Blue Cross Community Health Plans℠

Blue Cross Community Health Plans
Frequently Asked Questions

How does the Blue Cross Community Health Plans ("the Plan") work?

With this plan, you choose a primary care provider (PCP) from our statewide provider network. Your PCP will coordinate all your health care. Your PCP will be the doctor who knows your health care needs the best.

The Plan pays providers for Covered Services with no charge to you. You do not have to meet a deductible. You do not have to fill out claim forms when you see a participating provider. See your benefit information for details.

What is a Care Coordinator?

You will have a Care Coordinator. This is a person who works with you and your care providers. They help to make sure you get the care you need.

Your Care Coordinator will:

- make sure you get all the tests, labs and other care that you need
- make sure that your test results are shared with your care team and the right providers
- always get your permission before sharing medical information with other providers

How do I contact my Care Coordinator?

You may call Member Services at **1-877-860-2837** (TTY/TDD **711**). This call is free. We have free translation for people who do not speak English.

What is an Interdisciplinary Care Team?

You will have an interdisciplinary care team that you helped put together. Your care team may include doctors, nurses, counselors, or other health professionals. They are there to help you get the care you need.

What is a provider?

A provider is a licensed doctor, facility, or health care professional. Your PCP is a provider. Providers deliver medical products and services to health plan members.

What is a participating provider?

A health care professional or a facility that is contracted with the Plan to provide services to members. They are also called in-network providers.

What is an in-network provider?

A provider that is contracted with the Plan to provide services to members. They are also called a participating provider.

What is an out-of-network provider?

A provider that is not contracted with the Plan. They are also called a non-participating provider.

What is a Primary Care Provider (PCP)?

Your PCP coordinates all your health care. Please call your PCP whenever you have a health need.

Why is it important to get to know my PCP?

Your PCP knows you best. Your PCP knows your medical history and present state of health. This allows your PCP to make the best decisions when you need medical care. Your PCP can also help arrange visits to specialists.

What if I'm sick and my PCP is not available?

Participating providers have agreed to be accessible 24 hours a day for our members. Call your PCP to learn how to get care. If your PCP is unavailable, they will give you access to another doctor.

How do I change my PCP?

If you would like to change your PCP, please call Member Services. We can be reached at **1-877-860-2837** (TTY/TDD **711**). The call is free.

What happens if my PCP or medical group leaves the network?

If your PCP or medical group leaves the network, you will be notified. To select a new PCP, please call Member Services at **1-877-860-2837** (TTY/TDD **711**). The call is free.

When do I need prior authorization?

Certain services must have approval from the Plan. This approval is called "prior authorization." If approval is not obtained, those services will not be covered. See the *Member Handbook* for a list of services that need approval. To ask for approval, you or your provider must call the Plan.

Plan providers know which services need prior approval. They can handle the details for you. Make sure prior approval is received if:

- you are admitted as an inpatient
- you get any of the services listed as needing approval
- you visit a provider that is not in our provider network

Without approval in these situations, coverage will be denied.

Can I get a second opinion?

Yes. You can get a second opinion for any procedure or treatment. Your doctor can recommend a specialist. You or your doctor can call Member Services for help.

Do I need a referral to see a specialist?

No. However, make sure the specialist is in the Plan's network. Also, see if the services are covered before you make an appointment. If not, you will be responsible for costs of services not covered. Even if you don't need a referral for some services with specialists, you may need prior approval. Ask your PCP. Your PCP knows your medical history. They are best qualified to coordinate your medical care, including visits to specialists.

What is a medical emergency?

An emergency is a sudden medical condition with severe symptoms, including intense pain. Without immediate medical help your health and life could be in danger. Emergency conditions can harm bodily functions. They can cause serious injury to body organs or parts. Emergency conditions can also cause disfigurement. Examples of emergencies are:

- heart attack
- poisoning
- severe allergic reaction
- convulsions
- unconsciousness
- uncontrolled bleeding

Services received in an emergency room (ER) or other trauma center must meet the definition of "emergency" to be covered. Care received in a doctor's office or urgent care facility are not considered emergencies.

See the *Member Handbook* for guidelines on emergency care coverage.

What do I do in an emergency?

The Plan wants to make sure you get proper care in an emergency. Here's what you need to do:

- In an emergency, if you can do so safely, go to the nearest hospital or trauma center.
- You can call "911" or other community emergency resources for assistance in emergency situations.
- You do not need approval for emergency services.
- Please call Member Services within 48 hours of the admission. We can be reached at **1-877-860-2837** (TTY/TDD **711**). The call is free.
- Call your PCP as soon as reasonably possible after getting emergency care or being admitted as an inpatient. They will help arrange for follow-up care.

Note: Emergency services are reviewed. If they are determined to be non-emergency services, coverage may be denied.

