

# Blue Essentials<sup>SM</sup>, Blue Advantage HMO<sup>SM</sup>, Blue Premier<sup>SM</sup> and MyBlue Health<sup>SM</sup> Provider Manual - Roles and Responsibilities - Networks and ID cards

**Important Note:**

Throughout this provider manual there will be instances when there are references unique to **Blue Essentials, Blue Advantage HMO, Blue Premier** and **MyBlue Health**. These specific requirements will be noted with the plan/network name. If a Plan/network name is not specifically listed or "**Plan**" is referenced, the information will apply to **all** HMO products.

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# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

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## Overview

This section of the provider manual introduces providers to our provider networks and how to identify Blue Cross and Blue Shield of Texas ( BCBSTX) member's plans.

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## Capitated Medical Groups Important Note

Health care providers who are contracted/affiliated with a capitated Medical Group must contact the Medical Group for instructions regarding referral and prior authorization processes, contracting, and claims-related questions. Additionally, health care providers who are not part of a capitated Medical Group but who provide services to a member whose PCP is contracted/affiliated with a capitated Medical Group must also contact the applicable Medical Group for instructions. Health care providers who are contracted/affiliated with a capitated Medical Group are subject to that entity's procedures and requirements for the Plan's provider complaint resolution.

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## ID Card Information and Use

The BCBSTX member's identification card (ID card) provides information concerning eligibility and contract benefits and is essential for successful claims filing.

Each member/subscriber receives an identification card (ID card) upon enrollment. Refer to the samples shown on the following page. This card is issued for identification purposes only and does not constitute proof of eligibility. Health care providers should check to make sure the current group number is included in the member's/subscriber's records. To assist in ensuring that your office always has the most current information for your plan member, it is recommended that you copy the member's ID card (front and back) for your files at each visit.

The ID card should be presented by the member each time services are rendered. The ID card displays:

- The member's/subscriber's unique identification number
  - The employer group number through which coverage is obtained
  - The current coverage date
  - Plan number
  - The name, provider record, and telephone number of the Primary Care Physician/Provider (PCP) selected by the member/subscriber
  - The PORG of the PCP's Provider Network, if applicable
  - Applicable coinsurance, copayment, deductible and/or cost-sharing to Covered Services
-

# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID Cards

## ID Card Information and Use, cont.

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### Definitions:

- **Coinsurance** means, if applicable, the specified percentage of the Allowable Amount for a Covered Service that is payable by the member. The member's obligation to make coinsurance payments may be subject to an annual out-of-pocket maximum.
- **Copayment** means the amount required to be paid to a physician, professional provider, facility or ancillary provider, etc., by or on behalf of a member in connection with the services rendered.
- **Cost Sharing** is the general term used to refer to the member's out-of-pocket costs (e.g., deductible, coinsurance and copayments) for Covered Services a member receives.
- **Covered Services** means those health services specified and defined as Covered Services under the terms of a member's health plan.
- **Deductible** means, if applicable, the specified annual amount of payment for certain Covered Services, expressed in dollars that the member is required to pay before the member can receive any benefits for the Covered Services to which the Deductible applies.

The member/is required to report immediately to **BCBSTX Customer Service** any loss or theft of his/her ID card. A new ID card will be issued. The member/subscriber is also required to notify **BCBSTX** within 30 days of any change in name or address. **BCBSTX** members/subscribers are also required to notify **BCBSTX** Customer Service regarding changes in marital status or eligible dependents.

**Note:** *The member is not allowed to let any other person use his/her BCBSTX ID card for any purpose.*

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## Important Information Indicated on Member ID Card

BCBSTX offers a wide variety of health care products. Each member's identification (ID) card displays important information required for billing and determining benefits. When filing a BCBSTX claim, two of the most important elements are the member's ID number and group number.

Most members with coverage through a Blue Cross Blue Shield Plan are assigned a three-character prefix that appears at the beginning of their unique identification number. The three-character prefix is very important to the identification number as the prefix acts as a key element in confirming the member's eligibility and coverage information. Prefixes are also used to identify and correctly route claims to the appropriate Blue Cross Blue Shield Plan for processing.

There are two types of three-character prefixes: plan-specific and account-specific.

# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID Cards

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## Important Information Indicated on Member ID Card, cont.

The first two positions of the prefix indicate the Plan to which the member belongs while the third position identifies the product in which the member is enrolled in. If the correct prefix is not provided, the claim may be unnecessarily delayed or denied.

