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## Network-Sharing Policy for Medicare Advantage PPO Patients Frequently Asked Questions

All Blue Cross and Blue Shield Association Medicare Advantage (MA) 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 contracted MA PPO provider. Please refer to the follow frequently asked questions to be sure you are familiar with the program and able to provide the same access to care to MA PPO members from other Blue Plans as you do for Florida Blue MA PPO members.

### 1) What does the BCBS MA PPO Network Sharing mean to me?

If you are a contracted MA PPO provider with Florida Blue 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 negotiated rate with your Florida Blue contract. These members will receive in-network benefits in accordance with their member contract.

If you are not a contracted MA PPO provider with Florida Blue and you provide services for any Blue MA 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.

### 2) 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.



**3) Do I have to provide services to MA PPO members from these other Blue Plans?**

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

If you are not a MA contracted provider, you may see Blue MA members but you are not required to do so. Should you decide to provide services to Blue MA 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.

**4) What if my practice is closed to new local Blue MA PPO members?**

If your practice is closed to new local Blue MA PPO members, you do not have to provide care for Blue MA PPO out-of-area members. The same contractual arrangements apply to these out-of-area network-sharing members as your local MA PPO members.

**5) How do I verify benefits and eligibility?**

Call BlueCard *Eligibility* at 1.800.676.BLUE (2583) and provide the member's prefix located on the ID card.

You may also submit electronic eligibility requests for Blue members by using Availity:

- Log in to [Availity.com](https://www.availity.com)
- Submit the complete ID number with 3 position prefix; do not include spaces or hyphens.
- Hours of operation for other Blue Plans may vary. For Blue Plans that operate in real-time, the response time typically will be less than one minute.
- The following minimum information will be returned: patient name, date of birth, gender, insurance type code (i.e., PPO, HMO), effective date, coinsurance (in- and out-of-network), copay and deductible (annual static value only).

**6) Where do I submit the claim?**

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

**7) What will I be paid for providing services to these out-of-area MA PPO network-sharing members?**

If you are a MA PPO contracted provider with Florida Blue, reimbursement will be based on your contracted MA PPO rate for providing covered services to MA PPO members from any Blue MA PPO Plan. Once you submit the MA claim, Florida Blue will work with the other Plan to determine benefits and send you the payment.

**8) What will I be paid for providing services to other Blue MA out-of-area members not participating in the MA PPO Network Sharing?**

When you provide covered services to other Blue MA PPO out-of-area members not participating in network sharing, benefits will be based on the Medicare allowed amount. Once you submit the MA claim, Florida Blue will send you the payment. However, these services will be paid under the member's out-of-network benefits unless for urgent or emergency care.

**9) What is the member cost-sharing level and copayments?**

MA PPO members who see MA PPO contracted providers in Florida Blue's Blue MA PPO 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. You may collect the co-payment amounts from the member at the time of service.

**10) 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 balance billed for any deductibles, co-insurance, and/or co-pays.

**11) What if I disagree with the reimbursement amount I received or have questions about MA PPO network sharing?**

If there is a question concerning the reimbursement amount or other questions, contact us at **800-727-2227**.