

Independent licensees of the Blue Cross and Blue Shield Association

# 2022 Member Identification Card Guide

Published by Provider Relations and Education Your Partners in Outstanding Quality, Satisfaction and Service

Revised: April 2022

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This guide will give you an overview of the various BlueCross BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina member identification (ID) cards, the symbols on these cards and how to use the information on the cards.

When members arrive at your office or facility, ask to see their current member ID cards at each visit. This will help you identify the product the member has and get health plan contact information. It will also help you with claims processing.

Remember, ID cards are for identification purposes only. They do not guarantee eligibility or payment of your claim. You should always verify patient eligibility by using My Insurance Manager<sup>SM</sup> on our websites, www.SouthCarolinaBlues.com or www.BlueChoiceSC.com.

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# **Blue Cross and Blue Shield Association: Prefix Changes**

The three-character prefix is a foundational component of the BlueCard® Program. The information the prefix contains defines the service relationships and arrangements between the Blue Plan—and its subscribers.

Due to the growth of BlueCross and its affiliates, the number of available alpha prefix combinations is now exhausted. To accommodate this growth, we have increased the prefix pool by incorporating numbers into the prefix for new groups. All Blue Plans and providers must now be able to accept a prefix that includes a combination of alpha and numeric characters.

When BlueCross members arrive at your office or facility, continue to ask to see their current member identification card (ID card) at each visit. Doing so will help you:

- Identify the member's product.
- Obtain health plan contact information.
- Speed clams processing.

Remember: ID cards are for identification purposes only; they do not guarantee eligibility or payment of the claim. Verify eligibility for BlueCross BlueShield of South Carolina and BlueChoice HealthPlan of South Carolina members by using My Insurance Manager, our secure online tool. Verify eligibility for out-of-state members by calling 800-676-BLUE (2583).

# **Digital ID Cards**

BlueCross and BlueChoice® launched a feature in My Health Toolkit® for members to access digital copies of their ID card. Members can access their digital ID cards anytime, anywhere from their computers or mobile devices. They will also be able to order cards online, print copies, download images of the cards and email the images securely from My Health Toolkit.

#### How members can access their digital ID card

If members are at your office and don't have their plastic ID card, advise them to:

- Go to <u>www.SouthCarolinaBlues.com</u> or <u>www.BlueChoiceSC.com</u> on their mobile devices and log in to My Health Toolkit.
- Select Insurance Card from the main menu.

#### **Advantages for providers**

The digital ID card:

- Provides real-time information. The digital ID card is always current.
- Is readily accessible.
- Provides a new way to capture insurance information. If your office accepts patient emails, you can encourage members to email their cards. It can also expedite check-ins and annual updates.

Digital ID card emails will come from either <a href="mailto:noreply@southcarolinablues.com">noreply@bluechoicesc.com</a> with the subject "Insurance Card."

Continue your practice of verifying eligibility and benefits when a member presents you with a copy of the ID card.

# **Consolidated Appropriations Act (CAA)**

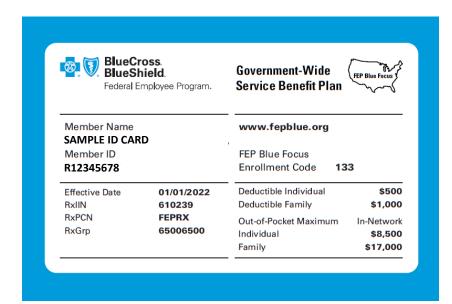
As part of the Consolidated Appropriations Act (CAA), effective Jan. 1, 2022, applicable ID cards have been updated to include the member's in-network and out-of-network deductibles and out-of-pocket maximums.

# BlueCross BlueShield of South Carolina

# **Federal Employee Program (FEP)**

# **Preferred Blue® Network**

- Group products access the broad Preferred Blue Network.
- Cards reflect the FEP product name.
- ID numbers begin with the letter R.
- Basic plan members do not have out-of-network benefits, except in the event of an emergency.
- The Standard plan operates as a traditional Preferred Provider Organization (PPO).
- Members do not have out-of-network benefits, except in the event of an emergency.