**Note:** Generally, ZG identifies a Texas Plan. However, ZG is not the exclusive prefix of HMO plans. Refer to the network IDs listed below and also be sure to check member eligibility and benefits before every scheduled appointment. Eligibility and benefit quotes include membership status, coverage status and other important information, such as an applicable copayment, coinsurance and deductible amounts and prior authorization requirements.

Identifying the **network** that a member is a part of is now easier with the addition of the three (3) character network ID that will be displayed in a red font. The network ID will appear on medical identification cards where network benefits may apply.

### Examples of Common Network ID:

**BAV** = Blue Advantage HMO and Blue Advantage Plus HMO

**HMO** = Blue Essentials

**HMH** = Blue Premier & Blue Premier Access

**BFT** = MyBlue Health

Much of the information you will need is printed on the front and back side of your patient's ID card. Please note the Copay amount is on the front of the ID card. If you have questions, call Provider Customer Service:

**Blue Essentials: 1-877-299-2377**

**Blue Advantage HMO: 1-800-451-0287**

**Blue Premier: 1- 800-876-2583**

**MyBlue Health: 1-800-451-0287**

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## Texas Department of Insurance (TDI) Requirements

The Texas Department of Insurance (TDI) requires carriers to identify fully insured members who are subject to the requirements of prompt pay legislation. ID cards that reflect an indicator "TDI" signify members who are subject to the requirements of prompt pay legislation.

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## Check Eligibility and Benefits

Patient eligibility and benefits should be checked using Availity® or your preferred vendor prior to rendering services. Eligibility and benefit quotes include membership, coverage status and other important information, such as an applicable copayment, coinsurance and deductible amount. It's strongly recommended that providers ask to see the member's ID card for current information and photo ID to guard against medical identity theft. When services may not be covered, members should be notified that they may be billed directly.

Refer to the [Eligibility and Benefits](#) section on the provider website for more information.

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# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID Cards

## Blue Essentials Information

**Blue Essentials is an HMO network.**

The Blue Essentials benefit plan features include:

- HMO product design and benefits
- Members are required to select a PCP and get referrals for services with network providers
- No out-of-network coverage, except for emergency services

**Please Note:** For those providers who originally signed HMO Blue Texas agreements, those agreements will remain in effect under the Blue Essentials name.

## Blue Essentials ID Card Sample

**Network ID HMO = Blue Essentials**

**FRONT**

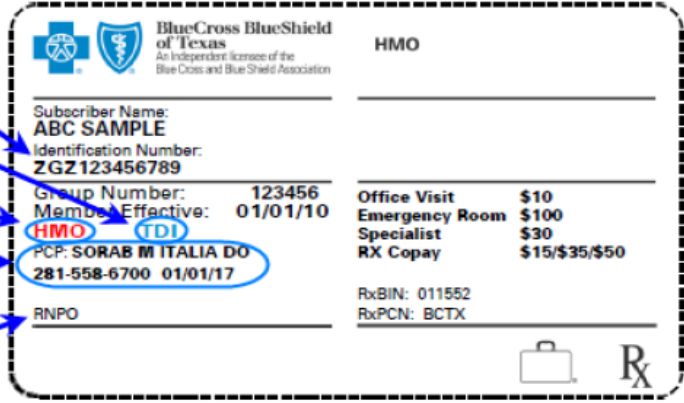
ALPHA PREFIX

TDI INDICATES FULLY INSURED MEMBER

NETWORK ID

PRIMARY CARE PROVIDER (PCP) NAME & PHONE #

PCP PORG (IF APPLICABLE)



BlueCross BlueShield of Texas  
An Independent licensee of the Blue Cross and Blue Shield Association

HMO

Subscriber Name:  
**ABC SAMPLE**

Identification Number:  
**ZGZ123456789**

Group Number: 123456  
Member Effective: 01/01/10



**HMO** **TDI**

PCP: **SORAB M ITALIA DO**  
**281-558-6700 01/01/17**

RNPO


Office Visit	\$10
Emergency Room	\$100
Specialist	\$30
RX Copay	\$15/\$35/\$50


RxBIN: 011552  
RxPCN: BCTX

**BACK**


www.bcbstx.com





BlueCross BlueShield of Texas

Some services must be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD).  
Claims should be mailed to: Blue Cross Blue Shield of Texas, P.O. Box 660044, Dallas, TX 75266-0044.



Customer Service	1-877-266-2377
Guest Member	396
Preauth-Medical	188
Preauth-MH/CD	122
Blue Card Access	583
Provider Service	1-800-676-2583

**SAMPLE**

BlueCross BlueShield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent licensee of the BlueCross BlueShield Association.

