

Blue Cross Group Medicare Advantage Open Access (PPO)[™] is an open access, non-differential national PPO plan without network restrictions.

This retiree group plan offers members access to care from any providers nationwide who agree to see the member as a patient, accept Medicare assignment and will submit claims to the member's Blue Cross and Blue Shield Plan.

You may treat these members if you are a Medicare provider, regardless of your contract or network status with Blue Cross and Blue Shield of Illinois. That means you don't need to participate in our Medicare Advantage networks or other networks to see these members.

What You Need to Know about Open Access

- Members' coverage levels are the same inside and outside their plan service area nationwide for covered benefits. Plan members may have to pay deductibles, copays and coinsurance, depending on their benefit plan.
- Referrals aren't required for office visits.
- Prior authorization may be required for certain services from Medicare Advantage-contracted providers with BCBSIL.
- **For reimbursement,** follow the instructions on the member's ID card. When you see these members, you'll submit the claims to the member's BCBS Plan and not Medicare.
 - Medicare Advantage-contracted providers with any BCBS Plan receive their contracted rate.
 - Medicare providers who aren't contracted for Medicare Advantage with any BCBS Plan but who accept Medicare assignment receive the Medicare-allowed amount for covered services, less any member cost-share.* You may not balance bill the member for any difference in your charge and the allowed amount.

It's important to verify patient eligibility and benefits before every scheduled appointment. Use Availity®

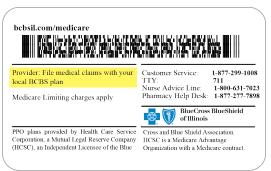
Essentials or your preferred vendor to check eligibility and benefits before rendering services. This step will also help you determine if services require prior authorization. If you have questions, call 1-877-299-1008.

We understand you can decide what patients you want to see, except in an emergency. If you agree to see Blue Cross Group Medicare Advantage Open Access (PPO) members but don't have a contract with any BCBS Plan, you should still send BCBSIL the bill to meet your obligations as a provider under Medicare assignment, per Centers for Medicare & Medicaid Services regulations.

Member ID Card

Look for Blue Cross Group Medicare Advantage Open Access (PPO) on the front.



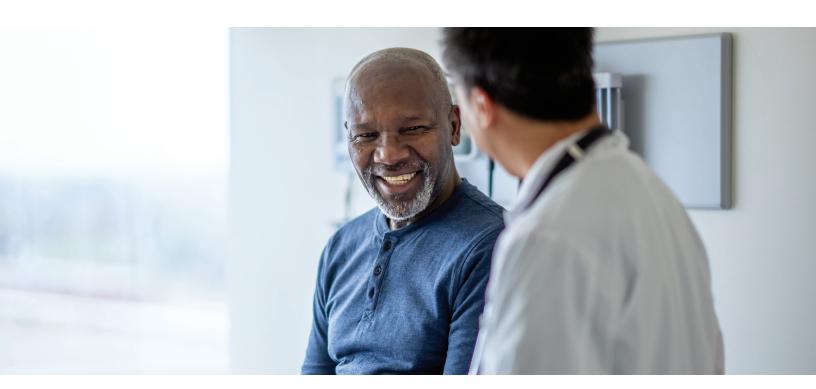




Questions?

Email us at **GovProviders@bcbsil.com**.

Learn more at **bcbsil.com/provider**, including details about joining our network.



^{*} Members may be responsible for cost share for supplemental dental services from non-contracted Medicare providers.

Out-of-network/non-contracted providers are under no obligation to treat Blue Cross Group Medicare Advantage Open Access (PPO) members, except in emergency situations.

Verification of 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.

Availity is a trademark of Availity, LLC, a separate company that operates a health information network to provide electronic information exchange services to medical professionals. Availity provides administrative services to BCBSIL.

 $BCBSIL\ makes\ no\ endorsement, representations\ or\ warranties\ regarding\ third-party\ vendors\ and\ the\ products\ and\ services\ offered\ by\ them.$

PPO plans provided by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCSC), an Independent Licensee of the Blue Cross and Blue Shield Association. HCSC is a Medicare Advantage organization with a Medicare contract. Enrollment in HCSC's plans depends on contract renewal.