

An Eligibility and Benefits Inquiry should be completed for each Blue Cross and Blue Shield of Illinois (BCBSIL) patient prior to every scheduled appointment. The Availability® Essentials Eligibility and Benefits Inquiry includes important information regarding the patient's benefits, such as membership verification, coverage status, applicable co-payment, co-insurance, deductible amounts, etc. Additionally, the benefit quote may include information on applicable benefit prior authorization requirements.

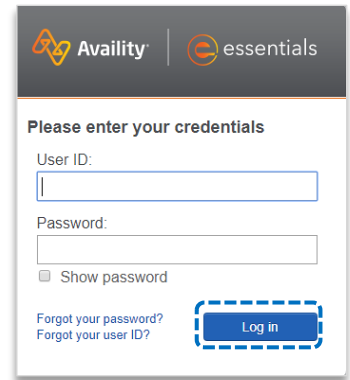
Not yet registered with Availability Essentials? Visit [Availability](#) and complete the online registration today, at no cost.

Checking eligibility and/or benefit information is not a guarantee of payment. Benefits will be determined once a claim is received and will be based upon, among other things, the member's eligibility, any claims received during the interim period and the terms of the member's certificate of coverage applicable on the date services were rendered.

1) Getting Started

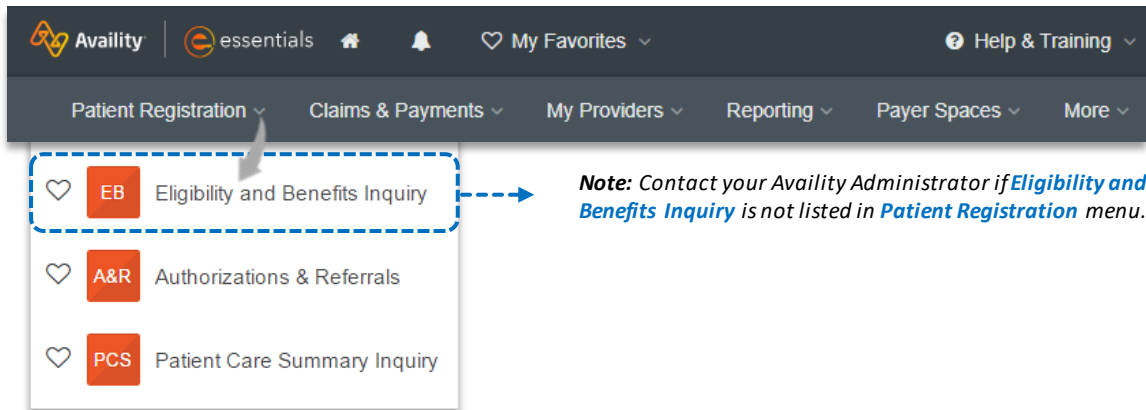
- ▶ Go to [Availability](#)
- ▶ Select [Availability Essentials Login](#)
- ▶ Enter [User ID](#) and [Password](#)
- ▶ Select [Log in](#)

Note: Only registered Availability users can access [Eligibility and Benefits Inquiry](#).



2) Eligibility and Benefits Inquiry

- ▶ Select [Patient Registration](#) from the navigation menu
- ▶ Select [Eligibility and Benefits Inquiry](#)



Note: Contact your Availability Administrator if [Eligibility and Benefits Inquiry](#) is not listed in [Patient Registration](#) menu.

Important Note: To ensure your provider information is available in the [Select a Provider](#) drop-down list, add your Billing and/or Rendering NPIs and Tax ID numbers to [Manage My Organization](#) under [My Account Dashboard](#) on the Availability Essentials homepage. For detailed instructions, refer to the [Manage My Organization User Guide](#).

3) Organization & Payer Selection

- ▶ Select your **Organization** and choose **BCBSIL** as the Payer from the drop-down list for local policies
- ▶ Other Payer Selections:
 - ▶ **Blue Cross Community Health Plans** (*Illinois Medicaid*)
 - ▶ **Blue Cross Medicare Advantage**
 - ▶ **Other Blue Plans** (*out-of-state policies*)

Quick Tip:
 → Contact the patient's home plan via 800-676-2583 for additional information pertaining to eligibility and benefits verification for out-of-state members.

Fields marked with an asterisk * are required.

* Organization * Payer ?

ABC ORGANIZATION | v BCBSIL | v

4) Provider Information

- ▶ Select the applicable **Provider** name from **Select a Provider** drop-down list to auto populate the remaining field
- Note:** If the provider's name does not appear in the **Select a Provider** drop-down, enter the NPI and Tax ID numbers. Also, enter the street Address and Suite **ONLY** if multiple service locations are associated with the NPI number.

