idaho works with healthcare providers who agree to provide services at discounted rates to help save you money. When you see an in-network provider, you get the most out of your health benefits. You can visit an out-of-network provider, but you may pay more out-of-pocket. Follow the steps below to find an in-network provider.

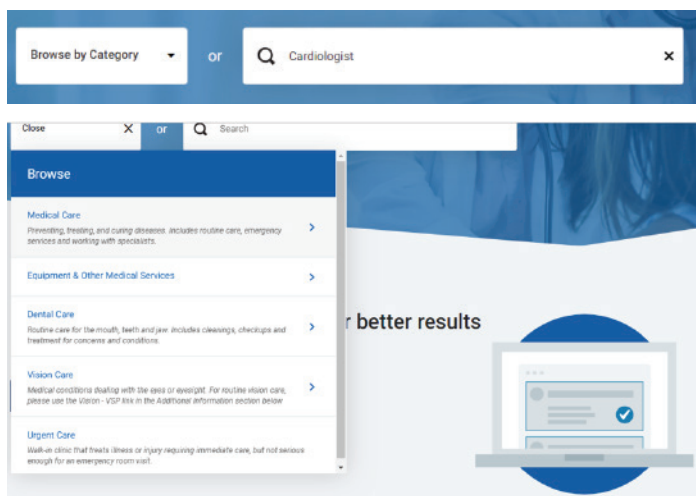
**STEP 1:** Visit **members.bcidaho.com** and log in to your member account.

**STEP 2:** Select **Search Tools**, then **Find a Provider**. On the next page, use the drop-down menu to select the name of the person on your health plan who needs care. You'll then be taken to our search tool.

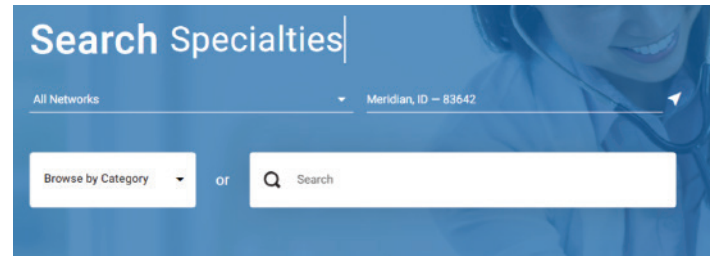
**STEP 3:** Enter a location to search or use the auto-populated location. You can enter a state, city or ZIP code.



**STEP 4:** Begin your search by either selecting a category from the **Browse by Category** drop-down menu option or by entering a name or specialty in the search box.

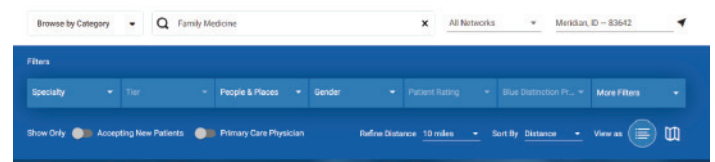


**STEP 5:** Use the top navigation menu to narrow or expand your search results. You can sort by location, gender, rating and more.



**STEP 6:** Select the names of healthcare providers from the results displayed to learn more about them, including:

- Accepted networks
- Specialty
- Education
- Patient reviews



# Understanding Your Explanation of Benefits Statement

Here are 11 of the most important parts of the explanation of benefits (EOB) statement.

**1. THIS IS NOT A BILL** – When you get an EOB, keep in mind that it's not a bill, but an explanation.

**2. PATIENT** – The name of the person who received this service. This could be you or a family member covered on your plan.

**3. SERVICES SUBMITTED BY** – This is who billed the service. Keep in mind that some providers belong to groups that bill for them, so you may not recognize the name.

**4. CHARGES** – This is what your provider billed for the care you received.

**5. NETWORK SAVINGS** – This is what you saved by using an in-network provider.

**6. AMOUNT WE PAID** – This is the amount we have paid.


**7. WHAT YOU OWE THE PROVIDER** – This is the amount you will pay your provider. You should get a bill from the provider's office that shows the amount you owe.

**8. DEDUCTIBLE STATUS** – This shows how much of the deductible has been met as of the date of this EOB.

**9. DETAIL** – This area lists details for each claim shown in this EOB.

**10. NOTES** – Notes show why we processed the claim the way we did.

**11. APPEAL PROCEDURES** – Found on the back of the EOB, this section tells you how to appeal. You have the right to appeal any coverage decision we make.