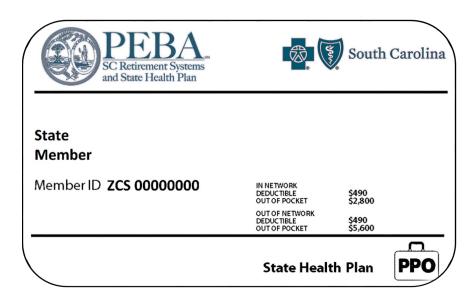


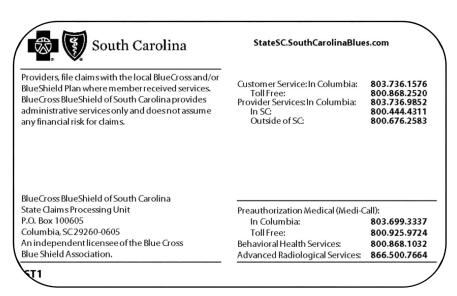


#### State Health Plan

#### **State Health Plan Network**

- Group products access the broad State Health Plan Network.
- The SHP and State Savings Plan prefix is ZCS.
- The MUSC Health Plan prefix is ZCK.
- Newer cards reflect the Public Employee Benefit Authority (PEBA) logo.
- The suitcase on the lower right front of the card indicates the network members access when out of state.

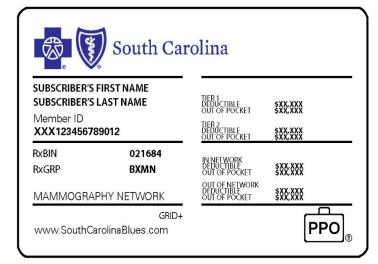


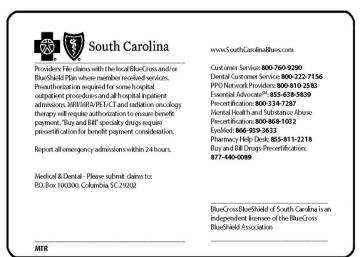


# **Large Group PPO**

#### **Preferred Blue Network**

- Group products access the broad Preferred Blue Network.
- Prefixes and plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out of state.

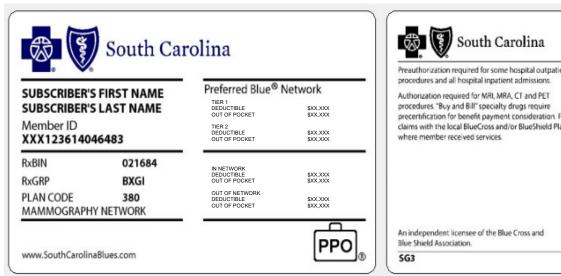




# **Small Group PPO**

#### **Preferred Blue Network**

- Group products access the broad Preferred Blue Network.
- The prefix is **ZCY** (this prefix may also represent an individual PPO policy).
- Plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out of state.



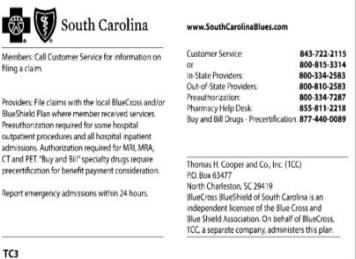


# **Small Group PPO**

#### **Preferred Blue Network**

- Group products access the broad Preferred Blue Network.
- The prefixes are **ZCV** and **ZCR**.
- Plan benefits vary.
- The suitcase on the lower right front of the card indicates the network members access when out of state.



