



Networks and Benefit Plans

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 2024, visit our member website at bcbsil.com or contact your Provider Network Consultant.

HMO Networks					
Network	HMO Illinois®	Blue Advantage HMO SM	Blue Precision HMO SM	BlueCare Direct SM (with Advocate)	Blue FocusCare SM
Network Code	HMO	ADV	BAV	BHD	BFC
Three-character Prefix	XOH	XOH	XOL On Marketplace Public Exchange XOO Off Marketplace and available through BCBSIL XOH	QMD On Marketplace Public Exchange QMC Off Marketplace and available through BCBSIL	GBF
Benefit Plans Utilizing Network	HMO Illinois	Blue Advantage HMO SM Blue Advantage HMO Value Choice SM (may utilize the HMOI or the Blue Advantage HMO networks)	Blue Precision HMO SM Metallic Qualified Health Plans: Gold, Silver, Bronze.	BlueCare Direct SM Metallic QHP: Gold, Silver and Bronze	Blue FocusCare SM Metallic QHPs: Gold, Silver, Bronze.
Network Summary	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. Medical care that is not provided or authorized by the PCP is considered Non-Group approved and is not covered. The only exception is in the case of a medical emergency.	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. Medical care that is not provided or authorized by the PCP is considered Non-Group approved and is not covered. The only exception is in the case of a medical emergency.	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. Medical care that is not provided or authorized by the PCP is considered Non-Group approved and is not covered. The only exception is in the case of a medical emergency.	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.* 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). There are no out-of-network benefits without authorization. The only exception is in the case of a medical emergency.	BFC Network is a narrow network designed around several physician organizations in Cook County. There are approximately 3,080 professional providers and 13 hospitals utilized by the BFC Network. The BFC network is a smaller subset of Blue Precision HMO network. Metallic Benefit plan levels are Bronze, Silver and Gold. Medical care that is not provided or authorized by the PCP is considered Non-Group approved and is not covered. The only exception is in the case of a medical emergency.
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 Silver: Cook, DuPage, Kane, Lake and McHenry	Cook County

*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.