Pharmacy Benefits Manager

## Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

### Blue Advantage HMO and Blue Advantage Plus HMO - Information

**Blue Advantage HMO** and **Blue Advantage Plus HMO** network are retail plans available in all 254 Texas counties. This cost-effective network is designed to provide affordable quality health care services to the uninsured and underinsured. **Blue Advantage HMO** affords members medical benefits at a lower cost whenever they access care through a participating **Blue Advantage HMO** network provider. **Blue Advantage HMO** and **Blue Advantage Plus HMO** members select a PCP and must have referrals for in-network benefits. Providers must:

- have privileges at one of the **Blue Advantage HMO** participating hospitals (unless inpatient admissions are uncommon or not required for the physician's, professional provider's, facility or ancillary provider's specialty) or have someone who will admit on their behalf.
- have a valid National Provider Identifier (NPI) number.
- sign a Blue Advantage HMO agreement.

A provider who is contracted as a Blue Advantage HMO provider is considered in-network for Blue Advantage HMO **and** Blue Advantage Plus members.

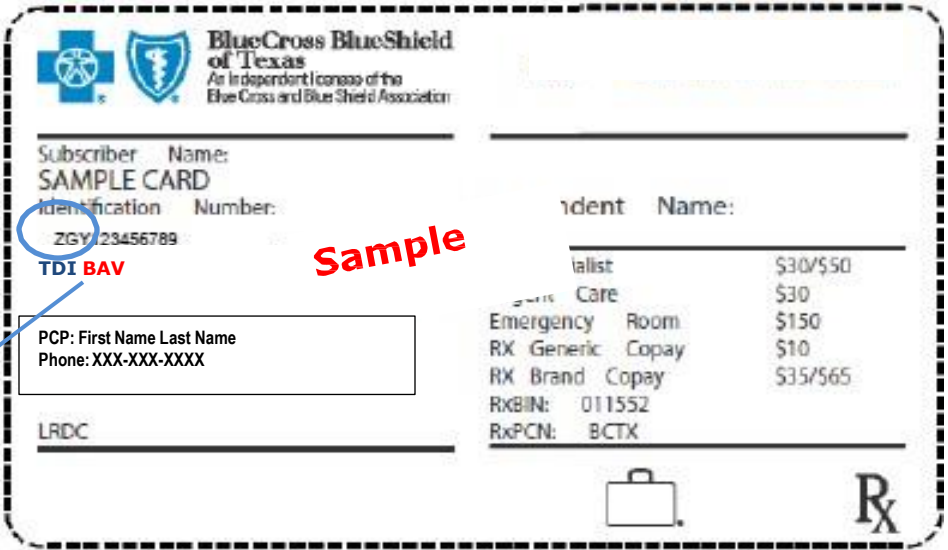
Additionally, **Blue Advantage Plus HMO** members can choose to self-direct their care under their out-of-network benefits at a higher member cost share.

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# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

Blue  
Advantage  
HMO ID  
Card  
Sample

Network ID **BAV** = Blue Advantage HMO



**Alpha Prefix Location** (points to ZGV)

**Network Value** (points to BAV)

**Sample** (written in red)

Subscriber Name: SAMPLE CARD  
 Identification Number: ZGV 23456789  
 TDI BAV

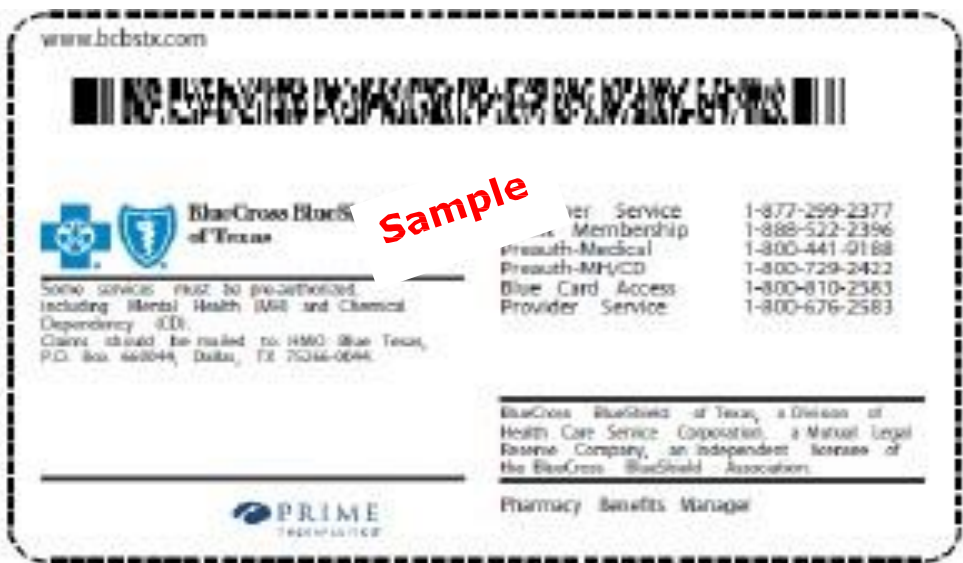
PCP: First Name Last Name  
 Phone: XXX-XXX-XXXX