How can I get emergency care when traveling?

If you are traveling and need emergency care, call "911". Or, if you can do so safely, go to the nearest ER or trauma center. When you return home, call your PCP or care coordinator. They will help arrange follow-up care.

What is urgent care?

Urgent care is medical treatment for a condition that is not life threatening. The condition needs quick medical attention to prevent serious health problems. Examples include sprains, high fever, and cuts that need stitches. See the *Member Handbook* for guidelines on urgent care coverage.

How do I get urgent care?

If you don't have an emergency condition but feel you need prompt medical attention, go to an urgent care clinic in our network. You can also call the 24/7 Nurseline. ***Note:*** Your wait time at urgent care may be shorter than at an ER. It's important to save the ER for emergencies.

What should I do if I lose my ID card?

Simply call Member Services at **1-877-860-2837** (TTY/TDD **711**). The call is free. It may take up to two weeks to get a new card.

How does the prescription drug plan work?

Please see Drug Coverage for information.

What if I have questions about my benefits?

Call Member Services at **1-877-860-2837** (TTY/TDD **711**). We are available 24 hours a day, seven (7) days a week. The call is free.

Blue Cross Community Health Plans is 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.

Non-Discrimination Notice

Health Care Coverage Is Important For Everyone

We do not discriminate on the basis of race, color, national origin (including limited English knowledge and first language), age, disability, or sex (as understood in the applicable regulation). We provide people with disabilities with reasonable modifications and free communication aids to allow for effective communication with us. We also provide free language assistance services to people whose first language is not English.

To receive reasonable modifications, communication aids or language assistance free of charge, please call us at **1-877-860-2837**.

If you believe we have failed to provide a service, or think we have discriminated in another way, you can file a grievance with:

Office of Civil Rights Coordinator
Attn: Office of Civil Rights Coordinator
300 E. Randolph St., 35th Floor
Chicago, IL 60601

Phone: **1-855-664-7270** (voicemail)
TTY/TDD: **1-855-661-6965**
Fax: **1-855-661-6960**
Email: civilrightscoordinator@bcbsil.com

You can file a grievance by mail, fax or email. If you need help filing a grievance, please call the toll-free phone number listed on the back of your ID card (TTY: 711).

You may file a civil rights complaint with the US Department of Health and Human Services, Office for Civil Rights, at:

US Dept of Health & Human Services
200 Independence Avenue SW
Room 509F, HHH Building
Washington, DC 20201

Phone: **1-800-368-1019**
TTY/TDD: **1-800-537-7697**
Complaint Portal: https://ocrportal.hhs.gov/ocr/smartscreen/main.jsf
Complaint Forms: https://www.hhs.gov/civil-rights/filing-a-complaint/index.html

This notice is available on our website at
https://www.bcbsil.com/bcchp/legal-and-privacy/non-discrimination-notice

ATTENTION: If you speak another language, free language assistance services are available to you. Appropriate auxiliary aids and services to provide information in accessible formats are also available free of charge. Call **1-877-860-2837** (TTY: **711**) or speak to your provider.

Español Spanish	ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. También están disponibles de forma gratuita ayuda y servicios auxiliares apropiados para proporcionar información en formatos accesibles. Llame al **1-877-860-2837** (TTY: **711**) o hable con su proveedor.
العربية Arabic	تنبيه: إذا كنت تتحدث اللغة العربية، فستتوفر لك خدمات المساعدة اللغوية المجانية. كما تتوفر وسائل مساعدة وخدمات مناسبة لتوفير المعلومات بتنسيقات يمكن الوصول إليها مجانًا. اتصل على الرقم **1-877-860-2837** (TTY: **711**) أو تحدث إلى مقدم الخدمة الخاص بك.