Quick Tips:

- Professional providers should utilize the treating physician's Rendering NPI (Type 1).
- Institutional providers should use the Billing NPI (Type 2).

- ▶ Select a **Provider Type** from the drop-down:
 - **Professional**
 - **Institutional**

Provider Information Clear Section

Select a provider or enter one of the following: Provider NPI or Provider Tax ID

Provider ?

John Doe | v

Search for a provider by name, NPI, tax ID, taxonomy code, or address

Provider NPI ? 1234567890	Provider Tax ID ? 999999999
* Provider Type Professional v	
Organization or Provider Last Name ? DOE	Provider First Name JOHN
Provider City 123 Anywhere St.	Provider State Illinois v
Provider ZIP Code 12345	

5) Single or Multiple Patient Inquiry

▶ Select the **Single Patient** tab and enter the following information:

- **Patient ID** (including three-character prefix)
- **Date of Birth**

A Select the **Patient Search Option** drop-down to incorporate additional search criteria (i.e., patient name, group number, etc.).

▶ Select the **Multiple Patients** tab and enter the following information for **2 to 50** patients in the same request:

- **Patient ID** (including three-character prefix)
- **Date of Birth**

B Enter each patient's information on a separate line. Press enter to start a new line. Separate each piece of information with a comma.

6) Service Information

▶ **As of Date** defaults to current date:

- *The **As of Date** can be changed to submit inquiries for a **past** or **future** date of service.*
- ***Past** date inquiries can be received up to 12 months prior to the current date.*
- ***Future** date inquiries can be requested within the current month.*

▶ Select **Place of Service** from the drop-down list

▶ Choose the applicable **Benefit/Service Type**

C A list of your most frequently used **Benefit/Service Types** will appear at the top of the drop down.

Enter up to **eight Procedure Codes** to confirm **prior authorization requirements ONLY**, as this is **NOT** a **code-specific quote of benefits** and select **Submit**

Important Notes:

- ▶ *If a benefit/service Type is not selected, the place of service and at least one procedure must be submitted.*
- ▶ *If a procedure code is not entered, the place of service and benefit/service type are required.*

▶ *Procedure Code inquiry for prior authorization is **NOT yet supported** for BCBSIL Federal Employee Program® (FEP®), Medicare Advantage, or Illinois Medicaid members.*

7) Patient History List

▶ Once an eligibility and benefits request is completed, a new **Patient Card** will appear in the **Patient History List**, including all members entered in the request:

- Transaction Error
- Inactive Membership
- Active Membership

Notes: To see all patients within your organization, uncheck "My Patients Only". Users can **Edit** or **Delete** the patient's eligibility and benefits search from the Patient History List. The Patient History List holds up to 200 patients for 24 hours.

D Locate the **Patient Card** by searching for Name, Date or Payer.

8) Eligibility Summary Results

▶ Real-time eligibility for the requested patient displays at the top portion of the page, including the following results:

- ▶ Patient Information
- ▶ Current Plan Effective Date
- ▶ Subscriber Address
- ▶ Group Number & Name (employer)
- ▶ Premium Paid to End Date (applies to Individual & Family Market plans only)
- ▶ Other or Additional Payer Information (if applicable)
- ▶ Requesting Provider Information
- ▶ Primary Care Provider (if applicable)

Quick Tips:

- Select **Member ID Card** if available to view and/or print the current patient's card. Refer to the next [page](#) for more information.
- If applicable, access the **Patient Care Summary** to view the patient's health care history, based on claims data.
- If applicable, use the **Patient Cost Estimator** to obtain real-time estimation of the requested services.

Note: Expand **Provider Information** to view the **Requesting Provider** and **Primary Care Provider** (if applicable) for the policy.

9) Individual & Family Market Plans – Grace Period

- ▶ Some individuals who purchase Individual & Family Market plans may receive an advance premium tax credit (APTC). These members qualify for a three-month grace period to pay their premium—provided they have already paid at least one month’s premium in full.
- ▶ All allowable services provided during the first month of the grace period will be the responsibility of BCBSIL, subject to member cost sharing. BCBSIL will pend all claims incurred during the second and third months of the grace period. If the member pays all outstanding premium payment(s) in full, the claims will process according to the member’s benefits.
- ▶ The **Plan Maximum and Deductibles** section will provide a grace period indicator for applicable members, including grace period start and end dates, as shown in the below example.

