

PROVIDER BULLETIN

PROVIDER INFORMATION



March 1, 2019

Medicare Advantage PPO Network Sharing Frequently Asked Questions

What is Blue Cross and Blue Shield of Minnesota (Blue Cross) Medicare Advantage PPO Network Sharing?

All Blue Medicare Advantage PPO Plans participate in reciprocal network sharing. This network sharing allows all Blue MA PPO members to obtain in-network benefits when traveling or living in the service area of any other Blue MA PPO Plan as long as the member sees a participating MA PPO provider.

What does Blue Cross Medicare Advantage (MA) PPO Network Sharing mean to me?

This is a reminder of a particular part of the Blue Card program that is referred to as network sharing when it applies to Medicare Advantage members. According to the Blue Cross and Blue Shield Association (BCBSA) rules, effective with dates of service of January 1, 2019, if you are a participating MA PPO provider with Blue Cross in the Group Medicare Advantage network and you see MA PPO members from other Blue Plans, these members will be extended the same contractual access to care and will be reimbursed in accordance with your Medicare Advantage rate in your Blue Cross contract. These members will receive in-network benefits in accordance with their member contract.

If you are not a participating MA PPO provider with Blue Cross and you provide services for any Blue Medicare Advantage members, you will receive the Medicare allowed amount for covered services. For Urgent or Emergency care, you will be reimbursed at the member's in-network benefit level. Other services will be reimbursed at the out-of-network benefit level.

How do I recognize an out-of-area member from one of these Plans participating in the BCBS MA PPO network sharing?

The "MA" in the suitcase indicates a member who is covered under the MA PPO network sharing program. Members have been asked not to show their standard Medicare ID card when receiving services; instead, members should provide their Blue Cross and/or Blue Shield member ID.



Do I have to provide services to Medicare Advantage PPO members from these other Blue Plans?

If you are a participating Medicare Advantage provider with Blue Cross, you should provide the same access to care as you do for Blue Cross Blue MA PPO members. You can expect to receive the same contracted rates for such services.

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If you are not a Medicare Advantage participating provider, you may see a Blue Medicare Advantage member, however you are not required to. Should you decide to provide services to Blue Medicare Advantage members, you will be reimbursed for covered services at the Medicare allowed amount based on where the services were rendered and under the member's out-of-network benefits. For Urgent or Emergency care, you will be reimbursed at the in-network benefit level.

Where do I submit the claim?

You should submit the claim to Blue Cross, under your current billing practices. Do not bill Medicare directly for any services rendered to a Medicare Advantage member.

What is the member cost sharing level and co-payments?

Out of area MA PPO members who see MA PPO participating providers in Minnesota, Blue Cross will pay the same cost sharing level (in-network cost sharing) they would pay if they received covered benefits from any MA PPO in-network providers in Minnesota. You may collect the co-payment amounts from the member at the time of service.

May I balance bill the member the difference in my charge and the allowance?

No, you may not balance bill the member for this difference. Members may be billed for any applicable deductibles, co-insurance, and/or co-pays in accordance with the provision of your Provider Service Agreement.

Questions?

If you have questions, please contact providers services at **(651) 662-5200** or **1-800-262-0820**.