

5 Identification (ID) Cards

Description This chapter focuses on information about the member's health plan ID card.

Sections

- Section 1: Using an ID Card
- Section 2: Reading an ID Card
- Section 3: Premera ID Card
- Section 4: BlueCard ID Cards
- Section 5: NASCO ID Card
- Section 6: FEP ID Cards



Section 1: Using an ID Card

Using an ID Card

The member health plan ID card is the link between the physician or provider, the patient, and the available benefits. It includes information necessary to submit a claim.

To ensure that you have the most current information, it is important to capture all ID card data at the time of service in order to verify membership and coverage. Please note the following:

- Ask for a current ID card **at each visit** to confirm any product or benefit changes that may have occurred.
- Make copies of the front and back of the ID card and share this information with your billing staff.
- Transfer information to the claim exactly as it is presented on the card
- Check the “Date Printed” (see the next section for more details).

ID Number

We no longer use a Social Security number (SSN) on our member ID cards. Our standard is to use a uniquely assigned number preceded with a three-digit alpha prefix.

If you have questions, call the member’s Customer Service department, at the number on the back of the member’s ID card or visit our website at premera.com.



Section 2: Reading an ID Card

Front of the ID Card

The front of the ID card identifies the member's plan and contains coverage and cost-sharing information, as well as billing completion information. Here's what to look for when reading the front of our member ID card:



Rx: This symbol is used if the member's plan has prescription coverage.

Office Visit Copay \$XX
Emergency Room \$XX
Retail RX \$XX/\$XX/\$XX
Mail-Order Rx \$XX/\$XX/\$XX

Copayment information: Indicates the amount that the member pays at time of service.

This example also shows tiered prescription costs.

Note: Copay amounts vary by plan. Check the member's ID card or contact the Customer Service (number on the back of the ID card) for the specific copay amount. Some larger accounts may request that copayment amounts not be displayed on the ID card.

BIN #610014

Bank Identification Number: The BIN# assists pharmacies with submitting prescription medication claims through the Medco on-line system.

As a Premera-contracted provider, you can render services to patients who are national account members of other Blue Cross and/or Blue Shield plans, and who travel or live in your state. The BlueCard Program enables members of one Blue Cross and Blue Shield (BCBS) plan to obtain healthcare services while traveling or living in another Blue plan's service area. The suitcase symbols are important when providing healthcare services to out-of-area patients who belong to the BlueCard Program.



Empty suitcase: A blank suitcase symbol on a member's ID card indicates that the member's plan includes BlueCard benefits. The suitcase symbols are important when providing healthcare services to Blue Cross Blue Shield out-of-area patients.



PPO in suitcase: "PPO in the Suitcase" lets you know that this patient is covered under a BlueCard PPO plan.

Group

Internal number assigned to each group that chooses Premera as their health plan.

Identification

Use this number to identify the patient when submitting claims. You must submit the member's ID number on all claims and correspondence exactly as displayed on the member's ID card.

Prefix

Include the alpha prefix with the member's Identification # on all claims.

Note: Custom prefixes are available to large groups to assist national accounts with claims routing.

Note: Submit claims with the alpha-prefix information exactly as printed on the member ID card. Modifications to the prefix as shown on the card will result in claims delays.

Suffix

Indicates the member's relationship to the subscriber and does **not** need to be included on any claim.

BCBS

A number code used to assist in the identification of the member's Blue Cross Blue Shield plan.

Medical Network

Indicates member's specific network/plan name. If "Plus 1" follows the name, it means that the member's plan has out-of-network benefits. You will need to contact customer service for out-of-network benefits. Our Dimensions network names are identified to the right of "Medical Network" on the member card:

- AK HeritagePlus
- AK HeritageSelect
- AK Global

Our National Account members will have a network name of BlueCard PPO or BlueCard Traditional.

Plus 1

If the plan name is followed by "Plus 1" this indicates that the plan has out-of-network benefits.

Note: "Plus 1" is not the name of a plan/network or contracted product. It is added after the member's plan to indicate that the member has out-of-network coverage (but at a reduced benefit level).

Date Printed

Our member ID cards include a "Date Printed" in the lower, left corner. This date represents the date that the ID card was printed, not the member's effective date.