Active Coverage

Period Start Date: Mar 1, 2023

Period End Date: May 31, 2023

- POLICY IS IN FEDERAL REQUIRED THREE MONTH APTC GRACE PERIOD FOR PREMIUM NON PAYMENT. IF THE MEMBER DOES NOT BECOME CURRENT ON ALL OUTSTANDING PREMIUMS DUE, ANY SERVICES INCURRED AFTER THE FIRST DATE OF THE MONTH FOLLOWING THE PERIOD START DATE WILL BE DENIED.

Note: Not all members who purchase Individual & Family Market plans will receive the APTC.

10) Member ID Card

- ▶ Select **Member ID Card** at the top of the Eligibility and Benefit results, if available*
- ▶ View, download and/or print the member’s BCBSIL medical ID card

DOE, JANE A

123 ANYWHERE ST.
CITY, STATE, ZIP

[Edit](#) [Print](#) [Feedback](#)

Member Status	Date of Birth	Gender	Current Plan Effective Date
Active Coverage	Jan 1, 1980	Female	Jul 1, 2019 - Dec 31, 9999

[Member ID Card](#)

***The online ID card is a courtesy feature offered to assist you. There may be instances when the BCBSIL member ID card is not readily available online. The eligibility and benefits response provides sufficient details to determine patient coverage and benefits in absence of an ID card.**

Please note that Federal Employee Program (FEP) member ID cards are not currently available in the Availity eligibility and benefits results.

Member Card

Subscriber Name: JOHN DOE
Identification Number: ABC123456789

Group Number: 123456	Office Visit: \$35
	Emergency Room Specialist: \$99

BCE
Pediatric Dental (under age 19)

RxBIN: 011552	RxPCN: ILDR
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PPO **Rx**

BlueCross BlueShield of Illinois

Prereq: Call before inpatient or skilled nursing facility admission, receiving home health care or private duty nursing; an emergency, maternity or for a mental health/substance abuse admission and specified outpatient services.
File claims to BCBSIL - Non-Illinois Providers file medical claims with the local BCBS Plan.
BlueCare Dental Claims P.O. Box 23059, Belleville, IL 62223-0059. Regulated by IL Dept of Ins.

Customer Service: 1-800-541-2767	DNoA Pref Network: 1-800-972-7665
Preauth Med: 1-800-635-1928	Preauth MH/SA: 1-800-851-7488
Provider Locator: 1-800-810-2953	24/7 Nurseline: 1-800-299-0274
Pharmacy Program: 1-800-423-1973	Dental Services: 1-800-367-6401

www.MDLIVE.com/BCBSIL

This card is provided by BlueCross BlueShield of Illinois, an independent licensee of the BlueCross BlueShield Association.

PRIME
Pharmacy Benefits Manager

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11) Plan Maximums & Deductibles

- ▶ **Plan Maximums and Deductibles** section includes the patient’s policy coverage, as well as the applicable deductible and out of pocket benefit details for the selected Benefit/Service Type and will include the following results:
 - ▶ Policy Type
 - ▶ Coverage Level (*individual and/or family*)
 - ▶ Annual Deductible and/or Out-of-Pocket amounts (*patient responsibility including original and remaining balance*)
 - ▶ Time Period (*visit, calendar year, lifetime, etc.*)

In Network
All Networks

Plan Maximums and Deductibles

▼ Health Benefit Plan Coverage - 30

Active Coverage

Insurance Type: Preferred Provider Organization (PPO)

Plan / Product: PREFERRED PROVIDER OPTION PLUS MEDICAL

Information / Details	Individual	Family
<p>Annual Deductible</p> <p>In Network Auth Required</p> <p>Place of Service: Inpatient Hospital</p> <p>Plan Start Date: Jan 1, 2023</p> <ul style="list-style-type: none"> DAILY ROOM AND BOARD 	—	<div style="display: flex; align-items: center;"> <div style="width: 100px; height: 15px; background: linear-gradient(to right, #0070c0, #ccc);"></div> <div style="margin-left: 10px;"> <p>\$3,000 / Calendar Year(s)</p> <p>\$1,512.61 Remaining</p> </div> </div>
<p>Out Of Pocket</p> <p>In Network Auth Required</p> <p>Place of Service: Inpatient Hospital</p> <ul style="list-style-type: none"> DAILY ROOM AND BOARD 	<div style="display: flex; align-items: center;"> <div style="width: 100px; height: 15px; background: linear-gradient(to right, #0070c0, #ccc);"></div> <div style="margin-left: 10px;"> <p>\$3,000 / Calendar Year(s)</p> <p>\$1,899.41 Remaining</p> </div> </div> <p>-\$1,100.59 Year to Date</p>	<div style="display: flex; align-items: center;"> <div style="width: 100px; height: 15px; background: linear-gradient(to right, #0070c0, #ccc);"></div> <div style="margin-left: 10px;"> <p>\$6,000 / Calendar Year(s)</p> <p>\$4,359.37 Remaining</p> </div> </div> <p>-\$1,640.63 Year to Date</p>