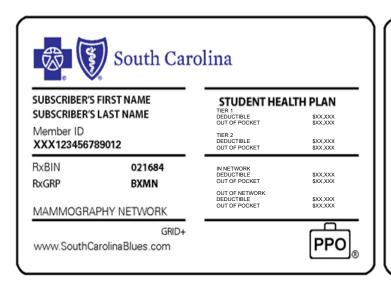


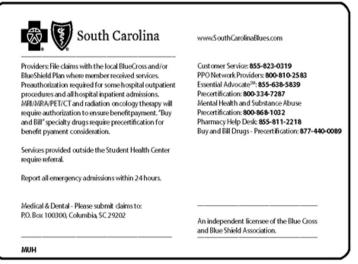
#### South Carolina Student Health Insurance

#### **Preferred Blue Network**

- Group products access the broad Preferred Blue Network.
- The prefix is ZCW (this prefix may also represent a group product other than Student Health Insurance).
- Cards reflect the Student Health Plan name.
- Coverage is offered to students and dependents of these universities:
  - University of South Carolina (USC)
  - MUSC
  - Clemson University
  - o Coastal Carolina
  - Winthrop University
  - o The Citadel

NOTE: Cards for these members include the language, "Services provided outside the Student Health Center require referral." However, at the start of the 2019-2020 academic shool year, referrals were no longer required for services outside the Student Health Center. You are able to service members with this health plan without a referral.





#### Michelin

#### Southeastern Health Partners (SEHP) Novel Network

- Group products access the broad Southeastern Health Partners Network.
- The prefix is **MNV**.
- Cards reflect the name, Novel.
- Network consists of the following large hospital groups and their affiliated practices:
  - Bon Secours St. Francis
  - AnMed Health/AnMed Cannon
  - Spartanburg Regional
  - Self Regional
  - Lexington Medical Center
- Out of network benefits are not available, unless for urgent or emergent services.





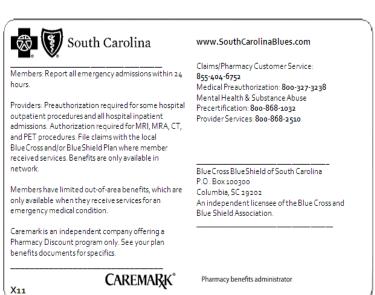
Note: This group has other prefixes associated with it, which are part of different networks. Please be sure to verify eligibility and benefits at each visit to obtain accurate information.

#### **Short-Term Health Plan**

#### **Preferred Blue Network**

- Individual products access the broad Preferred Blue Network.
- The prefix is **ZCX**.
- Pre-existing conditions are not covered.
- Policy offers medical benefits.
- Pharmacy benefit is discount only.
- Members do not have out-of-state benefits, except in the event of an emergency.
- Effective dates vary frequently. Always verify eligibility and benefits at each visit to ensure coverage.

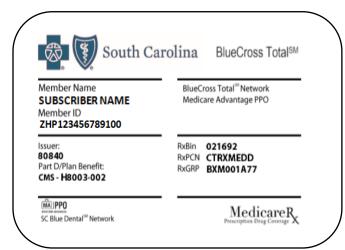




# **Medicare Advantage**

#### BlueCross Total<sup>SM</sup> PPO Network

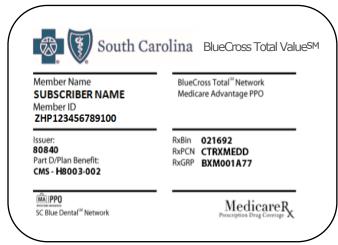
- Individual products access the broad BlueCross Total PPO Network.
- The prefix for this plan is **ZHP**.
- Cards reflect the plan name and network.
- Out-of-network services received at a Medicare participating provider are reimbursable. A higher out-of-network cost sharing will apply.





### **BlueCross Total Value<sup>SM</sup> PPO Network**

- Individual products access the broad BlueCross Total PPO Network.
- The prefix for this plan is ZHP.
- Cards reflect the plan name and network.
- Out-of-network services received at a Medicare participating provider are reimbursable. A higher out-of-network cost sharing will apply.