中文 Chinese	注意：如果您说中文，我们将免费为您提供语言协助服务。我们还免费提供适当的辅助工具和服务，以无障碍格式提供信息。致电 **1-877-860-2837** (TTY: **711**) 或咨询您的服务提供商。
Français French	ATTENTION: Si vous parlez Français, des services d'assistance linguistique gratuits sont à votre disposition. Des aides et services auxiliaires appropriés pour fournir des informations dans des formats accessibles sont également disponibles gratuitement. Appelez le **1-877-860-2837** (TTY: **711**) ou parlez à votre fournisseur.
Deutsch German	ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlose Sprachassistenzdienste zur Verfügung. Entsprechende Hilfsmittel und Dienste zur Bereitstellung von Informationen in barrierefreien Formaten stehen ebenfalls kostenlos zur Verfügung. Rufen Sie **1-877-860-2837** (TTY: **711**) an oder sprechen Sie mit Ihrem Provider.
ગુજરાતી Gujarati	ધ્યાન આપો: જો તમે બીજી ભાષા બોલો છો, તો તમારા માટે મફત ભાષા સહાય સેવાઓ ઉપલબ્ધ છે. સુલભ ફોર્મેટમાં માહિતી પ્રદાન કરવા માટે યોગ્ય સહાયક મદદ અને સેવાઓ પણ વિના મૂલ્યે ઉપલબ્ધ છે. **1-877-860-2837** (TTY: **711**) પર કૉલ કરો અથવા તમારા પ્રદાતા સાથે વાત કરો.
हिंदी Hindi	ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपके लिए निःशुल्क भाषा सहायता सेवाएं उपलब्ध हैं। सुलभ प्रारूपों में जानकारी प्रदान करने के लिए उपयुक्त सहायक साधन और सेवाएँ भी निःशुल्क उपलब्ध हैं। **1-877-860-2837** (TTY: **711**) पर कॉल करें या अपने प्रदाता से बात करें।
Italiano Italian	ATTENZIONE: Se parli italiano, puoi usufruire gratuitamente di servizi di assistenza linguistica. Sono inoltre disponibili, senza costi, strumenti e servizi ausiliari per ricevere informazioni in formati accessibili. Chiama il numero **1-877-860-2837** (TTY: **711**) o rivolgiti a un assistente.
한국어 Korean	주의: [한국어]를 사용하시는 경우 무료 언어 지원 서비스를 이용하실 수 있습니다. 이용 가능한 형식으로 정보를 제공하는 적절한 보조 기구 및 서비스도 무료로 제공됩니다. **1-877-860-2837** (TTY: **711**)번으로 전화하거나 서비스 제공업체에 문의하십시오.
فارسي Farsi	توجه: اگر فارسی صحبت می‌کنید، خدمات پشتیبانی زبانی رایگان در دسترس شما قرار دارد. همچنین کمک‌ها و تماس خدمات پشتیبانی مناسب برای ارائه اطلاعات در قالب‌های قابل دسترس، به‌طور رایگان موجود می‌باشند. با **1-877-860-2837** (TTY: **711**) تماس بگیرید یا با ارائه‌دهنده خود صحبت کنید.
Polski Polish	UWAGA: Osoby mówiące po polsku mogą skorzystać z bezpłatnej pomocy językowej. Dodatkowe pomoce i usługi zapewniające informacje w dostępnych formatach są również dostępne bezpłatnie. Zadzwoń pod numer **1-877-860-2837** (TTY: **711**) lub porozmawiaj ze swoim dostawcą.
РУССКИЙ Russian	ВНИМАНИЕ: Если вы говорите по-русски, вам доступны бесплатные услуги языковой поддержки. Соответствующие вспомогательные средства и услуги по предоставлению информации в доступных форматах также предоставляются бесплатно. Позвоните по телефону **1-877-860-2837** (TTY: **711**) или обратитесь к своему поставщику услуг.
Tagalog Tagalog	PAALALA: Kung nagsasalita ka ng Tagalog, magagamit mo ang mga libreng serbisyong tulong sa wika. Magagamit din nang libre ang mga naaangkop na auxiliary na tulong at serbisyo upang magbigay ng impormasyon sa mga naa-access na format. Tumawag sa **1-877-860-2837** (TTY: **711**) o makipag-usap sa iyong provider.
اردو Urdu	توجہ دیں: اگر آپ اردو بولتے ہیں، تو آپ کے لیے مفت زبان کی مدد کی خدمات دستیاب ہیں۔ قابل رسائی فارمیٹس میں معلومات فراہم کرنے کے لیے مناسب معاونامداد اور خدمات بھی مفت دستیاب ہیں۔ **1-877-860-2837** (TTY: **711**) پر کال کریں یا اپنے فراہم کنندہ سے بات کریں۔
Ελληνικά Greek	ΠΡΟΣΟΧΗ: Εάν μιλάτε ελληνικά, υπάρχουν διαθέσιμες δωρεάν υπηρεσίες υποστήριξης στη συγκεκριμένη γλώσσα. Διατίθενται δωρεάν κατάλληλα βοηθήματα και υπηρεσίες για παροχή πληροφοριών σε προσβάσιμες μορφές. Καλέστε το **1-877-860-2837** (TTY: **711**) ή απευθυνθείτε στον πάροχό σας.
Tiếng Việt Vietnamese	LƯU Ý: Nếu bạn nói tiếng Việt, chúng tôi cung cấp miễn phí các dịch vụ hỗ trợ ngôn ngữ. Các hỗ trợ và dịch vụ phụ trợ phù hợp để cung cấp thông tin theo các định dạng dễ tiếp cận cũng được cung cấp miễn phí. Vui lòng gọi theo số **1-877-860-2837** (TTY: **711**) hoặc trao đổi với người cung cấp dịch vụ của bạn.