Blue Cross of Idaho  
P.O. Box 7408 Boise, Idaho 83707-1408

**EXPLANATION OF BENEFITS**  
**1 THIS IS NOT A BILL**

If you have a question about your claim, please call Customer Service at 331-7319 or 866-482-2253  
[www.bcidaho.com](http://www.bcidaho.com)

For claims processed through 03/01/2019

**SUMMARY**

Patient <b>2</b> Jacob Lastname	Identification No. XMH0000000000000000	Group 0000000000 – Name of Group			
<b>SERVICES SUBMITTED BY <b>3</b></b>	<b>CHARGES <b>4</b></b>	<b>NETWORK SAVINGS <b>5</b></b> <small>Amount saved by using a Blue Cross of Idaho contracting provider.</small>	<b>OTHER INSURANCE</b> <small>Amount your other insurance paid.</small>	<b>AMOUNT WE PAID <b>6</b></b>	<b>WHAT YOU OWE <b>7</b> PROVIDER</b>
Health Care Clinic	344.00	46.00	0.00	238.20	59.80
<b>TOTAL</b>	344.00	46.00	0.00	238.20	59.80

**DEDUCTIBLE STATUS **8****

For benefit period 01/01/2009-03/01/2009, the following has been satisfied:	250.00 of the 250.00 Individual Deductible. 250.00 of the 250.00 Family Deductible.
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**DETAIL **9****

Health Care Clinic		Insurance Claim 00000000000000000000							
Provider Bill Curcull Patient Account 0000000000		Charges	Network Savings	Other Insurance	Non Covered	Deductible	Copayment/Coinsurance	Amount We Paid	Notes
02/21/03	Physician Care	329.00	46.00			4.00	55.80	223.20	1
02/21/03	Laboratory	15.00	0.00					15.00	
<b>CLAIM TOTAL</b>		344.00	46.00			4.00	55.80	238.20	

**Notes **10****

1 Amount listed in the Network Savings column exceed the allowable amount for this service. You may not be responsible for this amount.  
Amounts listed in the Noncovered column exceed the allowable amount for this service. You are responsible for this amount.

**Suspect Fraud? Please help by calling our hotline at 1-800-682-9095.**

An Independent Licensee of the Blue Cross and Blue Shield Association



## Get Electronic EOBs

Enroll on our online medical EOB delivery and you won't get paper statements mailed to you. Instead, you'll get an email notification when you have an EOB to view and download on the secure member portal. To sign up, log in to your member account at **[members.bcidaho.com](https://members.bcidaho.com)** and select **My Inbox**.

## Why did I get a bill from my provider?

After you get care, your provider may send you a bill at the same time they send Blue Cross of Idaho the claim to process. If you got care from an in-network provider, you should wait for your EOB from Blue Cross of Idaho to arrive before paying your provider. You can get this EOB by mail or electronically.

## Find Out How Much We Paid and How Much You May Still Owe

If you saw an out-of-network provider or received services that aren't covered by your policy, the provider may bill you directly for the service and ask you to pay the full amount. Be sure to wait for your EOB for this service before paying.



# Learning about Your Network

## CHOICE OR PPO PLAN MEMBERS

If you're a member of one of our Choice plans, you have access to our wide network of doctors, clinics and hospitals. You don't need a referral to see a provider, specialist or mental healthcare provider.

You don't have to choose a primary care provider (PCP) if you're on one of these plans. But it's a good idea to find an in-network provider you're comfortable with whom you can see for annual wellness exams and other needs.

## CONNECT AND POINT OF SERVICE PLAN MEMBERS

If you're a member of a Connect plan, please select a PCP. This doctor will be in charge of your overall healthcare and will provide you with referrals to other providers or specialists. PCPs are not just family doctors but may also be general practitioners, internists, pediatricians and obstetricians and gynecologists (OB/GYN).

You and your PCP will work together so that you can be your healthiest. When you need specialized medical care or mental healthcare, your PCP will refer you to a provider.

To get the most out of your Connect benefits, you need a referral from your PCP<sup>1</sup> before you see a specialist. In certain cases, you don't need a referral, such as:

- When you need to see an in-network OB/GYN for covered pregnancy care, annual exams or follow-up care for conditions diagnosed during pregnancy or an annual exam
- When you have a medical emergency

To find a PCP, log in to your account at **members.bcidaho.com**, select **Search Tools** and then **Find a Provider**. You can also call the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card. Remember that you can switch PCPs at any time.

<sup>1</sup> POS plan members do not need a referral to see a specialist.





## Your Benefits Travel with You

Thanks to the BlueCard program, your Blue Cross of Idaho plan gives you in-network coverage when you're traveling or living in another Blue Cross Blue Shield plan's coverage area.

Visit [provider.bcbs.com](https://provider.bcbs.com) or call 800-810-2583 to learn more and to help plan ahead before your trip.





# Get the Most from Your Benefits

## WELLNESS VISITS

A wellness visit gives you and your doctor the chance to talk about any health concerns and potential illnesses before serious issues arise. It also lets you ask general questions about your health and about your medical history. Many plans cover wellness visits at no cost to you.

## HOW OFTEN SHOULD I HAVE A WELLNESS EXAM?

Schedule your wellness exams depending on your age and general health. Most people have at least one exam annually, but talk to your doctor about what's right for you.