LRDC

Physician Name:  
 Specialist: \$30/\$50  
 Primary Care: \$30  
 Emergency Room: \$150  
 RX Generic Copay: \$10  
 RX Brand Copay: \$35/\$65  
 RxBIN: 011552  
 RxPCN: BCTX

If **TDI** is present, subject to TDI rules and regulations.

Back



www.bcbstx.com

**Sample** (written in red)

Some services must be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD). Claims should be mailed to: HMO - Blue Texas, P.O. Box 668044, Dallas, TX 75266-0644.

Member Service: 1-877-299-2377  
 Membership: 1-888-522-2396  
 Health-Medical: 1-800-441-0188  
 Health-MH/CD: 1-800-729-2422  
 Blue Card Access: 1-800-810-2583  
 Provider Service: 1-800-676-2583

BlueCross BlueShield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent licensee of the BlueCross BlueShield Association.

PRIME  
 TRUSTEES

Pharmacy Benefits Manager

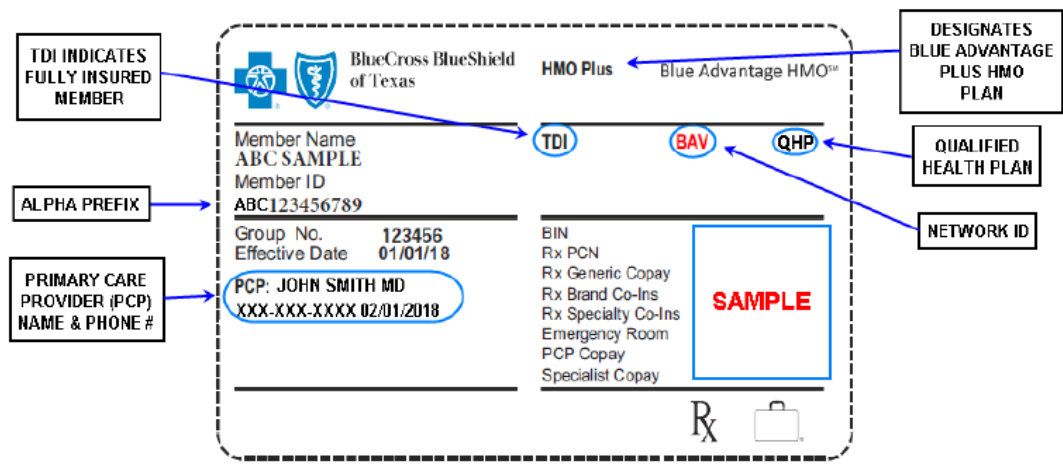


# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

**Blue  
Advantage  
Plus HMO  
ID Card  
Sample**

Network ID **BAV** = Blue Advantage Plus HMO

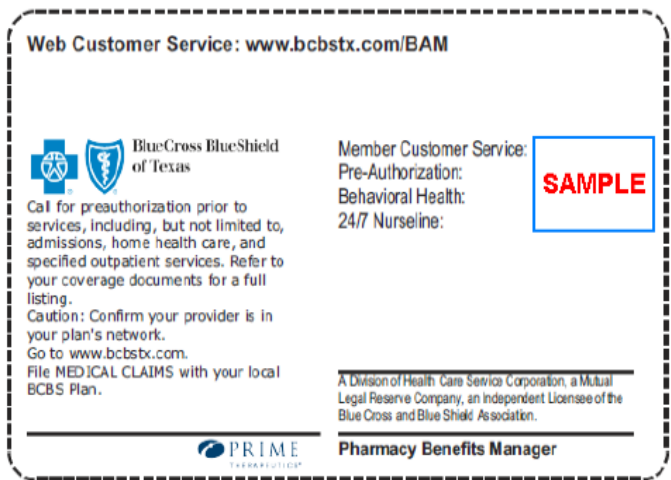
**FRONT**



The diagram shows the front of an ID card with the following fields and callouts:

- TDI INDICATES FULLY INSURED MEMBER**: Points to the BlueCross BlueShield of Texas logo.
- DESIGNATES BLUE ADVANTAGE PLUS HMO PLAN**: Points to the "Blue Advantage HMO™" text.
- QUALIFIED HEALTH PLAN**: Points to the "QHP" label.
- NETWORK ID**: Points to the "BAV" label.
- ALPHA PREFIX**: Points to the "ABC" prefix of the Member ID.
- PRIMARY CARE PROVIDER (PCP) NAME & PHONE #**: Points to the PCP information: "PCP: JOHN SMITH MD XXX-XXX-XXXX 02/01/2018".

