

Healthcare Debit Cards

Introduction	<p>Beginning January 1, 2005, some Blue members have a new BlueCross and/or BlueShield healthcare debit card—a new card that’s easy to recognize and simple to use. The healthcare debit card has value-added features to help providers collect the amount members owe.</p> <p>Using the new cards can help you:</p> <ul style="list-style-type: none">• Reduce bad debt• Reduce paperwork for billing statements• Minimize bookkeeping and patient-account functions for handling cash and checks• Avoid unnecessary claim payment delays <p>The card allows members to pay for out-of-pocket costs using funds from their Health Reimbursement Arrangement (HRA), Health Savings Account (HSA) or Flexible Spending Account (FSA). Some cards are “stand alone” debit cards to cover out-of-pocket costs, while others also serve as a member ID card and includes the member ID number.</p>
Easy to Recognize	<p>The card will have the nationally recognized BlueCross and/or BlueShield logos; along with the logo from a major debit card company such as MasterCard or Visa.</p>
Easy to Use	<p>The cards include a magnetic strip so providers can swipe the card at the point of service to collect the member copay. The health debit cards can be used at any debit card swipe terminal. The funds will be deducted automatically from the member’s appropriate HRA, HSA, or FSA account.</p>
Easy to Recognize	<p>Combining a health insurance ID card with a source of payment is an added convenience to members and providers. Members can use their cards to pay outstanding balances on billing statements. They can also use their cards via phone in order to process payments. In addition, members are more likely to carry their current ID card because of the payment capabilities. If you office currently accepts credit card payments, there is no additional cost or equipment necessary. The cost to you is the same as the current cost you pay to swipe any other signature debit card.</p>

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Helpful Tips	<ul style="list-style-type: none">• Ask members for their current member ID card and regularly make new photocopies of it front and back. By keeping a copy of the current card, you can submit claims with the appropriate member information (including alpha prefix) and avoid unnecessary claims payment delays.• Check eligibility and benefits by calling 1-800-676-BLUE (2583) and provide the alpha prefix, or use the provider web self-service site at www.providerhub.com• If the member presents a debit card (stand-alone or combined), be sure to verify the copayment amounts before processing payment.• Please do not use the card to process full payment up front or any amounts you are restricted from collecting until after the claim has finalized. If you have any questions about the member's benefits, please contact 1-800-676-BLUE (2583). For questions about the debit card processing instructions or payment issues, please contact the toll-free debit card administrator's number on the back of the card.
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Sample Stand-alone Debit Card