## WHAT SHOULD I EXPECT FROM A WELLNESS EXAM?

Your doctor might begin by checking your vital signs, like your blood pressure, pulse, height and weight. Next, your doctor might then ask you questions about your overall health to get a sense of how you can both improve your health.

Your doctor might ask you the following during your wellness visit:

- Do you have any concerns about your health?
- Do you have any issues that might require regular medical screenings?
- What medications are you taking?
- What is your diet like?
- What are your nutrition and exercise habits?
- Do you use tobacco, alcohol or recreational drugs?

## GET NO-COST PREVENTIVE CARE

Blue Cross of Idaho plans include a long list of no-cost preventive care services. To pay nothing for preventive care, make sure:

1. You visit an in-network provider.
2. You ask your provider if any services he or she might recommend will be billed as preventive or diagnostic. Diagnostic services are done to help a doctor find out what's wrong and may have out-of-pocket costs.

Learn more about preventive health by visiting [members.bcidaho.com](https://members.bcidaho.com), then selecting **Health & Wellness** and **Preventive Guidelines**.





# Plan Your Doctor Visit

If you need to see your doctor for something other than a wellness visit, make a plan for your appointment. Help your doctor by giving as much detail as you can.

You may want to bring notes to the doctor's office, like the names and dosage of any medication you take and the time and date that any issues occurred.

Here are some questions to help you prepare for your visit:

- Why do I need to see my doctor?
- What are my symptoms?
- When did I first notice my symptoms? How often do they occur?
- Has anything like this happened in the past?





## WHEN YOU'RE SICK OR INJURED

The emergency room (ER) might not always be the best option. When you're sick or even hurt but know that it's not life-threatening, you have options to get the right level of care. Your doctor's office or an urgent care clinic may be able to give you the care you need at a much lower cost. Visiting the ER only for emergencies helps keep healthcare costs lower and cause you less stress.

If you're sick:

- Contact your doctor right away. You might be able to make a same-day or next-day appointment.
- Visit an in-network urgent care clinic. Be sure to use our **Find a Provider** tool to make sure your closest urgent care clinic is in your network.



## WHEN TO GO TO THE ER

Go to an ER for help in a life-threatening emergency, such as:

- Possible heart attack or stroke
- Poisoning
- Serious burns
- Difficulty breathing
- Broken bones
- Bleeding that cannot be stopped

Care you get at the ER for an emergency medical condition will be covered by Blue Cross of Idaho as described in your member contract. However, it's best to know what hospitals are in your network so you have a plan before there's an emergency.



# Digital Tools

## MEMBER WEBSITE

Visit [members.bcidaho.com](https://members.bcidaho.com). You can find a lot of great tools after logging in to our secure member website, such as:

- Find a Provider
- Cost Advisor
- Find a Pharmacy
- Forms
- Blue Extras!
- Preventive health guidelines
- Wellness tools
- Health assessment
- Health tracker
- And more

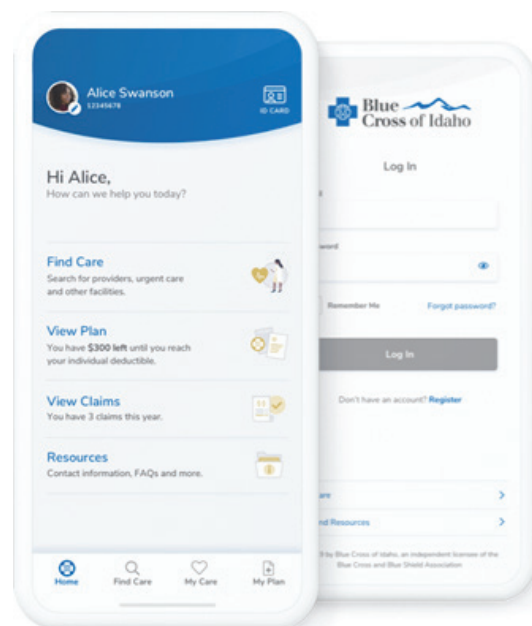
## MEMBER APP

Download the Blue Cross of Idaho member app to search for care, access telehealth, see your member ID card, understand your coverage and manage your claims.

### Get the App

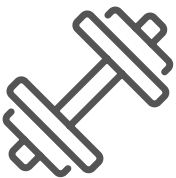
- **Option 1:** Find it in the App Store and Google Play Store
  - o Search for the Blue Cross of Idaho member app in the App Store and in the Google Play Store
  - o Select the app named **Blue Cross of Idaho (new)**
  - o Select **Get** in the App Store or **Install** in the Google Play store to download the app
- **Option 2:** Scan the QR code to get the app on your iPhone or Android device

You can also visit [bcidaho.com/memberapp](https://bcidaho.com/memberapp) to learn more.





