



If you have any questions or would like additional information on the **Blue Cross and Blue Shield of Illinois** network and benefit plans available for 2025, visit our member website at [bcbsil.com](http://bcbsil.com) or contact your Provider Network Consultant.

# Networks and Benefit Plans

| HMO Networks                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
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| Network                         | HMO Illinois®                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Blue Advantage HMO <sup>SM</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                       | Blue Precision HMO <sup>SM</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | BlueCare Direct <sup>SM</sup><br>(with Advocate)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Network Code                    | HMO                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | ADV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | BAV                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | BHD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Three-character Prefix          | XOH                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | XOH                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | <b>XOL</b> On Marketplace Public Exchange<br><b>XOO</b> Off Marketplace and available through BCBSIL<br><b>XOH</b> Small Group - Off Marketplace and available through BCBSIL                                                                                                                                                                                                                                                                                                                                               | <b>QMD</b> On Marketplace Public Exchange<br><b>QMC</b> Off Marketplace and available through BCBSIL                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Benefit Plans Utilizing Network | HMO Illinois                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Blue Advantage HMO <sup>SM</sup><br>Blue Advantage HMO Value Choice <sup>SM</sup><br>(may utilize the HMOI or the Blue Advantage HMO networks)                                                                                                                                                                                                                                                                                                                                         | Blue Precision HMO <sup>SM</sup> Metallic Qualified Health Plans: Gold, Silver, Bronze.                                                                                                                                                                                                                                                                                                                                                                                                                                     | BlueCare Direct <sup>SM</sup> Metallic QHP: Gold, Silver and Bronze                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Network Summary                 | <p>This extensive network consists of hospitals, ancillary facilities, Independent Practice Associations, primary care physicians, and specialists. This is a managed care benefit product with a full range of comprehensive benefits and is considered Group Approved when medical care is provided or authorized by the member's PCP.</p> <p>Medical care that is not provided or authorized by the PCP is considered <b>Non-Group approved and is not covered. The only exception is in the case of a medical emergency.</b></p> | <p>This smaller HMO network consists of hospitals, ancillary facilities, IPAs, PCPs, and specialists. This is a managed care benefit product with a full range of comprehensive benefits and is considered Group Approved when medical care is provided or authorized by the member's PCP.</p> <p>Medical care that is not provided or authorized by the PCP is considered <b>Non-Group approved and is not covered. The only exception is in the case of a medical emergency.</b></p> | <p>This network is built off the Blue Advantage HMO networks for the Blue Precision HMO QHPs purchased on the Marketplace Public Exchange. This is a managed care benefit product with a full range of comprehensive benefits and is considered Group Approved when medical care is provided or authorized by the member's PCP.</p> <p>Medical care that is not provided or authorized by the PCP is considered <b>Non-Group approved and is not covered. The only exception is in the case of a medical emergency.</b></p> | <p>The Advocate network consist of approximately 7500 professional providers, 13 Hospitals, including Advocate Children's Hospital with two campus locations and Advocate's Home Health and Hospice agencies for transition from hospital to home.*</p> <p>BlueCare Direct members may self refer within the Advocate network without a PCP referral in some instances (self referral does not include surgical procedures or physical therapy regimens). <b>There are no out-of-network benefits without authorization. The only exception is in the case of a medical emergency.</b></p> |
| Geographic Area                 | Designated areas in the State of Illinois                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Designated areas in the State of Illinois                                                                                                                                                                                                                                                                                                                                                                                                                                              | Designated areas in the State of Illinois                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Gold and Bronze: Cook, DuPage and Kane<br>Silver: Cook, DuPage, Kane, Lake and McHenry                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

\*Advocate Health Care is an independently contracted provider.

The three-character prefixes listed do not represent an exhaustive listing of prefixes. Benefits and eligibility should be verified for all members prior to rendering services.