

Frequently Asked Questions about the BlueCard[®] Program



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What is the BlueCard Program?

BlueCard is a national program that allows members to obtain health care services when traveling or living outside their Blue Plan's service area. When Blue Cross and Blue Shield of Oklahoma (BCBSOK) members travel or live outside their home plan's service area, they'll have the same benefits as their BCBSOK Plan. More than 90 percent of all hospitals and 80 percent of physicians in the United States contract with Blue Cross and Blue Shield (BCBS) Plans. Outside the United States, members have access to doctors and hospitals in more than 200 countries and territories around the world through the BlueCard Worldwide® Program.

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In an emergency, where do members go to receive emergency medical care if they are traveling or living outside of their home Blue Plan service area?

In an emergency, members should go directly to the nearest hospital. To find a doctor or hospital outside your home plan service area, call 9-1-1. Benefits for ambulance and emergency room care will vary depending on your health plan.

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What do members pay for services?

Members have the same benefits for covered services received outside of their BCBSOK Plan service area when they are covered under a "host" Blue Plan. For example, if a copayment is \$25 under your BCBSOK plan, it will be \$25 wherever you are visiting or temporarily living. Limitations and exclusions are the same as your BCBSOK plan. For more information about your coverage, before traveling check your benefit information or call the Customer Service number on the back of your ID card.

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Do all members have access to the BlueCard Program?

- Most **PPO plan members** have access to BlueCard when traveling or living outside their service area.
- **HMO plan members** have access to BlueCard only for emergency and urgent care when traveling. When temporarily living outside their service area, HMO members can use the Away From Home Care® Program.
- **Medicare Advantage and Medicare Part D plan members** do NOT have access to BlueCard.

To verify if your plan has access to BlueCard, call Customer Service at the toll-free number listed on the back of the member ID card.

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What is the difference between a "home" plan and a "host" plan?

If you are a member of a BCBSOK plan, then BCBSOK is considered your "home" plan. A "host" plan is any other Blue Cross and/or Blue Shield plan whose contracted providers are providing health care services to a BCBSOK member outside of his or her home plan's service area.

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What telephone number can members call for customer service if they travel or live outside their home plan service area?

Call Customer Service at the toll-free number listed on the back of the member ID card.

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How can members find a participating pharmacy when traveling or living outside of their home plan service area?

Call the pharmacy program telephone number on the back of the member ID card.

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Can members visit a non-contracting (out-of-network) provider when traveling or living in another area?

Members can use a non-contracting hospital or doctor, but will have to pay that provider directly and may have to file a claim with BCBSOK for reimbursement of covered expenses. PPO members may incur significant out-of-pocket expenses when using non-contracting providers. HMO members only have coverage for using non-contracting providers for emergency and urgent care when traveling. Coverage will vary, so contact Customer Service for more information.

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How do members find contracting (in-network) doctors and hospitals outside of their Blue Plan's service area in the United States?

- Visit the [Provider Finder®](#).
- Call BlueCard Access® at 1-800-810-BLUE (2583).

If you're a PPO member, always use a contracting PPO doctor or hospital to receive the highest level of benefits. Depending on plan benefits, some members may have to pay more for services received from non-contracting doctors and hospitals.

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How do members find doctors and hospitals outside the United States?

- Visit the [BlueCard Worldwide® site](#) to search for contracting international providers.
- Call BlueCard Worldwide Service Center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177.
- Prior to traveling, members should verify that their plan includes access to BlueCard Worldwide.

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What should members do if they need medical care in a foreign country?

Members should:

- Verify international benefits with BCBSOK before leaving the United States.
- Always carry their current BCBSOK member ID card.
- In an emergency, go directly to the nearest hospital.

To locate a doctor, hospital, or medical assistance services (24 hours a day, 7 days a week):

- Call the BlueCard Worldwide Service Center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177.


If a member needs to be hospitalized while traveling abroad:

- Call BCBSOK for precertification or preauthorization at the toll-free number on the ID card.
- In most cases, no up-front payment is needed for inpatient care at contracting BlueCard Worldwide hospitals except for normal out-of-pocket expenses (what members normally pay through their BCBSOK plan).
- Contracting BlueCard Worldwide hospitals should submit the claim for the member.
- Members must pay up front for care received from a non-participating doctor and/or hospital.

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How do members file an international claim?

If the BlueCard Worldwide Service Center arranges hospitalization, the hospital will file the claim for the member. Members pay the hospital for normal out-of-pocket expenses required by their specific benefit plan.

Members must pay up front for care received from a non-contracting doctor and/or hospital. Then, members must complete an [international claim form](#)  and send it with the original bill(s) to the BlueCard Worldwide Service Center (the address is on the form).

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