


Glossary of BlueCard Program Terms

<p>Alpha Prefix</p>	<p>Three characters* preceding the identification (ID) number on Blue Plan ID cards. The alpha prefix identifies a member's Blue Plan or national account. (*Some plans such as HMSA Blue Cross Blue Shield of Hawaii use four alpha characters for their alpha prefix).</p>
<p>BlueCard Access[®] 1 (800) 810-BLUE (2583)</p>	<p>Use this toll-free number when you need to refer a patient to a physician, other health care professional or facility in another location.</p> <p>You can also visit the BlueCard Doctor and Hospital Finder online at www.bcbs.com/healthtravel/finder.html</p>
<p>BlueCard Doctor and Hospital Finder www.bcbs.com/healthtravel/finder.html</p>	<p>Use this Web site when you need to refer a patient to a physician, other health care professional, or facility in another location.</p> <p>You may also call BlueCard Access at 1 (800) 810-BLUE (2583).</p>
<p>BlueCard Eligibility[®] 1 (800) 676-BLUE (2583)</p>	<p>Call this toll-free number to verify eligibility and coverage information on patients from other Blue Plans.</p>
<p>BlueCard Traditional, Health Maintenance Organization (HMO) or Point-of-Service (POS)</p>	<p>A national program that offers members traveling or living outside of their Blue Plan's area traditional (participating), HMO, or POS level of benefits when they obtain services from a primary care provider/group and/or comply with referral and/or authorization requirements for care.</p>
<p>BlueCard Preferred Provider Organization (PPO)</p>	<p>A national program that offers members traveling or living outside of their Blue Plan's area the PPO level of benefits when they obtain services from a physician, other health care professional or facility designated as a BlueCard PPO provider. To find out if you're a BlueCard PPO provider, visit www.bcbs.com.</p>
<p>BlueCard PPO Members</p> <div style="text-align: center;">  </div>	<p>BlueCard PPO members carry an ID card with the PPO in a suitcase logo. Only members with this identifier can access the benefits of BlueCard PPO.</p>

BlueCard Worldwide®	A program that allows Blue Plan members traveling or living abroad to access covered inpatient hospital care, outpatient hospital care and professional services from participating physicians, other health care professionals and facilities worldwide. The program also allows members of international Blue Plans to access domestic (US) Blue Plan physicians, other health care professionals and facilities.
Blue Plan	Refers to any Blue Cross and/or Blue Shield Plan.
Coinsurance	A means of sharing the cost of health care services between a health plan and a member in which the member pays a fixed percentage of the allowable. For example, the member might be responsible for 20 percent of the allowable. The health plan would pay the other 80 percent of the allowable.
Coordination of Benefits (COB)	A system that prevents over payment for services when a member has coverage from two or more sources. The member's contract language gives the order for which payer has primary responsibility for payment and which entity has secondary responsibility for payment.
Copayment	The fixed dollar amount a member pays for specified types of medical care.
Deductible	An annual out-of-pocket amount the member must pay before the health plan will make any benefit payments.
FEP	The Federal Employee Program.
Hold Harmless	To write-off, adjust, or not charge a member for balances other than deductible, copayment, coinsurance and contract-excluded amounts.
Medicare Advantage (formerly Medicare+Choice)	Health plans offered by private insurance companies to Medicare beneficiaries enrolled in Parts A and B. These plans may provide more choices than original Medicare and benefits to members, such as extra days in the hospital.
Medicare Crossover	A system that provides electronic transfer or "crossover" of Medicare claim data from the Medicare contractor to the supplemental insurer.

Medicare Supplemental (Medigap)	A health plan sold by private insurance companies to fill the “gaps” in Original Medicare. These plans help beneficiaries pay for coinsurance, copayments and deductibles.
National Account	An employer group that has offices or branches in more than one location but offers uniform coverage benefits to all employees.
Other Party Liability (OPL)	Other Party Liability (OPL) is a cost containment program that recovers money where primary responsibility does not exist because of another group health plan or contractual exclusions. OPL includes coordination of benefits, worker’s compensation, subrogation and no-fault auto insurance.
www.bcbs.com	The Blue Cross and Blue Shield Association’s Web site, which contains useful information for members and physicians, other health care professionals and facilities.
www.or.regence.com/provider	Regence BCBSO's <i>Provider Information Site</i> includes resources for physicians, other health care professionals and facilities, such as the <i>BlueCard Provider Manual</i> , online workshops and updates.