## Blue Extras! Discount Program



Your Blue Cross of Idaho health insurance includes Blue Extras! These discounted services, programs and products aim to help you reach your health and fitness goals.

Blue Extras! helps you save money on fitness club memberships, hearing and vision services, home safety products, orthodontia and alternative medicine providers. Find a list of discounts at [members.bcidaho.com](https://members.bcidaho.com). Hover over **Health & Wellness** and select **Discount Programs**.

# 10 Ways to Reduce Your Healthcare Costs

You can save money while still getting quality care.

## 1. Visit in-network providers.

When you visit an in-network doctor, hospital or clinic, you'll pay lower out-of-pocket costs. Visiting an out-of-network provider will usually cost more. Visit our online ***Find a Provider*** tool to search for in-network providers near you.

## 2. Shop for care.

If your provider recommends any services or procedures, use our online tools. Log on to ***members.bcidaho.com*** to use Cost Advisor, our search tool that shows you cost estimates for common medical services and procedures.

## 3. Take care of yourself and stay healthy.

A great way to save money on your healthcare is to stay healthy. You can cut your risk for chronic illness by eating better and exercising, and quitting tobacco and alcohol use.

## 4. Use generic drugs.

Generic drugs cost 80 to 85% less than brand-name drugs on average but use the same active ingredients. Ask your provider or pharmacist if there are generic versions of the brand-name drugs you take.

## 5. Go to the ER only in an emergency.

Save money when you visit your PCP or an in-network urgent care clinic for sore throats, colds, flu, earaches, minor back pain, headaches and other non-emergency issues.

## 6. Follow your doctor's guidance.

You'll get the most out of your doctor's office visits when you follow treatments and instructions.

## 7. Check your EOBs.

Read through any EOB you receive to make sure they only include services you received. Call us if you suspect a mistake.

## 8. Take preventive care seriously.

Keep yourself healthy and save money over time by getting regular checkups, vaccines and tests. Your coverage includes preventive care at no cost to you. Visit ***members.bcidaho.com***, select ***Tools & Resources***, then ***Preventive Care Services*** for a list of covered preventive care services.

## 9. Get the most out of a flexible spending account.

If your employer sponsors a healthcare flexible spending account (FSA), use it. With a healthcare FSA, you choose to have pretax dollars deducted from your paycheck for out-of-pocket medical costs. Talk to your employer to learn more.

## 10. Use online tools to improve your health.

Visit ***members.bcidaho.com*** to access online health coaching tools and wellness workshops that help you put your best foot forward with support and tools. They are easy to use, confidential and ready whenever you need them.







# Cost Advisor

A feature of our online Find a Provider tool, Cost Advisor lets you search for care and find out how much you'll pay for care.

## Why use Cost Advisor?

Different hospitals, clinics and offices charge different amounts for the same type of care. Cost Advisor shows you what you can expect to pay for care at each location, based on your plan benefits. This helps you make the best choice for both your health and your wallet.

## How to use Cost Advisor

Cost Advisor is part of our **Find a Provider** tool. Start your search by logging in to your member account at [members.bcidaho.com](https://members.bcidaho.com). From the member website, select **Cost Advisor** on the right menu. You'll be taken to a page that will ask you to select the person on your plan (you'll only see your name if you are the only member on your plan). Choose a name and select **Estimate Costs Now!** Use the **Find a Provider** tool to search for doctors, hospitals, clinics and services.

## What you'll see

When you search for locations to get procedures and services – like MRIs, ultrasounds, physical therapy or tests – the Cost Advisor feature will show you what you can expect to pay for each search result in the Your Estimated Costs column. This amount is based on your plan benefits. Because you'll be logged in to your member account, your results will only show you in-network providers. The search results will also show you the address, contact information and patient reviews for each location. You can use the filter and sorting options to refine the results.

When you select a provider from the search results, you'll be taken to a page that shows you a wealth of details. What may be most important for you is the Estimated Procedure Cost category at the top of the page. Here, you'll see a breakdown of the costs for the procedure from this provider – what your plan would pay, plus what you would pay as a copay, deductible and coinsurance.<sup>2</sup>

<sup>2</sup> Please note that this estimated cost depends on your plan and what you may have already paid toward care during the plan year.



## SmartShopper

## SmartShopper®

It pays to shop around for care. Use SmartShopper to compare the cost of medical procedures at different hospitals and clinics so you can save more of your healthcare dollars. You may be eligible for a cash reward if you choose an affordable, effective location for a procedure.

### How SmartShopper works

When your doctor asks you to get a procedure, SmartShopper lets you shop around for care by helping you compare the cost of procedures at different locations.

When you use the **Find a Provider** tool to search for medical procedures, like MRIs, mammograms and colonoscopies, your search results will show you an estimated cost of care for procedures. This cost is based on your plan benefits.