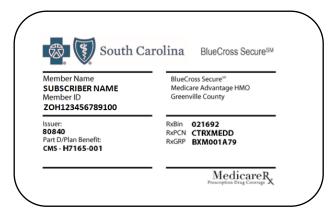




# **Medicare Advantage**

# **BlueCross Secure<sup>SM</sup> HMO Greenville County Network**

- Individual products access the narrow Medicare Advantage HMO Greenville County Network.
- The prefix for this plan is **ZOH**.
- Cards reflect the plan name and network.
- Members may use the Greenville network or Richland network for benefits except in cases of emergency.
- There will be no reimbursement for services from providers who are out of the network or ineligible to receive Medicare payments.





# **Medicare Advantage**

# **BlueCross Secure<sup>SM</sup> HMO Richland County Network**

- Individual products access the narrow Medicare Advantage HMO Richland County Network.
- The prefix for this plan is ZOM.
- Cards reflect the plan name and network.
- Members may use the Richland network or Greenville network for benefits except in cases of emergency.
- There will be no reimbursement for services from providers who are out of the network or ineligible to receive Medicare payments.

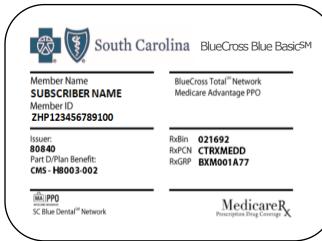




# **Medicare Advantage**

#### BlueCross Blue Basic<sup>SM</sup>

- Individual products access the broad BlueCross Total PPO Network.
- The prefix for this plan is **ZHP**.
- Cards reflect the plan name and network.
- Out-of-network services received at a Medicare participating provider are reimbursable. A higher out-of-network cost sharing will apply.



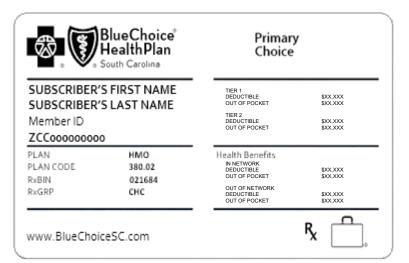


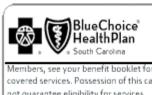
# BlueChoice HealthPlan of South Carolina

# **Primary Choice Large Group**

#### **BlueChoice HMO Network**

- **Group** products access the **BlueChoice HMO Network**.
- Members must select a primary care physician.
- Members need referrals to see specialists within the network.
- The prefix is **ZCC**.
- Cards reflect the plan name.
- Members do not have out-of-network benefits except in cases of an emergency.





covered services. Possession of this card does not guarantee eligibility for services.

Providers, file all claims with the local BlueCross and/or BlueShield Plan where member received services.

BlueChoice HealthPlan provides administrative services and does not assume any financial risk for claims.

BlueChoice HealthPlan P.O. Box 6170 Columbia, SC 29260-6170

www.BlueChoiceSC.com

#### MEMBERS

Member Services: 800-868-2528 Out of Area: 800-810-2583

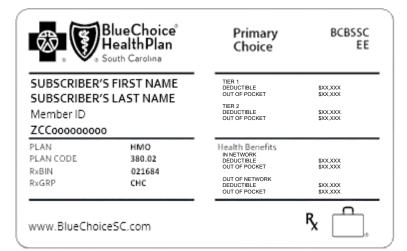
PROVIDERS

Mental Health: 800-868-1032 800-950-5387 Authorization: Pharmacy: 855-811-2218

Use HCA affiliates to receive the maximum benefit.

BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association

Rx Powered by BlueChoice HealthPlan





Members, see your benefit booklet for covered services. Possession of this card. does not guarantee eligibility for services. Providers, file claims with the local BlueCross and/or BlueShield Plan where member received services.

BlueChoice HealthPlan provides administrative services only, and does not assume any financial risk for claims.

BlueChoice HealthPlan P.O. Box 6170 Columbia, SC 29260-6170

www.BlueChoiceSC.com

#### MEMBERS

Member Services: 800-868-2528 Out of Area: 800-810-2583

#### PROVIDERS

800-868-1032 Mental Health: Authorization: 800-950-5387 Pharmacy: 855-811-2218

BlueChoice HealthPlan and BlueCross BlueShield of South Carolina are independent licensees of the Blue Cross and Blue Shield Association.