**BACK**



The back of the ID card contains the following information:

- Web Customer Service: [www.bcbstx.com/BAM](http://www.bcbstx.com/BAM)
- BlueCross BlueShield of Texas logo and text.
- Member Customer Service: Pre-Authorization, Behavioral Health, 24/7 Nurseline. (A "SAMPLE" box is placed over this information).
- Caution: Confirm your provider is in your plan's network. Go to [www.bcbstx.com](http://www.bcbstx.com). File MEDICAL CLAIMS with your local BCBS Plan.
- PRIME logo and Pharmacy Benefits Manager text.
- Small text at the bottom: "A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association."



# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

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## Blue Premier Information

BCBSTX offers two HMO products to our employer groups under the names of **Blue Premier<sup>SM</sup>** and **Blue Premier Access<sup>SM</sup>**. These two product offerings reflect our commitment to offer more choices and increase access to affordable and quality health care services for our members.

Providers who are contracted under the Blue Premier provider agreement are also in-network for Blue Premier Access.

Members must live or work within the network coverage area to enroll in this product

<b>Austin</b>	Bell, Hays, Travis and Williamson
<b>Dallas/ Fort Worth</b>	Collin, Dallas, Denton, Ellis, Johnson, Rockwall and Tarrant
<b>Houston/ Beaumont</b>	Chambers, Fort Bend, Hardin, Harris, Jefferson, Liberty, Montgomery and Orange
<b>San Antonio</b>	Atascosa, Bandera, Bexar, Comal, Guadalupe and Kendall

**Blue Premier** offers its members access to a select set of hospitals and providers within the county coverage area listed in the grid above. With this product, members must select a Primary Care Physician/ Provider (PCP) and referrals are required to see a specialist.

This product has a geographic restriction where the member must live or work within the network coverage area (listed in the grid above) to enroll into the Blue Premier product.

**Blue Premier Access** provides its members the freedom to choose their care without having to select a PCP or get a referral when seeing an **in-network** provider.

Like the Blue Premier product, Blue Premier Access has a geographic restriction where the member must live or work within the network coverage area (*listed in the grid above*) to enroll in the Blue Premier Access product.

**Blue Premier and Blue Premier Access** appear on our *Provider Finder<sup>®</sup>* under their respective product names in the geographic areas listed above.

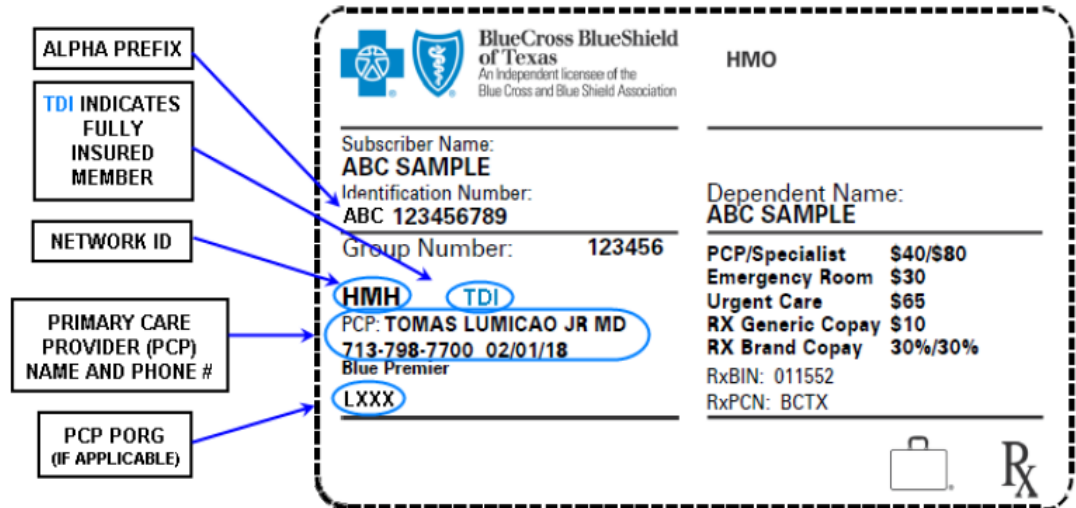
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# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