If the procedure at a location is eligible for a cash reward, you'll also see the SmartShopper cash reward amount. (Keep in mind that not all procedures are eligible for a SmartShopper cash reward.)

### How to use SmartShopper

**Option 1:** Call the SmartShopper Personal Assistant Team at 866-507-3528

**Option 2:** Log in to your member account at [members.bcidaho.com](https://members.bcidaho.com), select **Search Tools**, then **Find a Provider** to search for SmartShopper-eligible care.





# MDLIVE

With MDLIVE, you can visit with a doctor or counselor 24/7 from your home, office or on-the-go. MDLIVE is a healthcare alternative that saves you time and money. You can talk to a board-certified doctor by mobile app, video or phone anytime, day or night. You pay your in-network copay, coinsurance or deductible. Your doctor will send prescriptions to your preferred in-network pharmacy when necessary so they're ready when you are.

So when you're sick, but it's not an emergency, try MDLIVE first.

Set up your account by visiting **[MDLIVE.com/bcidaho](https://MDLIVE.com/bcidaho)**, calling 888-920-2975 or downloading the MDLIVE mobile app for Apple or Android.

Non-emergency conditions treated by MDLIVE doctors:

- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- And more



## ChoiceDocs

When you need care, you'll save when you see a PCP or specialist who's part of our ChoiceDocs program. These PCPs and specialists have shown that they offer effective, affordable healthcare. Depending on your plan, you'll pay a lower or even no copayment for office visits when you see these ChoiceDocs. This benefit is available to PPO plan members.

Log in to your member account at [members.bcidaho.com](https://members.bcidaho.com), select **Search Tools**, then **Find a Provider** to search for ChoiceDocs.

## Diabetes Prevention Program

The Diabetes Prevention Program (DPP) can help those with prediabetes take steps to prevent them from developing Type 2 diabetes, at no out-of-pocket cost. The free 16-week program can help you lose weight, choose healthy habits and greatly reduce your risk of developing diabetes. You can choose between an online or in-person program.

The DPP includes:

- Access to a personal health coach to help set goals and stay on track
- Weekly lessons
- Small groups for support and encouragement
- Helpful tools like wireless scales or activity trackers

To find out if you qualify, log in to your member account at [members.bcidaho.com](https://members.bcidaho.com) to take the online quiz.

The logo for ChoiceDocs, featuring the word "Choice" in blue, a stylized yellow and orange icon of two people, and the word "Docs" in blue.



# Prior Authorization

## What Is Prior Authorization (PA) and Why Does Blue Cross of Idaho Do It?

PA is the process we use to make sure a non-emergency service or procedure is medically necessary. PA helps us manage medical costs for you by making sure services are appropriate and necessary.

### What Services Need PA?

Not all procedures or services need PA. You can find a list of services that require PA by:

- Calling customer service at the number on the back of your member ID card.
- Viewing the PA list for your plan online. Visit ***members.bcidaho.com***, log in to your member account, select ***Resources & Forms***, then ***Medical Prior Authorization List***.
- Reading your member contract. Find a copy by visiting ***members.bcidaho.com***, logging in to your account, selecting ***My Account***, then ***My Contract***.

### How Does It Work?

When your provider wants to perform a procedure or service, either you or your provider will need to contact us for PA. After getting the PA request, we will contact your provider. In some cases, we may ask for more information.

### What Happens if I Don't Get PA?

It's best to check before you have a service done. If we review the claim and the service was medically necessary, it may be processed normally.

But if we require PA and your provider doesn't get it before treating you, there could be more out-of-pocket costs for you. If a service is denied and you didn't have PA, you can still appeal our decision using the Blue Cross of Idaho appeal process.

### Medical Technology and Benefits

Our Healthcare Operations Department reviews new and existing medical technology, procedures, medications and treatments to make sure they are necessary and effective ways to treat health issues. This department makes sure that:

- The technology received final approval from government agencies such as the FDA
- There's solid scientific evidence that the technology is a good health therapy
- The benefits outweigh any harmful effects or risks
- The technology improves health outcomes as much as, or more than current treatments

Once a treatment is approved as a covered benefit under your Blue Cross of Idaho health plan, your provider may still need PA before giving you that treatment.

If you receive services from one of Blue Cross of Idaho's contracting providers without getting PA, and we deny payment for the services, you are not financially responsible. However, if you receive services that are not medically necessary from a provider who does not have a Blue Cross of Idaho contract, you may be responsible for the entire cost of the services.

# Getting Care for Chronic Conditions

## Care Management

If you are dealing with multiple or complex health conditions, Care Management (CM) can help you better understand your conditions, teach you how to take an active role in your health and help with navigating any obstacles you run into.

Through this program, you'll work directly with a care manager who will create a personalized care plan. You also get educational materials and resource support. CM can help you understand your health and make changes that can help you reach your best health.