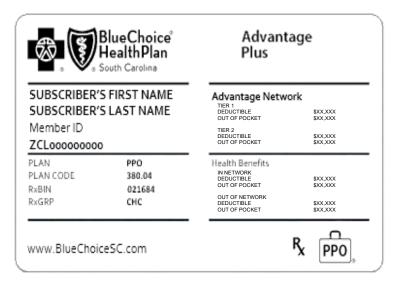
Benefits available in network only.

Rx Powered by BlueChoice HealthPlan

# **Advantage Plus Large Group**

#### **Advantage Network**

- Group products access the broad Advantage Network.
- The alpha prefix is **ZCL**.
- Cards reflect the plan name and network.
- The suitcase on the lower right front of the card indicates the network members access when out of state.

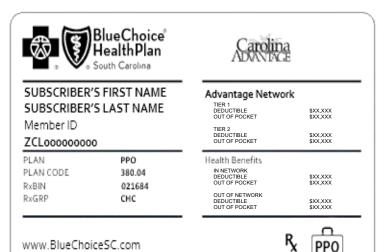




# CarolinaADVANTAGE™ and CarolinaADVANTAGE™ with Dental Small Group

#### **Advantage Network**

- Group products access the broad Advantage Network.
- The alpha prefix is **ZCL**.
- Cards reflect the plan name and network.
- The suitcase on the lower right front of the card indicates the network members access when out of state.





Members, see your benefit booklet for covered services. Possession of this card does not guarantee eligibility for services.

Providers, file claims with the local BlueCross and/or BlueShield Plan where member received services.

BlueChoice HealthPlan P.O. Box 6170 Columbia, SC 29260-6170

B45

#### www.BlueChoiceSC.com

#### MEMBERS

Member Services: 800-868-2528 Out of Area: 800-810-2583

#### PROVIDERS

Mental Health: 800-868-1032 Authorization: 800-950-5387 Pharmacy: 855-811-2218

BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

Rx Powered by BlueChoice HealthPlan



#### SUBSCRIBER'S FIRST NAME SUBSCRIBER'S LAST NAME

Member ID

#### ZCLoooooooo

PLAN PPO
PLAN CODE 380.04
RxBIN 021684
RxGRP CHC

www.BlueChoiceSC.com



#### Advantage Network

TIER 1
DEDUCTIBLE
OUT OF POCKET

\$XX,XXX

TIER 2
DEDUCTIBLE
OUT OF POCKET

\$XX,XXX

XXXXX

Health/Dental Benefits

IN NETWORK DEDUCTIBLE OUT OF POCKET OUT OF NETWORK DEDUCTIBLE OUT OF POCKET

\$XX,XXX \$XX,XXX \$XX,XXX \$XX,XXX

R PPO



Members, see your benefit booklet for covered services. Possession of this card does not guarantee eligibility for services.

Providers, file all claims with the local BlueCross and/or BlueShield Plan where member received services.

File medical claims to: BlueChoice HealthPlan

P.O. Box 6170 Columbia, SC 29260-6170

File SC dental claims to: Columbia Service Center

P.O. Box 100300 Columbia SC 29202.3300

B46

www.BlueChoiceSC.com

#### MEMBERS

Member Services: 800-868-2528 Out of Area: 800-810-2583

#### PROVIDERS

 Mental Health:
 800-868-1032

 Pharmacy:
 855-811-2218

 Authorization:
 800-950-5387

 Dental Inquiries:
 800-222-7156

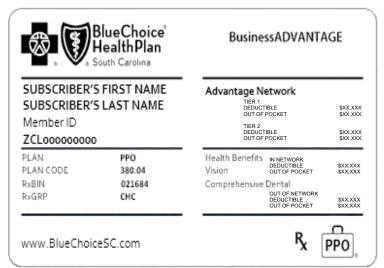
BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association.

