



Standard Insurance Card Elements Reference Guide

Developed by the Provider Affairs Operations/Education/Communications Department

Standard Insurance Card Elements

Blue Cross and Blue Shield of Illinois (BCBSIL) offers a wide variety of health care products. Each member's identification card shows important information required for billing and benefit information. When filing a BCBSIL claim, two of the most important elements are the member's group and identification numbers.

There are two types of alpha prefixes at the beginning of the identification number:

- Plan-specific
- Account-specific

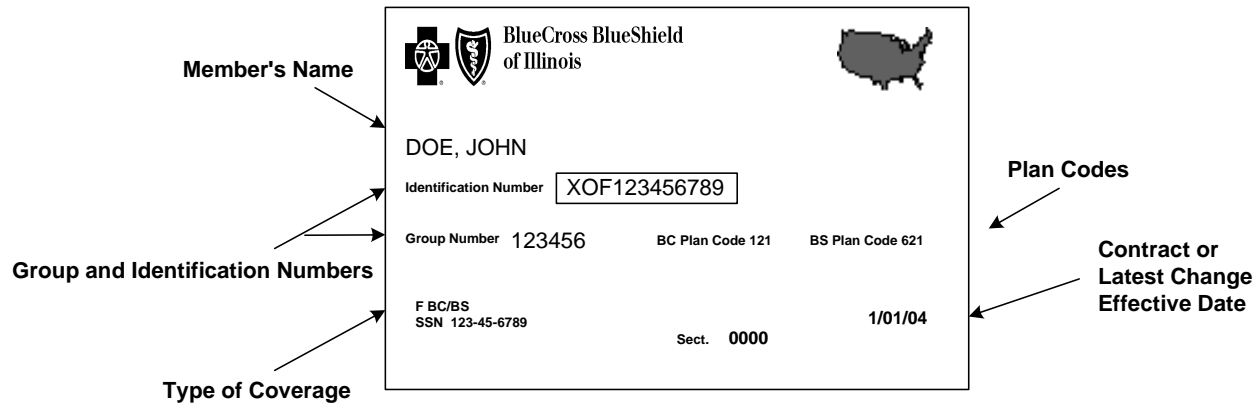
Plan-specific alpha prefixes are assigned to every Plan and start with X, Y, Z or Q. The first two positions indicate the Plan to which the member belongs while the third position identifies the product in which the member is enrolled.

- First character X, Y, Z or Q
- Second character A-Z
- Third character A-Z

XO = Identifies the Illinois Plan

Account-specific prefixes are assigned to centrally processed national accounts. National accounts are employer groups that have offices or branches in more than one area, but offer uniform coverage benefits to all of their employees. Account-specific alpha prefixes start with letters other than X, Y, Z or Q. Typically, a national account alpha prefix will relate to the name of the group. All three positions are used to identify the national account. For example, UAL identifies United Airlines.

Log on to the BCBSIL Provider Web site at www.bcbsil.com for more information.



Third Letter of Alpha Prefix

The third letter identifies the product in which the member is enrolled. Each BCBS Plan has their identifying letters. The following identifies the Illinois products:

- XOP = PPO Hospital Network (Hospital Network Only)
- XOC = PPO (Hospital and Physician Network)
- XOM = POS (BlueChoice)
- XOU = BlueChoice Select
- XOF = PPO (Portable)
- XOH = HMOI
- XOT = Traditional (Comprehensive Major Medical)
- XOD = Dental
- XOS = Medicare Supplemental – Individual
- XON = Medicare Supplemental – Group

Type of Coverage Codes

- S Single Coverage
- F Family Coverage
- BC/BS Blue Cross and Blue Shield
- C/S/M Blue Cross, Blue Shield and Supplemental Major Medical
- BC Blue Cross Only
- BS Blue Shield Only
- MM Supplemental Major Medical Only
- BC/MM Blue Cross and Supplemental Major Medical
- BS/MM Blue Shield and Supplemental Major Medical
- CMM Comprehensive Major Medical
- DENTS Dental Coverage - Single Only
- DENTF Dental Coverage – Family

Back of Identification Card

The back of the identification card also lists important information:

- MSA Precertification Telephone Number
- Mental Health/Chemical Dependency Telephone Number
- Provider Locator Telephone Number
- Claim Filing Instructions