**Blue  
Premier  
ID Card  
Sample**

Network ID **HMH** = Blue Premier

## FRONT



**ALPHA PREFIX** points to the BlueCross BlueShield of Texas logo.

**TDI INDICATES FULLY INSURED MEMBER** points to the TDI label.

**NETWORK ID** points to the HMH label.

**PRIMARY CARE PROVIDER (PCP) NAME AND PHONE #** points to the PCP information.

**PCP PORG (IF APPLICABLE)** points to the LXXX label.

**Subscriber Name:** ABC SAMPLE  
**Identification Number:** ABC 123456789  
**Group Number:** 123456

**Dependent Name:** ABC SAMPLE

**PCP/Specialist** \$40/\$80  
**Emergency Room** \$30  
**Urgent Care** \$65  
**RX Generic Copay** \$10  
**RX Brand Copay** 30%/30%

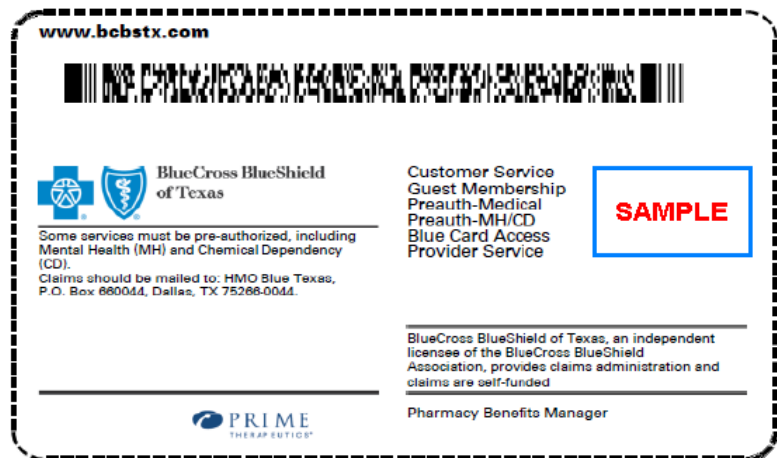
**RxBIN:** 011552  
**RxPCN:** BCTX

**HMO**


**PCP: TOMAS LUMICAO JR MD**  
**713-798-7700 02/01/18**  
 Blue Premier


**LXXX**

## BACK



[www.bcbstx.com](http://www.bcbstx.com)




 BlueCross BlueShield  
of Texas

Some services must be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD).  
 Claims should be mailed to: HMO Blue Texas,  
 P.O. Box 680044, Dallas, TX 75268-0044.

Customer Service  
 Guest Membership  
 Preauth-Medical  
 Preauth-MH/CD  
 Blue Card Access  
 Provider Service

**SAMPLE**

BlueCross BlueShield of Texas, an independent licensee of the BlueCross BlueShield Association, provides claims administration and claims are self-funded

 PRIME  
THERAPEUTICS

Pharmacy Benefits Manager

# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

**Blue  
Premier  
Access  
ID Card  
Sample**

**Network ID **HMH** = Blue Premier Access**


**FRONT**

ALPHA PREFIX

TDI INDICATES MEMBER IS FULLY INSURED

NETWORK ID

INDICATES OPEN ACCESS PLAN NO PCP OR REFERRALS NEEDED WHEN USING BLUE PREMIER IN-NETWORK PROVIDERS



BlueCross BlueShield of Texas  
An Independent licensee of the Blue Cross and Blue Shield Association

**HMO**

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Subscriber Name: **ABC SAMPLE**  
 Identification Number: **ABC123456789**

Dependent Name: **ABC SAMPLE**


Group Number: **123456**  
 Coverage Date: **10/01/17**  
 Member Effective: **10/01/17**


Office Visit  
 Emergency Room  
 Urgent Care  
 Rx Copay  
 Sp Rx  
 RxBIN: 011552  
 RxPCN: BCTX

SAMPLE

**BACK**

www.bcbstx.com






BlueCross BlueShield of Texas

Some services must be pre-authorized, including Mental Health (MH) and Chemical Dependency (CD).  
 Claims should be mailed to: Blue Cross Blue Shield of Texas, P.O. Box 680044, Dallas, TX 75286-0044.

Customer Service  
 Guest Membership  
 Preauth-Medical  
 Preauth-MH/CD  
 Blue Card Access  
 Provider Service

SAMPLE

BlueCross BlueShield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an independent licensee of the BlueCross BlueShield Association.