Benefit Descriptions

- FACILITY BENEFIT

12) Procedure Code Information *Prior Authorization Requirement*

- ▶ Expand **Procedure Code Information** to confirm prior authorization requirements for procedure code(s) entered in the request
- ▶ If **Auth Required**, the prior authorization vendor contact information is provided in the response

Procedure Code Information Collapse

▼ 21245 - Reconstruction Of Jaw Auth Info Available

Coverage Basis

In Network Auth Required

Place of Service: Inpatient Hospital

- Procedure codes are supported for preauthorization requirement only and are not used for benefit determination

Name: BCBSIL

Category: Coverage Basis

Type: Utilization Management Organization

Contact Information

P: 555-555-5555

Quick Tip:

→ If no Procedure Code(s) are entered in the request, the **Procedure Code Information** section will not display code-specific prior auth requirements. Refer to the **Benefit Information** section to determine if the service type requires prior authorization.

13) Benefit Information

- ▶ Expand **Benefit Information** to view benefit details for the selected Benefit/Service Type, which includes the following results, if applicable:
 - ▶ Co-insurance
 - ▶ Co-Payment
 - ▶ Benefit Deductible *(select [Health Benefit Plan Coverage](#) to quickly toggle to the deductible and/or out-of-pocket details on the page)*
- ▶ Limitations
- ▶ Authorization requirements
- ▶ Benefit Descriptions and/or other requirements for the selected Benefit/Service type

Quick Tip:

→ Only applicable benefits will be displayed. This example does not show **Co-payment** or **Limitation**; therefore, **NO copay or limitations applies to the service.**

Benefit Information Collapse

▼ Hospital - Room and Board - 49 Auth Info Available

Information / Details	Co-Insurance	Co-Payment	Benefit Deductible	Limitations	Authorization
<p>In Network</p> <p>Place of Service: Inpatient Hospital</p> <p>Coverage Level: Individual</p> <ul style="list-style-type: none"> DAILY ROOM AND BOARD 	20% / Visit(s)	—	<p>Refer to: Health Benefit Plan Coverage</p>	—	Auth Required

Benefit Descriptions

- Blue Cross Blue Shield Participating Providers are required to obtain preauthorization. If preauthorization is not obtained, the Participating Provider will be sanctioned based on the Blue Plan's contractual agreement with the Provider, and the member
- will be held harmless for the Provider sanction.

Cost Containment

In Network Auth Required

Place of Service: Inpatient Hospital

Coverage Level: Individual

- DAILY ROOM AND BOARD \$500 / Admission(s)
- INDIVIDUAL DED IS \$500.00 PER CARE INTERVAL FOR ALL PLACES OF TRTMT. MSA PENALTY DEDUCTIBLE APPLIES TO INPATIENT ADMISSIONS.

14) Additional Information

- ▶ Expand **Additional Information** to obtain any added information regarding the patient's coverage and benefits

Additional Information Collapse

▼ Coverage Basis

Auth Required

Place of Service: Inpatient Hospital

- Procedure codes are supported for preauthorization requirement only and are not used for benefit determination

Name: BCBSIL

Category: Coverage Basis

Type: Utilization Management Organization

Contact Information

P: 555-555-5555

15) Speak to an Agent Feature

- ▶ In some instances, benefit information may not be readily available online. The **Speak to an Agent** feature gives priority access to the next available customer advocate during standard business hours.
 1. Select the **Speak to an Agent** button
 2. Dial the 800 number provided in the pop-up box
 3. Enter the 8-digit reference ID number via your touch tone keypad

Member Status	Date of Birth	Gender	Current Plan Effective Date	Relationship to Subscriber
Active Coverage	Apr 15, 1991	Male	Jan 1, 2020 - Dec 31, 9999	Self
Member ID Card	Patient Care Summary	Patient Cost Estimator	Speak to an Agent	

Note: This feature is only available for medical benefits that are managed by BCBSIL. The **Speak to an Agent** button will not be offered for benefit information managed by other entities (i.e., vendors, government programs and labor fund carve outs).

Have questions or need additional education? Email the BCBSIL [Provider Education Consultants](#).

Be sure to include your name, direct contact information & Tax ID or billing NPI.