Obstetrics and Gynecology

An eligibility and benefits inquiry should be completed for every patient at each visit to confirm membership and verify coverage, such as patient’s copay, coinsurance and deductible amounts.

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 availity.com

Select Web Portal Users Login.

Enter User ID and Password.

Select Log in button.

Note: Only registered users can access Eligibility and Benefits Inquiry.

2. Eligibility and Benefits Inquiry

Select Patient Registration from the top mega menu.

Select Eligibility and Benefits Inquiry.

Note: Contact your Primary Access Administrator (PAA) if Eligibility and Benefits is not listed in the navigation menu.
3. **Payer Selection**

Select **BCBSIL** from the Payer drop-down for local policies.

Select **Other Blue Plans** for out-of-state policies.

**Note:** Contact the patient’s home plan via 800-876-BLUE for additional information pertaining to eligibility and benefit verifications for out-of-state members.

4. **Provider Information**

Select applicable provider name from Express Entry-Provider drop-down to auto-populate the **NPI** field.*

Complete the following:
- Provider Type
- Place of Service

**Note:** To receive accurate benefit quotes, professional providers should utilize the treating physician's rendering NPI (Type 1).

If providers have multiple organizations, the City, State and Zip Code fields should be utilized.

*If the applicable provider name does not appear in the Express Entry-Provider drop-down, enter the NPI into the NPI field.

5. **Patient Information**

Select applicable Benefit/Service Type from the drop-down.

Next, complete the following:
- Patient ID *(including alpha prefix)*
- Date of Birth
- For multiple patients (optional) - check the box that says **Add Multiple Patients** in the appropriate search option format.

Select **Submit**.

**Note:** 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.

*Reference page 7 for other applicable Benefit Service Types and their returns.*
6. Patient History List

Once an eligibility and benefits request is completed, a new Patient Card will appear in the Patient History List, including all member’s entered in the request.

**Patient Card:**
- Green – Active Membership
- Red – Inactive Membership
- Orange – Transaction Error

**Search:** At the top left corner of the page, users can locate the Patient Card by searching for **Name, Date** or **Payer**.

**Note:** 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. Patient History List holds up to 200 patients for 24 hours.

7. Eligibility Summary Results

Eligibility for the requested patient will be displayed in the Patient Information tab on the results screen. Results include:

- Patient Information
- Plan Date (**current effective date**)
- Subscriber Address
- Group Number
- Plan Sponsor Name (**employer**)
- Paid to Date **(*)**

*Individual members on and off the Health Insurance Marketplace*
7. Eligibility Summary Results cont.

Additional eligibility information displayed on the Patient Information tab on the results screen.

Results include:
- Policy Type
- Payer
- Provider Details
- Other or Additional Payer

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**Grace Periods**

Some individuals who purchase insurance through the health insurance 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/Product Information of the Patient Information tab will provide a grace period indicator for applicable members, including grace period start and end dates, as shown in the example below.

**Note:** Not all members who purchase coverage on the health insurance marketplace will receive the APTC.
8. Benefit Summary Results

Network status and the detailed benefit descriptions for the requested Benefit/Service Type are located under the Coverage and Benefits tab.

- Coverage Level (*individual or family*)
- Amount (*patient responsibility*)
- Quantity (*limitations or maximums*)
- Place of Service
- Time Period (*visit, calendar year, lifetime, etc.*)
- Description (*applicable services*)

**Note:** Only applicable benefits will be displayed. The below example does not show a maximum or limitation field; therefore, no limitations or maximums apply to these services.
9. **Benefit Qualifiers and Preauthorization Indicators**

Below are examples of benefit qualifiers that may be returned depending on the patient’s benefit contract. This information will be located under the Patient Information and Coverage & Benefits tab.

**Note:** If these fields do not return, then no benefit qualifiers or preauthorization requirements apply.

10. **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 key pad.

**Note:** This feature will only be 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 (e.g., vendors, government programs and labor fund carve outs).
11. Additional Benefit Options

The left column below lists the most frequently used Benefit/Service Types utilized by Obstetrical & Gynecology providers. The right column illustrates typical Availity responses.

<table>
<thead>
<tr>
<th>Benefit / Service Type Selection</th>
<th>Place of Treatment</th>
<th>Benefit Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maternity</td>
<td>Inpatient</td>
<td>▪ Complicated obstetrical</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Normal obstetrical</td>
</tr>
<tr>
<td>Maternity</td>
<td>Office</td>
<td>▪ Office visit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Laboratory*</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ X-ray</td>
</tr>
<tr>
<td>Physician Visit: Office – Sick</td>
<td>Office</td>
<td>▪ Office visit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Injections</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Laboratory</td>
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<tr>
<td></td>
<td></td>
<td>▪ Diagnostic Medical Procedure</td>
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<tr>
<td></td>
<td></td>
<td>▪ X-ray</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Surgery</td>
</tr>
<tr>
<td>Physician Visit: Office – Well</td>
<td>Office</td>
<td>▪ Physical history</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Routine affordable care x-ray</td>
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<tr>
<td></td>
<td></td>
<td>▪ Routine x-ray</td>
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<tr>
<td></td>
<td></td>
<td>▪ Routine diagnostic medical procedure</td>
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<tr>
<td></td>
<td></td>
<td>▪ Routine lab test</td>
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<tr>
<td></td>
<td></td>
<td>▪ Routine Mammogram</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Preventative diagnostic mammograms</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Routine pap smear</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Routine clinical breast exam</td>
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<tr>
<td>Immunizations</td>
<td>Office</td>
<td>▪ Immunizations</td>
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<tr>
<td></td>
<td></td>
<td>▪ Immunization administration fee</td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Shingles immunization</td>
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<tr>
<td></td>
<td></td>
<td>▪ Gardasil immunization</td>
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</tbody>
</table>

* X-ray depicts coverage for ultrasound and sonograms.

Questions? Email the Provider Education Consultants at pecs@bcbsil.com.

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

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