The program offers extra help to members dealing with multiple or complex health conditions like serious trauma, transplants, spinal injuries, cancer, behavioral health, AIDS or multiple chronic illnesses.

The program includes healthcare planning, care coordination among your providers, advocacy and more. CM is a voluntary program included with your Blue Cross of Idaho health insurance plan at no added cost to you.

To learn more about CM:

- Please call 208-387-6924 or 800-627-6655 (TTY: 800-377-1363)
- You can also email **[caremanagement@bcidaho.com](mailto:caremanagement@bcidaho.com)**





# Condition Support

If you have a chronic health condition, Blue Cross of Idaho's Condition Support program can help you manage it at all points along your healthcare journey.

Members who are eligible for Condition Support can work directly with a care manager for health coaching if they have been diagnosed with:

- Asthma
- Diabetes
- Chronic obstructive pulmonary disease (COPD)
- Coronary artery disease
- Congestive heart failure

Eligible members can work with a care manager who will coach them and create a personalized care plan. Care managers make sure members get the education, resources, coaching and coordination of care they need to better manage their condition(s).

Whether it's through healthy diet and exercise, following medication instructions, regular monitoring or lifestyle choices, Condition Support can help members reach their best health.

Health depends on many factors: financial and job security, support systems, family and friends, plus emotional and physical health. We take all of this into account when we partner with members.

## CONDITION SUPPORT SERVICES:

- Regular health and lifestyle newsletters to keep you up-to-date on the latest information about your condition(s) and ways to manage your health
- Online coaching tools, like videos and educational materials
- Help finding local support groups and community resources
- Care management from a licensed healthcare professionals who will work with you one-on-one over the phone to help you set and achieve individual health goals
- Help collaborating and coordinating care with your physician(s)

To learn more about this program:

Please call 208-387-6924 or toll free at 800-627-6655 (TTY 800-377-1363).



# Get the Most Out of Your Pharmacy Benefits

Your Blue Cross of Idaho Rx prescription drug benefits give you access to a wide range of drugs through our large network of local and national pharmacies.

We maintain a list of covered drugs through our Pharmacy and Therapeutics Committee. This group includes primary care and specialty providers, pharmacists and other Idaho healthcare professionals. They review each drug based on safety, effectiveness and cost so that we can provide you with the best drug options.

## Multi-Tier Benefits

We offer a multi-tier benefit to give you the best value for the drugs you need.

Maintenance and preventive drugs are often found in a tier with low out-of-pocket costs. Drugs not in this tier are placed according to how safe and effective they are and their overall cost. Drugs that have limited uses and require special handling and storage are usually found in higher-cost tiers. We regularly review drugs on our lists to make sure you have the best selection for your health.

## Ways We Manage Benefits to Save Members Money

- **Prior authorization (PA)** – Blue Cross of Idaho requires PA for some medications, meaning that some drugs need to be approved before we cover them. All requests for PA are reviewed by licensed medical professionals on a case-by-case basis.
- **Step therapy** – We require certain drugs to be tried first before we will cover the cost of a higher-tier drug.
- **Quantity limits** – We may limit coverage on some drugs to a preset period of time based on FDA-approved dosages, safe use of medications or recommendations of specialists.

## Brand Name vs. Generic Medicine

A generic drug has the same active ingredient in the same dosage and form as a brand-name drug but costs a lot less on average than the brand name. That can save you money in the form of lower copayments at the pharmacy. It pays to ask your doctor if a generic medicine is right for you.

## Find a Pharmacy

### Online

- Log in to your member account at ***members.bcidaho.com***
- Select ***Pharmacy***
- Select ***Find a Pharmacy***

**By phone:** Call the Blue Cross of Idaho Rx phone number.



# Healthcare Fraud

## How to avoid paying more than you should

### Protect Yourself

- Be wary of “free” medical services or exams, copayment waivers or services advertised as “covered by insurance.”
- If you have questions about a bill you got from a provider, contact their office. Watch out for emails that sent from unknown senders about health information. Do not click on links in emails – they may contain malware.
- Do not answer telemarketing or robo calls and if you do answer, be suspicious of any claims made.
- What services you received
- The names of the providers
- What tests or services were ordered or recommended
- When you get a bill from your provider, double check to make sure the services and charges match your records.
- When you get a prescription, check the dosage, quantity and frequency of medication.  
If you have questions about a prescription, ask the pharmacist, check with your provider or call customer service to review your plan coverage.

### You Can Help

- Keep track of the medical services you get by writing down:
  - The date you received medical care
  - Where the service took place

If you suspect fraud, call Blue Cross of Idaho’s fraud hotline at 800-682-9095 or email **[fraudreporting@bcidaho.com](mailto:fraudreporting@bcidaho.com)**.





## Coordination of Benefits

Before we can process claims, we must know if you, your spouse or your dependents have other health insurance coverage. We use this information to process insurance claims more quickly and accurately. We also do this to prevent delay of payment, over-payment or underpayment to you or your healthcare provider.