 **PRIME**  
THERAPEUTICS

Pharmacy Benefits Manager

## Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

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### Blue Premier Additional Information

This network is part of BCBSTX's efforts to meet its goal of increasing access and affordability of health care products to our members and the community that we serve. Making it easier for you and your staff to conduct business with us is equally important.

#### **Out-of-Network Services**

Blue Premier members do not have any out-of-network benefits. Blue Premier Access members; however, can choose to use an out-of-network provider; it may result in higher out-of-pocket expenses for the member.

As always, if there is a need to obtain covered emergency services, a member may access providers who are not part of the Blue Premier network.

If covered services are not available from participating providers within the access requirements established by law and regulation, Blue Premier and Blue Premier Access will allow a referral to an out-of-network provider, but the following will apply:

- The referral request must be from a participating provider.
  - Reasonably requested documentation must be received by BCBSTX
  - The referral must be provided within an appropriate time, not to exceed five business days, based on the circumstances and your condition.
  - When BCBSTX allows a referral to an out-of-network provider, BCBSTX will reimburse the provider at the usual and customary rate or otherwise agreed rate, less the applicable copayment(s), coinsurance and/or any deductible. Member is responsible only for the copayment(s), coinsurance and/or deductible for such covered services. Before BCBSTX approves or denies a referral, a review will be conducted by a specialist of the same or similar specialty as the type of provider to whom a referral is requested.
  - Also, court-ordered dependents living outside the service area may visit out-of-network.
-

# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

## MyBlue Health Information

**MyBlue Health** is a focused HMO network currently in Bexar, Cameron, Collin, Dallas, Denton, El Paso, Harris, Hidalgo, Tarrant, Travis and Williamson counties only. **Effective Jan. 1, 2024**, MyBlue Health is expanding to Comal, McLennan and Rockwall counties. All members in the counties noted will access care through providers contracted in the MyBlue Health network. MyBlue Health members will be required to select a Primary Care Provider (PCP). Note: Depending on the plan, some MyBlue Health members may choose a Select PCP (\*see below table) based on their benefits which may result in a lower copayment for PCP office visits as indicated in the schedule of copayments and benefit limits.

MyBlue Health <sup>SM</sup> Select PCP Groups	
<b>Effective Jan. 1, 2023</b>	
Su Clinica Familiar ( <b>Cameron County</b> )	
BHS Physicians Network ( <b>Cameron County</b> )	
BHS Physicians Network and South Texas Health System Clinic ( <b>Hidalgo County</b> )	
VMD Primary Providers North Texas ( <b>Collin, Denton and Tarrant Counties</b> )	
BHS Physicians Network, Centro De Salud Familiar La Fe Inc, and Project Vida Health Center ( <b>El Paso County</b> )	
<b>Effective Jan. 1, 2022</b>	
CentroMed & Independent Community Physicians ( <b>Bexar County</b> )	
Community Care and Lone Star Circle of Care ( <b>Travis and Williamson Counties</b> )	
<b>Effective Jan. 1, 2020</b>	
Sanitas & Independent Community Physicians ( <b>Dallas and Harris Counties</b> )	

Included in the **MyBlue Health** network, members will have access to Sanitas Medical Centers in **Dallas and Harris county only**, which will serve as a one-stop shop for the member's primary care. They are designed to give patients more time face-to-face with their medical care teams and to spend less time on the logistics of getting care.

Some of the features of these medical centers include:

- In-network benefits for Sanitas Medical Centers
- Extended hours for working families
- Benefits coordination with your medical care team

Members covered by **MyBlue Health** can be identified through their BCBSTX ID card:

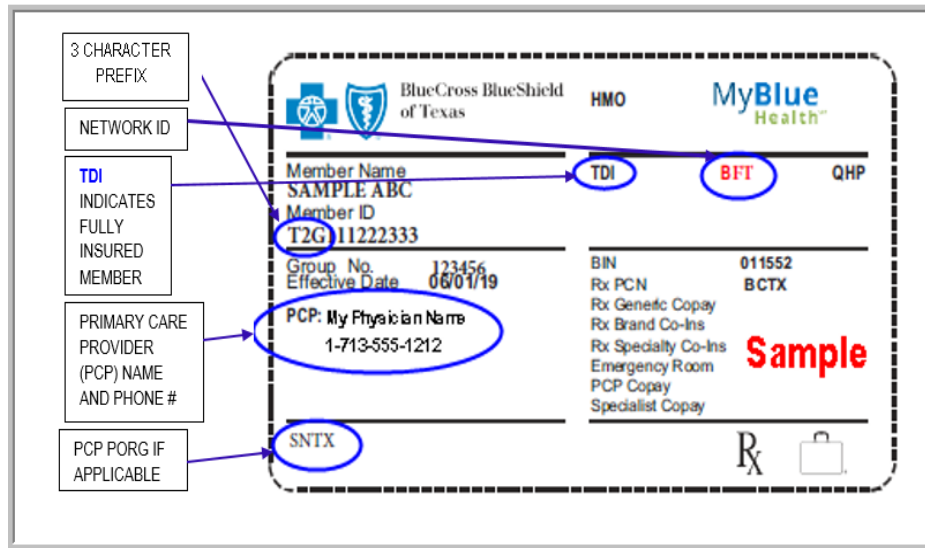
- **MyBlue Health** will be printed directly on the ID card
- **MyBlue Health** members will have a unique network ID: **BFT**
- The 3-character prefix is on the ID card: **T2G**
- Members selecting any Select PCP will have the group name on ID Cards, not individual PCPs in the group eff Jan. 1, 2023