Rx Powered by BlueChoice HealthPlan

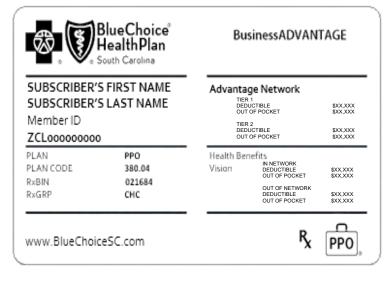
# BusinessADVANTAGE<sup>™</sup> Small Group

# **Advantage Network**

- Group products access the broad Advantage Network.
- The alpha prefix is **ZCL**.
- Cards reflect the plan name and network.
- The suitcase on the lower right front of the card indicates the network members access when out of state.





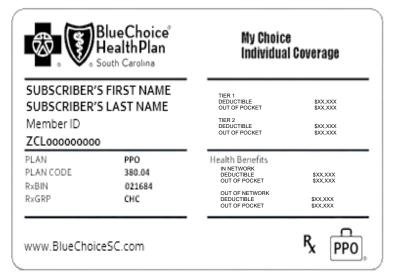




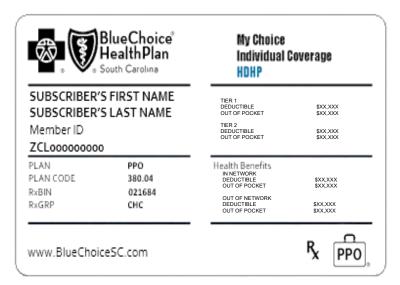
# My Choice Individual and My Choice Individual HDHP

#### **BlueChoice Network**

- Individual products access the broad BlueChoice Network.
- The prefix is **ZCL**.
- Cards reflect the plan name.
- The suitcase on the lower right front of the card indicates the network members access when out of state.









Possession of this card does not guarantee

Inpatient precertification required.

Providers, file all claims with the local BlueCross and/or BlueShield Plan where member received services.

File medical/pediatric dental claims to:

BlueChoice HealthPlan P.O. Box 6170 Columbia, SC 29260-6170

B32

www.BlueChoiceSC.com

MEMBERS

Member Services: 800-868-2528 Out of Area: 800-810-2583 PROVIDERS

Mental Health:

800-868-1032 Authorization: 800-950-5387 855-811-2218 Pharmacy: 800-997-2736

BlueChoice HealthPlan is an independent licensee of the Blue Cross and Blue Shield Association

Benefits available in network only.

Rx Powered by BlueChoice HealthPlan

# Healthy Blue™: BlueChoice HealthPlan of SC

#### BlueChoice HealthPlan Medicaid Network

- Individual products access the broad BlueChoice HealthPlan Medicaid Network.
- Members are required to also carry their state-issued Healthy Connections ID cards (also pictured here).
- The prefix is **ZCD**.
- These ID cards also feature the Healthy Connections logo.

PROVIDER NAME

XXX-XXX-XXXX



MEMBER SUBSCRIBER NAME MEMBER ID 123456789

Group No.

RxGROUP

RxBIN RxPCN Group ID 020107 FM WFSA

Benefit Plan Plan Code

Effective Date MEM\_CURR\_BEG\_DT\_FORMATTED

Member: Show this card and your Healthy Connections card when you get covered services. See Your Evidence of Coverage to learn more about covered benefits.

In an emergency, call 911. Or go to the nearest emergency room. You don't need an OK ahead of time. We will pay for these services. Ask the hospital to call your PCP right away

**Providers:** This card is for ID purposes and does not constitute proof of eligibility.

In-state claims: File using payer code 00403.

Out-of-state claims: Providers, file claims with the local BlueCross and/or BlueShield Plan where member received services

BC1965 0707 SC0014749 0508

www.HealthyBlueSC.com

Healthy Blue P.O. Box 100124 Columbia, SC 29202-3124 BlueChoice HealthPlan is an indepdent licensee of the Blue Cross and Blue Shield Association.