Let us know if you have recently changed or added health insurance coverage or carriers:



**Online:** Log in to your account at [members.bcidaho.com](https://members.bcidaho.com). Select **Benefits & Coverage**, then **Coordination of Benefits** and fill out an online form.



**By mail:** Visit [members.bcidaho.com](https://members.bcidaho.com), select **Tools & Resources**, then **Applications & Forms**. Download the Coordination of Benefits form, complete it and mail it to the address on the form.



**By phone:** Call the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card.



# Qualifying Life Events

In most cases you can only make changes to your health insurance coverage during the annual open enrollment period. But there are a few life events that may let you add dependents outside of that window, called qualifying life events.

In order to add or remove dependents after these events, you must fill out an application for coverage within a certain time period.

Event	Time to submit an application
Birth of a child or adoption	60 days from the birth
Marriage	60 days from the marriage
Involuntary loss of previous group coverage (loss of a job)	30 days from loss of coverage
Death of a spouse or dependent child	60 days from death
Divorce, annulment or legal separation	60 days from finalization





# Claims

## An Example of How We Process Claims

1. A member visits an in-network provider or an appointment
2. Provider's billing office creates a claim
3. The claim has information about the member and provider
4. The provider's office submits the claim to Blue Cross of Idaho
5. We review the claim to make sure it meets these rules:
6. The provider is on file in our network and approved to provide services
7. The patient is a valid member
8. The claim doesn't duplicate one that's already been paid
9. The claim uses valid codes that list the services and medical diagnosis
10. The service is covered by the member's contract
11. The provider received PA before performing the service if necessary
12. A claims examiner reviews the claim if:
13. There is incomplete information
14. There is a discrepancy

**Another example:** A claim includes an MRI, but the member's coverage requires PA for an MRI except in emergencies. There's no record of a PA request or an emergency. We review to confirm the MRI was medically necessary. If yes, the claim is approved. If no, the claim is denied. However, the member can appeal the decision.

- If the claim is approved:
  - We prepare an EOB for the member
  - We prepare a payment
    - **In-network provider:** we send that provider a payment
    - **Out-of-network/non-contracted provider:** we send a payment to the member with the EOB and the member must pay the provider what's owed



# Submitting a Claim

When you use an in-network provider, you won't have to submit a claim. In-network providers will submit claims for you. Many out-of-network providers will also submit a claim for you.

If you do need to submit a claim, you can print, complete and mail a member claim form to Blue Cross of Idaho.

You can find and download the form at **[members.bcidaho.com](https://members.bcidaho.com)**. Under **Tools & Resources**, select **Applications & Forms**, then **Member Claim Form**. If you need help, please contact customer service.

## Appealing a Denied Claim

Follow the steps outlined on the back of every EOB. The information on the EOB tells you to write a letter stating the reasons you believe our claim decision was incorrect. Include comments, documents, medical records or other relevant information with your letter.

You can also request copies of any guidelines or documents Blue Cross of Idaho used to make our decision. Send your letter and all documentation to the Appeals and Grievance Coordinator no later than 180 days after you receive notification of denied payment of services.

Send your letter to:

Appeals and Grievance Coordinator  
Blue Cross of Idaho  
P.O. Box 7408  
Boise, ID 83707

We will generally mail you a decision within 15 days from the day we receive your appeal. You or your authorized representative may request copies of all documents related to this appeal at no charge.

In Idaho, you may contact the Idaho Department of Insurance and request an external review of health claims denied for "medical necessity" or as an "investigational" service or supply.

# How to Voice a Complaint

Blue Cross of Idaho is committed to ensuring you have the best customer experience possible.

If you are ever unsatisfied, you can voice a complaint by calling the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card, sending us an email or writing us a letter. We research and address all complaints and will make every effort to resolve your issue in a timely manner.



**Email:** [customerservice@bcidaho.com](mailto:customerservice@bcidaho.com)



**Mailing address:**

Blue Cross of Idaho  
P.O. Box 7408  
Boise, Idaho 83707

# Member Rights and Responsibilities

Blue Cross of Idaho recognizes the specific needs of members, and maintains a mutually respectful relationship with members.

Our member rights and responsibilities statement specifies that members have:

1. A right to get information about Blue Cross of Idaho, our services, our healthcare providers and member rights and responsibilities.
2. A right to be treated with respect and understanding of your dignity and your right to privacy.
3. A right to help your healthcare providers make choices about your healthcare.
4. A right to an open discussion of suitable or medically needed treatments for your health conditions, regardless of cost or benefit coverage.
5. A right to voice complaints or appeals about Blue Cross of Idaho or the care you receive from healthcare providers who accept Blue Cross of Idaho health insurance.
6. A right to make suggestions about Blue Cross of Idaho's member rights and responsibilities policy.
7. A responsibility to give information (as you are able to) that Blue Cross of Idaho's healthcare providers need to give you care.
8. A responsibility to follow plans and directions for care that you agreed to with your healthcare providers.
9. A responsibility to understand your health conditions and help develop treatment goals you and your healthcare provider agree on, to the best point possible.