# Blue Essentials, Blue Advantage HMO, Blue Premier and MyBlue Health Provider Manual - Roles and Responsibilities - Networks and ID cards

## MyBlue Health ID Card Sample

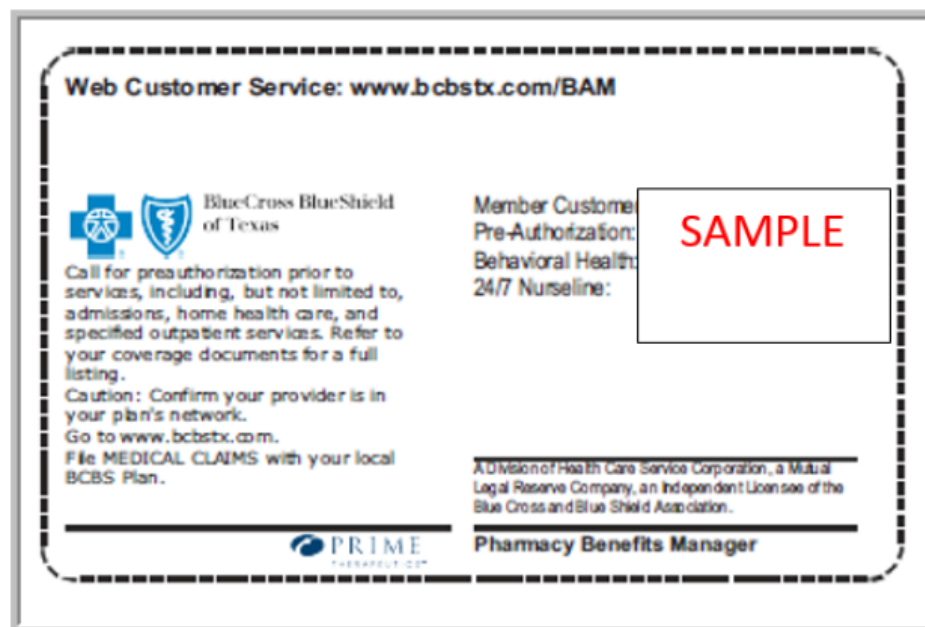
Network ID **BFT** = MyBlue Health

### FRONT



3 CHARACTER PREFIX	BlueCross BlueShield of Texas	HMO	MyBlue Health™
NETWORK ID	Member Name SAMPLE ABC	TDI	BFT
TDI INDICATES FULLY INSURED MEMBER	Member ID T2G 11222333	QHP	
PRIMARY CARE PROVIDER (PCP) NAME AND PHONE #	Group No. 123456 Effective Date 06/01/19	BIN 011552 Rx PCN BCTX Rx Generic Copay Rx Brand Co-Ins Rx Specialty Co-Ins Emergency Room PCP Copay Specialist Copay	Sample
PCP PORG IF APPLICABLE	PCP: My Physician Name 1-713-555-1212		Rx 
	SNTX		

### BACK



Web Customer Service: [www.bcbstx.com/BAM](http://www.bcbstx.com/BAM)

BlueCross BlueShield of Texas

Call for preauthorization prior to services, including, but not limited to, admissions, home health care, and specified outpatient services. Refer to your coverage documents for a full listing.  
Caution: Confirm your provider is in your plan's network.  
Go to [www.bcbstx.com](http://www.bcbstx.com).  
File MEDICAL CLAIMS with your local BCBS Plan.

Member Customer Pre-Authorization Behavioral Health 24/7 Nurseline: **SAMPLE**

PRIME PHARMACY

Pharmacy Benefits Manager

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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 BCBSTX.

BCBSTX makes no endorsement, representations or warranties regarding any products or services provided by third-party vendors such as Availity.