We include the date printed because medical offices requested an indicator to help staff identify if a card is current. However, use the "Date Printed" only as a guideline.

Generally, if the member's plan has not changed, no new ID card is printed so the "Date Printed" is still valid, even if it's two plus years old. When you see an older "Date Printed," confirm with the member that he/she has not received a new ID card, and then call the eligibility phone number printed on the back of the card for current coverage.

Note: Member ID cards do not display the name "Dimensions," only the plan's network name (AK HeritagePlus, AK HeritageSelect or AK Global). Some large accounts may also include custom information in addition to the network name.

Back of the ID Card

The back of the card is divided into sections: members, important phone numbers and providers. Here is what providers should look for on the back of the ID card:

- Billing instructions for paper claims and address specific to the member's plan
- Phone numbers for assistance:
 - Member's Customer Service department
 - BlueCard[®] provider locator
 - BlueCard[®] eligibility
 - Pharmacy locator (*if applicable*)
- [premera.com](https://www.premera.com):
 - For coverage details & health-related information.

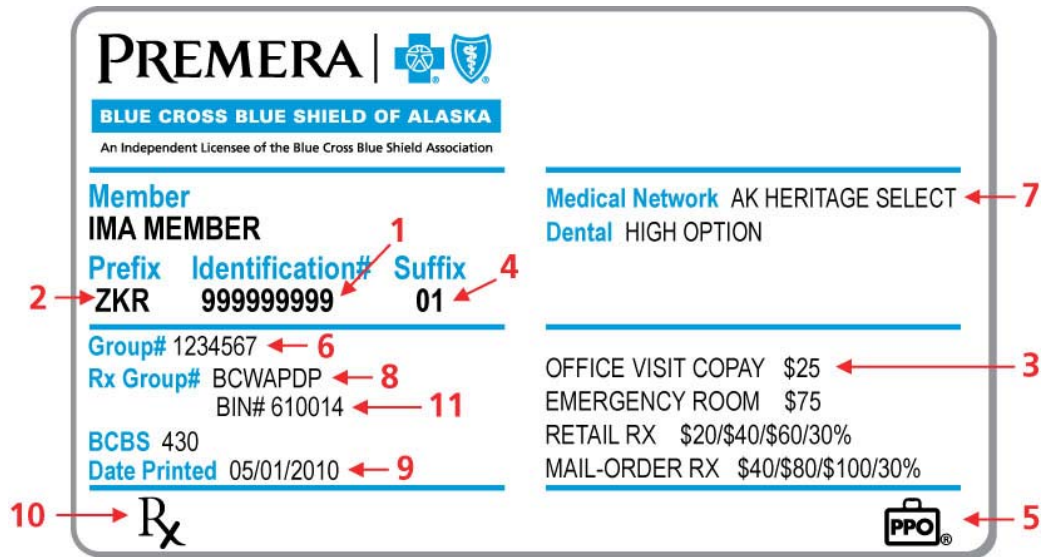
To expedite paper claims payment, use the PO Box printed on the back of the member's ID card when billing paper claims.



Section 3: Premera ID Card

Front of ID Card

Here is an example of a Premera ID card.



1-Identification

Use this number to identify the patient when submitting claims.

2-Prefix

Include the alpha prefix with the member's ID number on all claims.

3-Copay

Indicates what the member pays at the time of service. This example shows a copay for an office visit (OV), emergency room (ER) and, if applicable, prescription (RX) coverage. **Note:** this example also shows tiered prescription costs.

4-Suffix

Indicates the member's relationship to the subscriber and does **not** need to be included on any claim.

5-Suitcase

Indicates that the member's plan includes BlueCard benefits. The suitcase symbols are important when providing healthcare services to Blue Cross Blue Shield out-of-area patients.

6-Group

Internal number assigned to each group that chooses Premera as their health plan.

7-Medical Network

Indicates member's specific network/plan name. This is a Heritage Plus plan. Heritage is a network a member obtains services from for a higher benefit level. If "Plus 1" follows the name, it means that the member's plan has out-of-network benefits. You will need to contact customer service for out-of-network benefits.

8-Rx Group

Used for billing pharmacy claims.

