

# BlueCard Worldwide Plan

## Overview

The BlueCard Worldwide program enables IBC Personal Choice/PPO and Traditional members to receive inpatient and outpatient hospital care and physician services when traveling in the United States. The BlueCard Worldwide program includes medical assistance services and an expanded network of health care providers throughout the world.

## BlueCard Worldwide

### Eligible Plans

Members who have Personal Choice/PPO, Traditional, or CMM coverage with IBC are eligible for the BlueCard Worldwide program. Additionally, HMO and POS members are eligible for BlueCard Worldwide coverage for urgent and emergent care.

### Customer Access to BlueCard Worldwide Information

When travelling in the United States, members are advised to call the **BlueCard Worldwide Service Center** at **1-800-810-BLUE (2583)**, for information on participating physicians and hospitals within their travel destination. While traveling outside of the U.S., members can call **011-804-673-1177** for information (this is a collect call). Members can also access [BlueCard Worldwide](#) for information on the BlueCard Worldwide program and available providers. A brochure is available for Spanish speaking members, which can be accessed through the **Claims Forms and Brochures** link on the **BlueCard Worldwide** site. To access the brochure, click the following link:

[https://international.allianzassistance.com/global/uploadedFiles/BCBSA/worldwide\\_spanish.pdf](https://international.allianzassistance.com/global/uploadedFiles/BCBSA/worldwide_spanish.pdf)

### Medical Care While Traveling

Members who require medical attention while traveling or living outside the United States can obtain information by calling the **BlueCard Worldwide Service Center** at **011-804-673-1177** (this is a collect call). A medical assistance coordinator, in conjunction with a nurse, will arrange hospitalization if necessary, or make an appointment with a physician. Members should contact IBC at the telephone number on the back of their identification card for precertification or prior authorization, if necessary.

**Note:** *In an emergency, the member should bypass these steps and go directly to the nearest hospital.*

### Inpatient Admission (Urgent/Emergent)

Emergent and urgent care is eligible for reimbursement at the in-network level (PPO), or referred level (HMO/POS). The member does not need to complete a claim form if the facility is a BlueCard Worldwide provider. Members will need to submit an **International Claim form** and copies of bills if the facility is not a BlueCard Worldwide facility.

### **Inpatient Admission (non-emergent)**

Only Personal Choice/PPO members and Traditional members are able to obtain non-emergent care through the BlueCard Worldwide program. BlueCard Worldwide providers are considered network providers for Personal Choice/PPO and Member providers for Traditional enrollees, so members are responsible for in-network cost-sharing (PPO), or the cost-sharing they would pay at an IBC member facility (Traditional).

Upon arrival at a BlueCard Worldwide hospital, the Personal Choice/PPO or Traditional member should present his/her IBC ID card. In doing so, the member can avoid paying in advance for inpatient participating hospital services, other than his/her out-of-pocket liability; for expenses such as deductible, copayment, coinsurance, and non-covered services.

### **Outpatient Care (Urgent/Emergent)**

Emergent and urgent care is eligible for reimbursement at the in-network (PPO), or referred level (HMO/POS). For outpatient hospital care or physician services, the member will be asked to pay the hospital or physician in advance. The member will need to complete a BlueCard Worldwide International Claim form, and send it to the **BlueCard Worldwide Service Center** at the address listed on the form for reimbursement consideration.

### **Outpatient Care (Non-urgent/non-emergent)**

Only Personal Choice/PPO members and Traditional members are able to obtain non-emergent care through the BlueCard Worldwide program. BlueCard Worldwide providers are considered network providers for PPO and participating providers for Traditional members, so members are responsible only for in-network cost-sharing (PPO), or the cost-sharing they would pay at an IBC participating provider (Traditional).

***Members will need to pay in advance for care received from a non-participating doctor, and/or hospital, or for care that was not arranged through the BlueCard Worldwide Service Center.*** In order to submit a claim for reimbursement, members must complete a BlueCard Worldwide International Claim form and send it with copies of the bills to the address listed on the form.

### **Prior Authorization**

Members should contact IBC at the telephone number on the back of their ID card for precertification or prior authorization if necessary.

## Submitting International Claims

For the most accurate and efficient processing of international claims, members should follow the guidelines below for claim submission.

Type of Service	Steps Required
Inpatient Care	<p>The international BlueCard hospital will submit the claim on behalf of the member.  <i>Hospitals that do not participate with the BlueCard Worldwide program may not submit the claim on behalf of the member. In these cases, the member should follow the guidelines provided for submitting outpatient claims.</i></p>
Outpatient Care	<ol style="list-style-type: none"> <li>1. The member should obtain itemized bills containing the charge, Procedure codes and Diagnosis codes.</li> <li>2. The member should obtain receipts for all bills paid.</li> <li>3. The member should submit a <b>BlueCard Worldwidelinternational claim form</b>, copies of itemized bills and paid receipts to the address on the BlueCard Worldwide international claim form: <p style="text-align: center;"><b>BlueCard Worldwide Service Center</b>  <b>P.O. Box 72017</b>  <b>Richmond, VA. 23255-2017</b></p> </li> <li>4. Members can obtain a copy of the international claim form at: <a href="#">International Claim form</a></li> </ol>
Exceptions	<p>The following international claim types should NOT be submitted on the BlueCard Worldwide international claim form, and should be <b>submitted directly to Independence Blue Cross with an out-of-network claim form (PPO)</b>:</p> <ul style="list-style-type: none"> <li>• Dental claims</li> <li>• Services rendered on a domestic cruise ship</li> <li>• Services rendered in Jamaica, Puerto Rico, and the U.S. Virgin Islands</li> <li>• Services rendered in a U.S. military medical facility in a foreign country</li> </ul>
Pharmacy	<ul style="list-style-type: none"> <li>• Members with Integrated Drug coverage should submit claims directly to IBC.</li> <li>• Members with freestanding drug coverage should submit claims directly to the prescription drug carrier.</li> </ul>