# Privacy Matters

We take your privacy seriously and we work hard to protect all forms of your financial and personal information. We follow strict privacy policies in line with state and federal laws and we never sell your personal information to anyone or disclose it to any company that may want to sell products to you.

## HOW DO WE PROTECT YOUR PERSONAL INFORMATION?

- We view all personal information we collect from you to be confidential.
- Our privacy practices apply equally to current, past and future members.
- We allow access to your information by our employees and business associates only to the level to best serve you.
- We train our employees on our written privacy and security policies and procedures. Our employees are subject to disciplinary actions if they violate them.
- We won't disclose your personal information unless we are allowed or required by law, or if you (or your personal representative) give us permission.
- We take steps to secure our buildings and electronic systems from unauthorized access.

For detailed information about our privacy practices and your rights with respect to the handling of personal information, see our Notice of Privacy Practices on our website at [corporate.bcidaho.com/company-information/privacy-policy.page](https://corporate.bcidaho.com/company-information/privacy-policy.page). You can also contact our information privacy officer at 877-488-7788 for more information.





## DISCRIMINATION IS AGAINST THE LAW

Blue Cross of Idaho and Blue Cross of Idaho Care Plus, Inc., (collectively referred to as Blue Cross of Idaho) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Cross of Idaho does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross of Idaho:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  - o Qualified sign language interpreters
  - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
  - o Qualified interpreters
  - o Information written in other languages

If you need these services, contact Blue Cross of Idaho Customer Service Department. Call 1-800-627-1188 (TTY: 1-800-377-1363), or call the customer service phone number on the back of your card. If you believe that Blue Cross of Idaho has failed to provide these

**ATTENTION:** If you speak Arabic, Bantu, Chinese, Farsi, French, German, Japanese, Korean, Nepali, Romanian, Russian, Serbo-Croatian, Spanish, Tagalog, or Vietnamese, language assistance services, free of charge, are available to you. Call 1-800-627-1188 (TTY: 1-800-377-1363).

**Arabic:** ركذا تيبرعل شحتت تنك اذا: تظو لهم  
ناجمل اب لكل رفاوتت تي وغلل ادعاس مل تامدخ ناف، غللا  
مصل الفته مقرر 1-800-627-1188 مقرب لصتا  
مكبل 1-800-377-1363).

**Bantu:** ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-627-1188 (TTY: 1-800-377-1363).

**Chinese:** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-627-1188 (TTY: 1-800-377-1363)。

**Farsi:** دینک یم وگتفگ یسراف نابز هب رگا: هجوت،  
یم مهارف امش یارب ناگیار تروصب ینابز تالی هست  
سامت 1-800-627-1188 (TTY: 1-800-377-1363) اب. دشاب  
دیری گب.

**French:** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-627-1188 (ATS: 1-800-377-1363).

**German:** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-627-1188 (TTY: 1-800-377-1363).

**Japanese:** 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-627-1188 (TTY: 1-800-377-1363) まで、お電話にてご連絡ください。

**Korean:** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-627-1188 (TTY: 1-800-377-1363) 번으로 전화해 주십시오.

services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with Blue Cross of Idaho's Grievances and Appeals Department at:

Manager, Grievances and Appeals  
3000 E. Pine Ave., Meridian, ID 83642  
Telephone: 1-800-274-4018  
Fax: 208-331-7493  
Email: [grievances&appeals@bcidaho.com](mailto:grievances&appeals@bcidaho.com)  
TTY: 1-800-377-1363

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Grievances and Appeals team is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TTY). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

**Nepali:** ध्यान दनिहोस: तपारइले नेपाली बोलनुहुन्छ भने तपारइको नमिति भाषा सहायता सेवाहरू निःशुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-627-1188 (टिडिवाइ: 1-800-377-1363) ।

**Romanian:** ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-627-1188 (TTY: 1-800-377-1363).

**Russian:** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-627-1188 (телетайп: 1-800-377-1363).

**Serbo-Croatian:** OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-627-1188 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-377-1363).

**Spanish:** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-1188 (TTY: 1-800-377-1363).

**Tagalog:** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-627-1188 (TTY: 1-800-377-1363).

**Vietnamese:** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-627-1188 (TTY: 1-800-377-1363).

There when you need us,  
never when you don't.



3000 East Pine Avenue | Meridian, Idaho | 83642-5995  
PO Box 7408 | Boise, Idaho | 83707-1408  
1-800-365-2345 | TTY 1-800-377-1363  
***bcidaho.com***