9-Date Printed

The printed date is not the date a member's coverage began, just the date when the card was last printed (issued). This ID card was printed on February 15, 2010.

10-Rx


This symbol is used if the member's plan includes prescription coverage.

11-BIN#

Means "Bank Identification Number." BIN assists pharmacies with submitting prescription medication claims through the Medco online system.

Back of
ID Card

13 →

PREMERA | 
BLUE CROSS BLUE SHIELD OF ALASKA
An Independent Licensee of the Blue Cross Blue Shield Association.

Providers: Please submit all claims with ID number, alpha prefix and group number. Claims from Premera contracted providers, or any provider in WA or AK should be sent to Premera Blue Cross. Claims outside of WA or AK should be sent to the local Blue Cross Blue Shield Plan. This card is not a guarantee that the member's coverage is currently in effect. Providers may call BlueCard Eligibility at 1-800-676-BLUE(2583) to verify membership and coverage.

Premera Blue Cross Blue Shield of Alaska
P.O. Box 240609
Anchorage, AK 99524-0609

medco Pharmacy Benefits Manager

Visit www.premera.com for coverage details, on-line services and health-related information. ← **14**

Customer Service 1-800-508-4722
TDD for the hearing-impaired 1-800-842-5357
BlueCard Provider Locator 1-800-810-BLUE(2583) ← **12**
Pharmacy Locator and/or Medco By Mail 1-800-391-9701
24-hour NurseLine* 1-800-841-8343
* Not a Blue Cross Blue Shield Product

Members: Please show this card when you receive services. See your benefit booklet for covered services. If you have questions, call Customer Service or write us at the address on on this card. If you're admitted to a hospital outside of AK or WA, please call Customer Service to notify us within 48 hours of admission.

Premera Blue Cross Blue Shield of Alaska provides administrative and/or network access services only. Blue Cross and Blue Shield Plans or Licensees do not assume any financial risk or obligation with respect to claims. The member has limited or no benefits outside the exclusive provider network of this plan.

AK Natl ASD/EPO Sample card

12-Contact Information

Key phone numbers.

13-Claims Submission

Billing instructions and address.

14-Web information

How to obtain on-line coverage and health-related information.

Section 4: BlueCard® ID Cards


BlueCard® Identifiers

An alpha prefix preceding the member's ID number is present on all BlueCard® program ID cards. To distinguish the member's type of plan, look for one of these BlueCard® identifiers:

1. Blank suitcase symbol
2. "PPO in a Suitcase" symbol for eligible PPO members, or
3. No suitcase symbol.

See **Chapter 11, BlueCard®**, for more information.

BlueCross of Northeastern Pennsylvania Highmark BlueShield	
Independent Licensees of the BlueCross and BlueShield Association	
PATRICIA H ZAENGLE	
Blue Cross ID	YZR111075828001
Blue Shield ID	ZAT111075828001
Blue Cross Plan Code	275
Blue Shield Plan Code	865
Rx ID	111075828001
Rx Group	BLPA01
Rx PCN	A4
Rx BIN	003858
Plan	BLUECARE COOPERATIVE
	

BlueCross BlueShield		Blue Product	ALPHA Employer Group
Member Name	Dependents		
Member Name	Dependent One		
Member ID	Dependent Two		
XYZ123456789	Dependent Three		
Group No.	023457	Plan	PPO
BIN	987654	Office Visit	\$15
Benefit Plan	HIOPT	Specialist Copay	\$15
Effective Date	00/00/00	Emergency	\$75
Plan Code	123	Deductible	\$50
			

BlueCross BlueShield of Florida		BlueOptions
An Independent Licensee of the Blue Cross and Blue Shield Association		
CALL ME		BC 090 BS 590
Member Number		Rx BIN 012833
XJWH97445831		PCN FLBC
In-Network OV Family Phy	\$15	Group Number 99999YA1
In-Network OV Specialist	\$25	
Traditional/OON OV Family Phy	\$20	
Traditional/OON OV Specialist	\$30	

	
Member IMA MEMBER	
Prefix	Identification # Suffix
ZKT	999999999 01
Group # 1234567	
BCBS 430 Date Printed: 12/29/2007	
Medical Network: BLUECARD TRADITIONAL Dental: HIGH OPTION	
OFFICE VISIT COPY \$25 EMERGENCY ROOM \$75	
	

