

# COMMERCIAL NETWORK GUIDE

Effective January 2024

This is not an all-inclusive listing of networks.



Blue Cross Plan Name	BlueAccess or Aware	High Value or Blue Plus Minnesota Value	The Alternative Health Plan designed by Coupe Health	High Performance	AdvanceHealth	Metro MN or Blue Plus Metro MN	Southeast MN or Blue Plus Southeast MN
<b>Network Name</b>	Aware	<b>Group Plans:</b> High Value Network (HVN) <b>Individual Plans:</b> Blue Plus Minnesota Value Network	Aware	Blue High Performance Network (HPN)	AdvanceHealth Network	<b>Group Plans:</b> Metro MN Network <b>Individual Plans:</b> Blue Plus Metro MN Network	<b>Group Plans:</b> Southeast MN Network <b>Individual Plans:</b> Blue Plus Southeast MN Network
<b>Description</b>	Aware encompasses all 87 counties in Minnesota and is offered statewide. This is our broadest network and allows members access to all contracted providers in the state.	This is a narrow, price-sensitive statewide network. Some regions within the state may have access to fewer providers than other regions of the state. <b>Group Plans:</b> Employees must live within the state of Minnesota to enroll. <b>Individual Plans:</b> Members must live in one of the following MN counties to enroll: Aitkin, Anoka, Becker, Beltrami, Benton, Big Stone, Brown, Carlton, Carver, Cass, Chippewa, Chisago, Clay, Clearwater, Cook, Cottonwood, Crow Wing, Dakota, Douglas, Grant, Hennepin, Hubbard, Isanti, Itasca, Jackson, Kanabec, Kandiyohi, Kittson, Koochiching, Lac qui Parle, Lake, Lake of the Woods, Lincoln, Lyon, Mahnomen, Marshall, McLeod, Meeker, Mille Lacs, Morrison, Murray, Nobles, Norman, Otter Tail, Pennington, Pine, Pipestone, Polk, Pope, Ramsey, Red Lake, Redwood, Renville, Rock, Roseau, Scott, Sherburne, Sibley, St. Louis, Stearns, Stevens, Swift, Todd, Traverse, Wadena, Washington, Wilkin, Wright, Yellow Medicine.	Aware encompasses all 87 counties in Minnesota and is offered statewide. This is our broadest network and allows members access to all contracted providers in the state.	The Blue HPN product will be sold as an Exclusive Provider Organization (EPO); meaning that members only have benefits when they access care from Blue HPN contracted providers within Blue HPN product areas (except in emergency situations) and that member benefits are limited to urgent/emergent care outside of Blue HPN product areas.  Blue HPN is a nationwide wide narrow network with cost and quality criteria. In MN, the HPN network and the HVN network are the same subset of providers.	AdvanceHealth gives statewide access to quality care and extra savings with enhanced benefits at North Memorial Health clinics.	This is a narrow network featuring Allina Health. <b>Group Plans:</b> This network is available to companies headquartered within the counties listed in Individual Plans and may only be offered to employees that live within these counties. <b>Individual Plans:</b> Members must live in one of the following MN counties to enroll: Anoka, Brown, Carver, Chisago, Dakota, Hennepin, Isanti, Kanabec, McLeod, Nicollet, Ramsey, Scott, Sherburne, Sibley, Washington, Wright.	This is a narrow network featuring Mayo Health System. <b>Group Plans:</b> This network is available to companies headquartered within the counties listed in Individual Plans and may only be offered to employees that live within these counties. <b>Individual Plans:</b> Members must live in one of the following MN counties to enroll: Blue Earth, Dodge, Faribault, Fillmore, Freeborn, Goodhue, Houston, Le Sueur, Martin, Mower, Nicollet, Olmsted, Rice, Steele, Wabasha, Waseca, Watonwan, Winona.
<b>Segment Availability</b>	Not available for Individual plans.	All	Self-insured group plans only	Self-insured group plans only, excluding Small group.	<b>This plan is retiring on 12/31/2024.</b> Not available for Individual plans.	Not available for Small group plans.	Not available for Small group plans.
<b>Plan Access</b>	Open access	This is a narrow network. Services provided by out of network providers will be processed at the member's out of network benefit. If the provider is participating in the Aware network, claims will process using the provider's contracted allowed amount and apply the member's out of network benefit.	Open Access	This is a narrow network. Services provided by out of network providers will not be covered under the EPO plan design, except for urgent and emergent scenarios.	Open access	This is a narrow network. Services provided by out of network providers will be processed at the member's out of network benefit. If the provider is participating in the Aware network, claims will process using the provider's contracted allowed amount and apply the member's out of network benefit.	

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<b>Eligibility Verification &amp; Claims Status</b>	Availity: <a href="http://www.availity.com">www.availity.com</a> Providers must select the "Additional Benefit Notes" link to verify if any specialty or narrow network is required. This will only appear if a specialty, Blue Distinction, or narrow network is required.						
<b>Can I apply to be in this network?</b>	All contract requests are reviewed to determine network adequacy for access to in-network care.					Contract requests are subject to the approval of Allina Health	Closed network
<b>Service Area within Minnesota (Provider Location) *</b>	Statewide					Primarily in the Metro MN region	Primarily in the Southeast MN region
<b>National Network: BlueCard</b>	BlueCard is a national program offered through the Blue Cross and Blue Shield Association, an association of independent Blue Cross® and Blue Shield® plans, that enables members of one Blue Plan to obtain health care service benefits while traveling or living in another Blue Plan's service area. The BlueCard program links participating health care providers with the various Blue Cross and Blue Shield plans across the U.S. and in approximately 170 countries and territories worldwide through a single electronic network for claims processing and reimbursement. <b>Group plans:</b> BlueCard PPO <b>Individual plans:</b> BlueCard Traditional; most services accesses are covered at the out-of-network level.						
<b>What network name will show on the ID card?</b>	The network section of the ID card will be blank for members in the Aware Network.	<b>Group Plans:</b> High Value <b>Individual Plans:</b> Blue Plus Minnesota Value	The network section of the ID card will be blank for members in the Aware Network.	Blue High Performance	AdvanceHealth	<b>Group Plans:</b> Metro MN <b>Individual Plans:</b> Blue Plus Metro MN	<b>Group Plans:</b> Southeast MN <b>Individual Plans:</b> Blue Plus Southeast MN
<b>What alpha prefix (first 3 characters of ID #) will show on the ID Card?</b>	<b>Group Plans:</b> JZH, or unique for the group	<b>Group Plans:</b> XZQ, XZU, or unique for the group <b>Individual Off Exchange Plans:</b> JZY <b>Individual On Exchange Plans:</b> JZW	<b>Varies by Group Size:</b> Z4C, or M9X, M9Y, M9Z	Varies by group	<b>Group Plans:</b> XZA, or unique for the group	<b>Group Plans:</b> Varies by group <b>Individual Off Exchange Plans:</b> JZY <b>Individual On Exchange Plans:</b> JZW	<b>Group Plans:</b> Varies by group <b>Individual Off Exchange Plans:</b> JZY <b>Individual On Exchange Plans:</b> JZW

\*Providers in contiguous border counties in Wisconsin, Iowa, North Dakota, and South Dakota may be included in a network's Service Area