SUBSCRIBER NAME DOB 12/12/2012

Medicaid Member Number:

1234567890

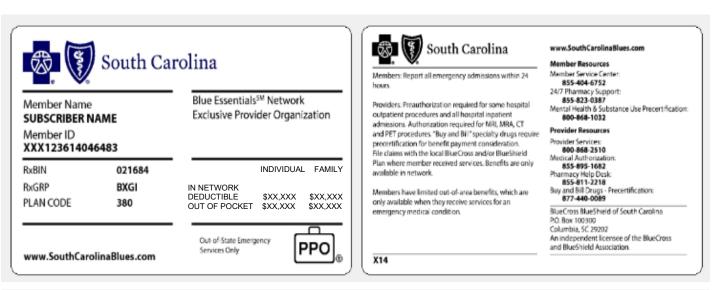
South Carolina Healthy Connections
THIS CARD DOES NOT GUARANTEE ELIGIBILITY
Attention Providers
Call 1-888-289-0709 for coverage questions or visit provider scokins gov
Attention Member
Carry this card with you at all smess and present it each time you receive a medical service from your doctor, charmacy, dentall, it is a paperal the airs to a tomerone else use your card. Violators will be prosecuted.
Call 1-888-389-0320 if you have questions allow; Member Services
Call 1-800-834-3860 with durit dirs regarding Pharmacy Services.
To report pressible froud or obuse call 1-888-364-3324

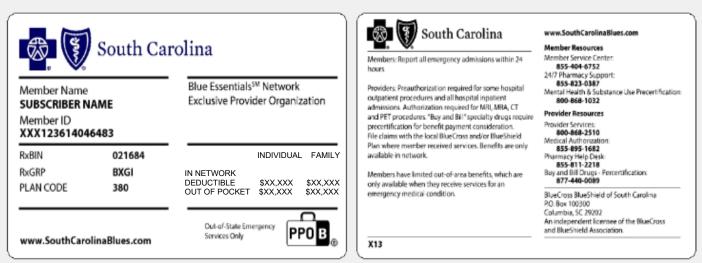
# **Affordable Care Act (ACA) Individual Plans**

#### BlueCross: Blue Essentials<sup>™</sup>

#### **BlueEssentials Network**

- Only individual products access the BlueEssentials Network.
- The prefixes are **ZCF** and **ZCU**.
- Cards reflect the network: BlueEssentials Network Exclusive Provider Organization (EPO).
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.
   However, services from providers in contiguous counties (bordering counties outside of South Carolina) that are contracted and participate in the BlueEssentials Network are considered in network.



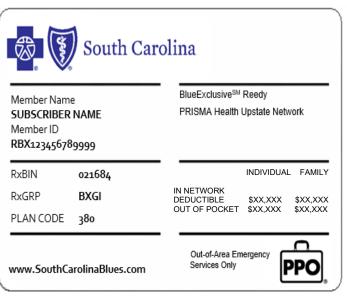


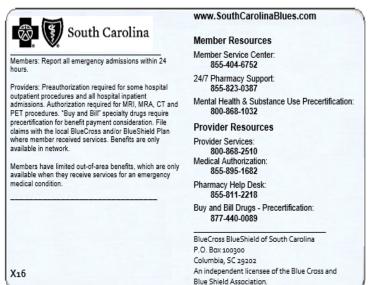
Note: If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed; only the amounts. Also, if the deductible or out-of-pocket is \$0, you will see "N/A".