	
Member IMA MEMBER	
Prefix	Identification # Suffix
ZKR	999999999 01
Group # 1234567	
BCBS 430 Date Printed: 12/29/2007	
Vision: BLUECARD PPO	
VISION ONLY	
	

	
Member IMA MEMBER	
Prefix	Identification # Suffix
ZKR	999999999 01
Group # 1234567	
Rx Group # BCWAPDP BN# 610014	
BCBS 430 Date Printed: 12/29/2007	
Medical Network: BLUECARD PPO Dental: HIGH OPTION	
OFFICE VISIT COPY \$25 EMERGENCY ROOM \$75 RETAL RX \$16/\$25/\$45 MAIL-ORDER RX \$25/\$42/\$112	
	

PREMERA 	
BLUE CROSS BLUE SHIELD OF ALASKA	
An Independent Licensee of the Blue Cross Blue Shield Association	
Member IMA MEMBER	
Prefix	Identification # Suffix
ZKT	999999999 01
Group # 1234567	
BCBS 430 Date Printed: 12/29/2007	
Dental: STANDARD	
DENTAL ONLY	

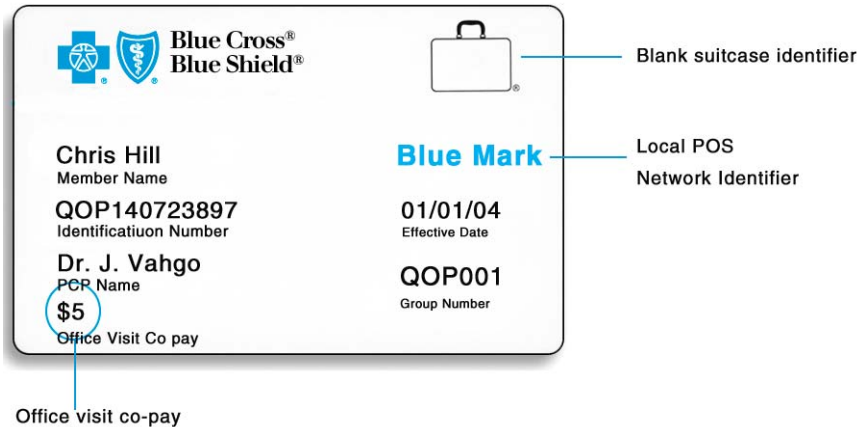
Example of an ID card with no suitcase symbol.

Used for members with stand-alone prescription or dental coverage, or for a unique plan exempt from the BlueCard program.

**BlueCard
Point-of-service**

Though Premera does not have a Point-of-service plan, you may see members from other Blue Cross Blue Shield plans enrolled in a BlueCard POS plan. Treat these members like any other BlueCard member.

The ID card includes a local network identifier and a blank suitcase symbol.



**BlueCard
International
Members**




Occasionally, you may see ID cards from foreign Blue Cross and Blue Shield plan members. These ID cards also contain three-character alpha prefixes. Treat these members in the same manner as you do for domestic Blue Cross Blue Shield plan members.





Section 5: Premera National Accounts ID Card

The following are examples of ID cards for a Premera national account. National account ID cards for Blue Cross Blue Shield members do not include the health plan logo on the front of the card.

		BlueCross® BlueShield®	
Member IMA MEMBER		Medical Network BLUECARD PPO	
Prefix Identification # Suffix ZKR 999999999 01		Dental HIGH OPTION	
Group # 1234567			
Rx Group # BCWAPDP			
BCBS 430			
Date Printed 02/15/2010			
OFFICE VISIT COPAY \$25			
EMERGENCY ROOM \$75			
RETAIL RX \$10/\$25/\$45			
MAIL-ORDER RX \$25/\$62/\$112			
			

