



**BLUECROSS® BLUESHIELD®
OF SOUTH CAROLINA**
MEDICARE ADVANTAGE PLANS



**BLUECROSS MEDICARE
ADVANTAGE PLANS**

Medicare Advantage is the program alternative to standard Medicare Part A and Part B fee-for-service coverage, often called “traditional Medicare.”

BlueCross offers three Medicare Advantage plans to Medicare-eligible recipients in South Carolina: Medicare BlueSM, Medicare BlueSM Plus and Medicare BlueSM Private. Providers should confirm the level of coverage for all Medicare Advantage members before providing services because level of benefits and coverage rules may vary.

HOW TO IDENTIFY PLAN MEMBERS

Medicare Blue members always have a three-character alpha prefix at the beginning of their ID number on their insurance card.

- Medicare Blue and Medicare Blue Plus ID numbers always begin with ZCT.
- Medicare Blue Private ID numbers always begin with ZCF.

IMPORTANT FACTS ABOUT THE ID CARD PREFIX

- Using the correct ID card prefix is critical for electronic routing of specific HIPAA transactions to the appropriate Blue Cross and/or Blue Shield plan.
- It’s important to capture all ID card data at the time of service.
- Don’t assume that a member’s ID card number is their Social Security number.
- Be sure that all of your system upgrades accommodate the ID card alpha prefix and all characters that follow it, which can be up to 15 characters long.
- Do not add, delete or change the sequence of characters or numbers in a member’s ID card number.
- Make copies of the front and back of the ID card. Share this information with your billing staff.



Blue Cross Plan Name	Type of Plan	ID Card Prefix	Carrier (Payer) Code
Medicare Blue	PPO	ZCT	C63
Medicare Blue Plus	PPO	ZCT	C63
Medicare Blue Private	Private fee-for-service	ZCF	C62

HOW TO FILE CLAIMS

1. Ask for the current member ID.
2. Check benefits and eligibility by calling 1-800-605-3256.
3. For Medicare Blue and Medicare Blue Plus, use carrier (payer) code C63. For Medicare Blue Private, use carrier code C62.
4. Submit claims electronically to BlueCross using Medicare billing guidelines. BlueCross will pay all claims for Medicare Blue. Payments will not come from a fiscal intermediary or Part B carrier.

The mailing address for Medicare Blue products is:

Consumer Products
P.O. Box 100133
Columbia, SC 29202-9545

5. Check claim status by calling the Voice Response Unit (VRU) at 1-800-605-3256.

IN- AND OUT-OF-NETWORK BENEFITS

Medicare Advantage plans may allow in- and out-of-network benefits, depending on the type of product selected.

- Medicare Advantage HMO plans typically require members to get healthcare services through in-network providers, except in urgent or emergency care situations.
- Medicare Advantage PPO and POS plans offer added flexibility by allowing members to select out-of-network providers at additional member cost. Coverage for out-of-network claims may vary depending on the Medicare Advantage product type and plan the member selects.
- With PFFS plans, members can go to any doctor, specialist or hospital that accepts Medicare payment and accepts the terms, conditions and payment rate of the PFFS plan. There are no networks of healthcare providers from which the member must choose.

Please note that the information in this document is a summary. Please visit

www.SouthCarolinaBlues.com

for complete details.

If you have questions, please contact the Provider Education department at

(803) 264-4730

or e-mail provider.education@bcssc.com.

SM Service marks of the Blue Cross and Blue Shield Association.



WHAT IS MEDICARE ADVANTAGE?

As an alternative to traditional Medicare, all Medicare Advantage plans must offer beneficiaries at least the standard Medicare Part A and Part B benefits. The difference is that they often offer additional covered services like enhanced vision and dental benefits.

People shopping for Medicare Advantage plans have many options, like those available in the commercial market including:

- Health maintenance organizations (HMO)
- Preferred provider organizations (PPO)
- Point-of-service (POS)
- Private fee-for-service

PRESCRIPTION DRUG BENEFITS

Beginning January 1, 2006, many Medicare Advantage plans began offering Medicare prescription drug coverage for their members under the new Medicare Part D benefit program.