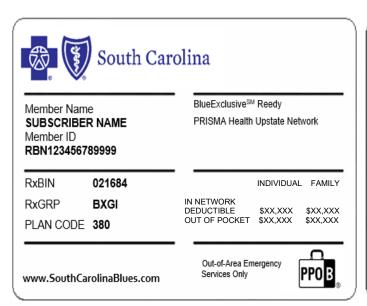
#### **Reedy Network**

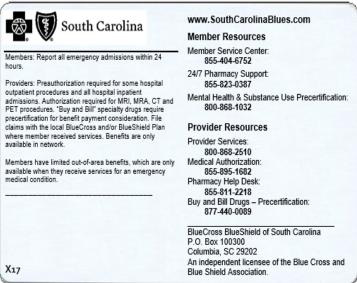
- The prefixes are RBX and RBN.
- Can only use the Prisma Health Upstate Network
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

IMPORTANT: A BlueCross BlueShield of South Carolina Upstate Blue Network Provider Agreement is required to service these members. These members are not part of the historical and broader BlueCross Individual Health Insurance Exchange Preferred Provider Network. This product is separate from the other Affordable Care Act network products.







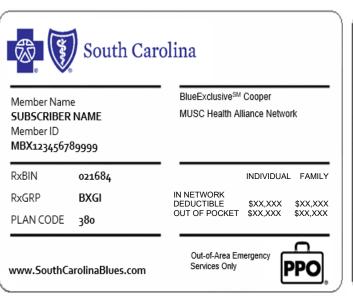


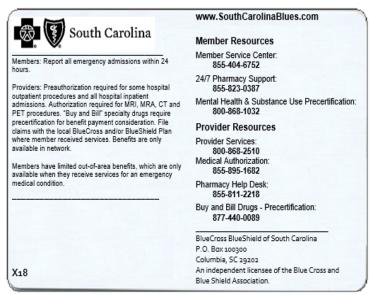
Note: If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed; only the amounts.

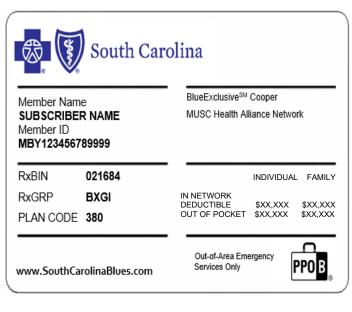
#### **Cooper Network**

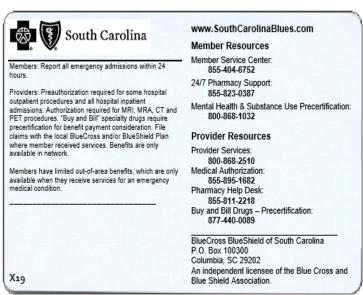
- The prefixes are MBX and MBY.
- Can only use the MUSC Health Alliance Network
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.

IMPORTANT: A BlueCross BlueShield of South Carolina Lowcountry Blue Network Provider Agreement is required to service these members. These members are not part of the historical and broader BlueCross Individual Health Insurance Exchange Preferred Provider Network. This product is separate from the other Affordable Care Act network products.







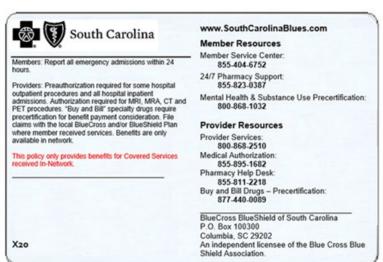


Note: If there is only one individual on the policy, the "Individual" and "Family" headings will not be listed; only the amounts.

#### BlueExtend<sup>sM</sup> Network

- The prefix is **BXZ**.
- Cards reflect the network: BlueExtend Network Exclusive Provider Organization (EPO).
- Members must use providers participating in the BlueEssentials network when receiving services in South Carolina.
- Members will have access to the BlueCard Program when traveling outside of South Carolina, but must use a network participating provider (PPO).
- Members do not have out-of-network benefits except in the event of an emergency.





# BlueChoice HealthPlan: Blue Option<sup>sм</sup>

#### **Blue Option Network**

- Only individual products access the Blue Option Network.
- The prefix is **ZCJ**.
- Cards reflect the plan name and network.
- Members do not have out-of-network or out-of-state benefits, except in the event of an emergency.
   However, services from providers in contiguous counties (bordering counties outside of South Carolina) that are contracted and participate in the Blue Option network are considered in network.

