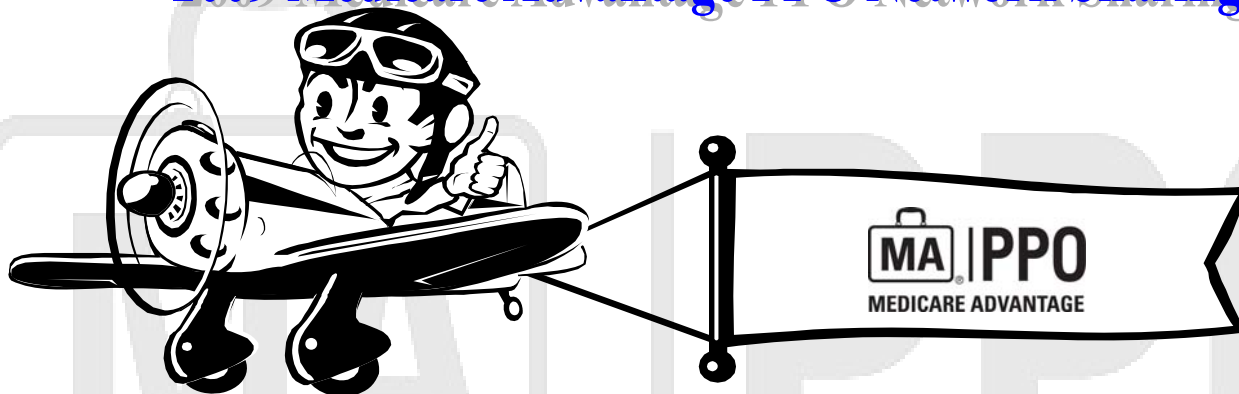


2009 Medicare Advantage PPO Network Sharing



What is BlueCross Medicare Advantage Preferred Provider Organization (MA PPO) Network Sharing?

Beginning January 1, 2009, BlueCross Medicare Advantage PPO Network Sharing will be available in the CMS-approved MA PPO local service areas of these BlueCross and/or BlueShield Plans: BlueCross BlueShield of South Carolina, HealthNow (BlueCross BlueShield of Western New York and BlueShield of Northeastern New York) and BlueCross BlueShield of Tennessee.

The MA PPO network sharing will allow MA PPO members from these Blue Plans to get in-network benefits when traveling or living in the service areas of the other two Plans as long as the member visits one of that Plans' contracted Medicare Advantage PPO providers.

What does BlueCross Medicare Advantage PPO Network Sharing mean to me?

If you are a contracted MA PPO provider with BlueCross BlueShield of South Carolina and you see MA PPO members from HealthNow or BlueCross BlueShield of Tennessee, these members will have the same contractual access to care and those Plans will reimburse you according to your BlueCross BlueShield of South Carolina contract rate. These members will receive in-network benefits according to their member contracts.

If you are not a contracted MA PPO provider with BlueCross BlueShield of South Carolina and you provide services for any Blue Medicare Advantage out-of-area members, you will receive the Medicare-allowed amount for covered services. For urgent or emergency care, the members' Blue Plans will reimburse you at the members' in-network benefit levels.

How do I recognize an out-of-area member from one of these Plans participating in the BlueCross MA PPO Network Sharing?

A member who participates in the MA PPO Network Sharing program will have an ID card with an "MA" in a suitcase. Remember, only MA PPO members from BlueCross BlueShield of South Carolina, HealthNow and BlueCross BlueShield of Tennessee will have these cards beginning in 2009.

We have asked members not to show their standard Medicare ID cards when they receive services. Instead, members should show their BlueCross and/or BlueShield member ID cards.

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

Beginning January 1, 2009, you should provide the same access to care as you do for BlueCross BlueShield of South Carolina MA PPO members.

Do I have to provide services to other Blue out-of-area Medicare Advantage members?

You can see other Blue out-of-area Medicare Advantage members but you do not have to provide services. If you decide to provide services to other out-of-area Blue Medicare Advantage members, we will reimburse you for covered services at the Medicare-allowed amount based on where the members received the services and according to the member's out-of-network benefits. For urgent or emergency care, we will reimburse you at the in-network benefit level.



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If you choose to provide services to other Plan's Private-Fee-for-Service (PFFS) members (as a "deemed" provider), we will reimburse you for covered services at the Medicare-allowed amount according to the Plan's PFFS Terms and Conditions.

What if my practice is closed to new local Blue Medicare Advantage 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 to the local MA PPO members.

How do I verify benefits and eligibility?

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

You can also submit electronic eligibility requests for Blue members. Just follow these three easy steps:

- Log in to My Insurance ManagerSM† at www.SouthCarolinaBlues.com.
- Click on the "Eligibility and Benefits" link at the top of the screen.
- Submit your request for either general eligibility and benefits, or eligibility and benefits for a certain procedure code and diagnosis.

If you have difficulty getting eligibility information, please record the alpha prefix and report it to Provider Education via e-mail at Provider.Education@bcssc.com, or by phone at (803) 264-4730.

Where do I submit the claims?

You should submit the claims electronically to BlueCross BlueShield of South Carolina according to your current billing practices. Do not bill Medicare directly for any services you render to a Medicare Advantage member.

What will BlueCross pay me for providing services to these out-of-area Medicare Advantage PPO Network Sharing members?

If you are an MA PPO contracted provider with BlueCross BlueShield of South Carolina, we will base benefits on your locally negotiated MA PPO rate for providing covered services for any out-of-area MA PPO member from HealthNow or BlueCross BlueShield of Tennessee. Once you submit the MA claim, BlueCross BlueShield of South Carolina will work with the other Plan to determine benefits and send you the payment.

What will BlueCross pay me for providing services to other Medicare Advantage out-of-area members not participating in the Medicare Advantage PPO Network Sharing?

We will base benefits on the Medicare-allowed amount for providing services to any Blue Medicare Advantage out-of-area members. Once you submit the MA claim, BlueCross BlueShield of South Carolina will send you the payment. We will pay these services, however, according to the member's out-of-network benefits, unless they are for urgent or emergency care.

What are the member cost sharing level and copayments?

MA PPO members from HealthNow and BlueCross BlueShield of Tennessee who see MA PPO contracted providers in South Carolina will pay the same cost sharing level (in-network cost sharing) they would pay if they received covered benefits from in-network providers in New York or Tennessee. You can collect copayment amounts from members at the time of service.

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

No, you can not balance bill the member for this difference. You can bill members for any deductibles, coinsurance and/or copayments.

What if I disagree with the reimbursement amount I received?

If there is a question concerning the reimbursement amount, contact your local Plan at (800) 868-2510.

Contact Provider Education via e-mail at Provider.Education@bcssc.com or by phone at (800) 288-2227 x44730.