PREMERA 		Visit www.premera.com for coverage details, on-line services and health-related information.	
BLUE CROSS BLUE SHIELD OF ALASKA An Independent Licensee of the Blue Cross Blue Shield Association.		Customer Service 1-800-508-4722	
PROVIDERS: Please submit all claims with ID number, alpha prefix and group number. Claims from Premera contracted providers, or any provider in AK or WA should be sent to Premera Blue Cross Blue Shield of Alaska. Claims outside of AK or WA should be sent to the local Blue Cross Blue Shield Plan. This card is not a guarantee that the member's coverage is currently in effect. Providers may call BlueCard Eligibility at 1-800-676-BLUE(2583) to verify membership and coverage.		TDD for the hearing-impaired 1-800-642-5357	
Premera Blue Cross Blue Shield of Alaska P.O. Box 240609 Anchorage, AK 99524-0609		BlueCard Provider Locator 1-800-810-BLUE(2583)	
medco Pharmacy Benefits Manager		Pharmacy Locator and/or Medco by Mail: 1-800-391-9701	
		24-hour NurseLine 1-800-841-8343	
		<small>* Not a Blue Cross Blue Shield Product</small>	
		MEMBERS: Please show this card when you receive services. See your benefit booklet for covered services. If you have questions, call Customer Service or write us at the address on this card. If you're admitted to a hospital outside of AK or WA, please call Customer Service to notify us within 48 hours of admission.	
		51CS (11-2007)	

			
Member		NORTHWEST LABORERS EMPLOYERS HEALTH & SECURITY TRUST	
Prefix Identification # TST			
PHARMACY		MEDICAL	
RxBIN 003858		Group # 0001	
RxPCN A4		BCBS 430	
RxGRP A3NN			
			

PREMERA 		Visit www.premera.com to locate a provider www.zenithadmin.com	
BLUE CROSS An Independent Licensee of the Blue Cross Blue Shield Association.		Northwest Laborers Member Claims & Member/Provider benefits & eligibility 1-206-282-3600	
PROVIDERS: Please send medical claims for services by a Premera contracted provider, or any provider in WA or AK to Premera Blue Cross, P.O. Box 91069, Seattle, WA 98111-9169. Medical claims for services outside of WA or AK should be sent to the local Blue Cross and/or Blue Shield Plan.		Toll Free 1-800-826-2102	
DENTAL CLAIMS: Send to Northwest Laborers-Employers Health & Security Trust, Group L054, P.O. Box 91002, Seattle, WA 98111-9102. Include complete ID number, alpha prefix & group number from the front of this card on all claims.		Provider Customer Service 1-800-713-5373	
		BlueCard Provider Locator 1-800-810-BLUE(2583)	
		CareAllies Hospital pre-admission authorization & BABYTIME 1-800-422-3038	
		Express Scripts Pharmacy Member Services 1-800-692-5268	
		Express Scripts Pharmacy Help desk 1-800-824-0898	
		Ellingson's Pharmacy Mail-Order 1-800-292-4722	
		VSP Member Service 1-800-877-7195	
		<small>* Not a Blue Cross Blue Shield Product</small>	
		PROVIDERS MUST CALL NORTHWEST LABORERS TO VERIFY ELIGIBILITY AND BENEFITS. This ID card is not a guarantee that the member's coverage is currently in effect.	
		NL21 (04-2009)	



Section 6: Federal Employee Program (FEP) ID Cards



FEP Basic/ Standard Options



The following are examples of ID cards for federal employees covered under the Federal Employee Program.

- For FEP Basic Option the member must use a preferred provider in order to receive benefits.
- For FEP Standard Option (PPO card), the member may see any provider; however, if a preferred provider is used the member receives a higher benefit level.

The FEP ID card will only list the subscriber's name. The ID card does not list dependents.

Note: FEP member ID cards are issued from the national FEP system in Washington, D.C.

 BlueCross BlueShield Federal Employee Program		Government-Wide Service Benefit Plan	 Basic
Member Name I M Sample		http://www.fepblue.org	
Member ID R95664486			
Enrollment Code	112		
Effective Date	01/01/2006		
RX Bin No.	610415		
RX Group No.	65006500		

 BlueCross BlueShield Federal Employee Program		Government-Wide Service Benefit Plan	 PPO
Member Name I M Sample		http://www.fepblue.org	
Member ID R30047600			
Enrollment Code	104		
Effective Date	01/01/2006		
RX Bin No.	610415		
RX Group No.	65006500		

FEP Contact Information

Members should refer to the Customer Service number on the back of the ID card for any benefit eligibility or claims questions.