

## Glossary of BlueCard® Program Terms

**BlueCard Program-** A national program that enables members obtaining healthcare services while traveling or living in another Blue Cross Blue Shield (BCBS) plan's area to receive all the same benefits of their contracting BCBS plan and access to BlueCard providers and savings. The program links participating healthcare providers and the independent Blue Cross Blue Shield plans across the country through a single electronic network for claims processing and reimbursement. The BlueCard Program allows you to submit claims for members from other Blue Cross Blue Shield plans, including international Blue Cross Blue Shield plans, directly to Blue Cross and Blue Shield of Minnesota.

Term	Definition
Alpha Prefix	Three alpha characters preceding the member identification number on Blue Cross Blue Shield ID cards required for routing claims.
BlueCard Access	A toll-free 800 number, 1-800-810-BLUE, you and members can use to locate providers in another Blue Cross or Blue Shield plan's area. This number is useful when you need to refer the patient to a physician or healthcare facility in another location.
BlueCard Eligibility	A toll-free 800 number, 1-800-676-BLUE, for providers to verify membership and coverage information on patients from other Blue Cross Blue Shield plans.
BlueCard Managed Care/ POS	A health benefit program that covers employees of national companies who are living in MN. The highest level of benefits is received when members obtain services from their primary care provider/group and/ or comply with referral and/or authorization requirements for care. Substantial benefits are still provided when members obtain care from any eligible provider without referral or authorization, according to the contract terms.
BlueCard PPO	A national program that offers members traveling or living outside of their Blue Cross Blue Shield Plan's area the PPO level of benefits when they obtain services from a physician or hospital designated as a PPO provider.
BlueCard PPO Member	Carries an ID card with the PPO in a suitcase logo on it. Only members with this identifier can access the benefits of BlueCard PPO.

BlueCard PPO Network	The network comprising those physicians, hospitals and other healthcare providers that PPO members may elect to use to obtain the highest level of PPO benefits.
BlueCard PPO Provider	A doctor, hospital or other healthcare entity enrolled in a network designated as PPO.
BlueCard Provider Finder Web Site	( <a href="http://www.bcbs.com">www.bcbs.com</a> ) a Web site you and members can use to locate providers in another Blue Cross Blue Shield plan's area. This is useful when you need to refer the patient to a physician or healthcare facility in another location.
BlueCard Worldwide <sup>®</sup>	A program that allows Blue Cross Blue Shield members traveling or living abroad to receive inpatient and outpatient institutional and professional services from participating health care providers worldwide.
<a href="http://www.bcbs.com">www.bcbs.com</a>	Blue Cross and Blue Shield Association's Web site, which contains useful information for providers.
Coinsurance	A provision in a member's coverage that limits the amount of coverage by the plan to a certain percentage, commonly 80 or 90 percent. The remaining percentage is paid by the member out-of-pocket.
Coordination of Benefits (COB)	Ensures that members receive full benefits and prevents double payment for services when a member has coverage from two or more sources. The language gives the order for what insurance organization has primary responsibility for the payment and what insurance organization has secondary responsibility for payment and how the two coordinate.
Copayment	A specified charge that a member must pay out-of-pocket for a specified service at the time the service is rendered.
Deductible	A flat amount the member must pay before the insurer will make any benefit payments.

Direct Care Provider	An individual or organization that offers care directly to the member. The direct care provider is in the same physical location as the member and offers care to patients from within the Blue Cross and Blue Shield of Minnesota Plan's service area. Some examples are: (1) a provider who physically examines the patient, (2) a lab that performs the blood draw from a patient, or (3) a technician who fits a prosthetic limb to the patient. The direct care provider should file claims to Blue Cross and Blue Shield of Minnesota. BlueCard applies if the provider of service is outside the member's plan's service area and does not contract with the member's Blue plan.
Electronic Claims Routing Process	A method Blue Cross and Blue Shield of Minnesota uses to electronically forward your claims data to the member's Blue plan for those alpha prefixes or accounts that are exempt from the BlueCard Program. This process will expedite claims resolution.
Hold Harmless	An agreement with a provider not to bill the member for any difference between billed charges for covered services (excluding coinsurance) and the amount the provider has contractually agreed with Blue Cross and Blue Shield of Minnesota to accept as full payment for those services.
Indirect Care, Support and Remote Provider (National Provider)	An individual or organization that offers care to patients from outside the local plan's service area. Services may be provided from a single site or from multiple locations. The provider of service is the one who files a claim for a service supplied to the member. BlueCard applies if the provider of service is outside the member's Blue plan's service area and does not contract with the member's plan. The member's location at the time of the service is irrelevant. Often the patient and indirect care provider are in different physical locations.
National Account	Employer group that has offices or branches in more than one location, but offers uniform coverage of benefits to all of its employees.

Other Party Liability (OPL)	A cost containment program that recovers money where primary responsibility does not exist because of another group health plan or contractual exclusions. Includes coordination of benefits, workers' compensation, subrogation and no-fault auto insurance.
Plan	Refers to any Blue Cross Blue Shield Plan