Premera ID Card Guide (effective January 1, 2018)

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Premera Provider Site: https://www.premera.com/wa/provider/
Premera Medicare Advantage Provider Site: https://www.premera.com/wa/provider/medicare-advantage/
Premera ID Cards

*What’s the difference?*

Premera has five types of plans:

- Individual exclusive provider organization (EPO) plans across the state. For individuals in King, Pierce and Snohomish counties, only PersonalCare plans are sold through the [Exchange marketplace](#).
- PersonalCare plans: Only available in King, Pierce, and Snohomish counties; may limit a customer to seeing providers within a partner network. See [Plans and Networks](#) section for more details.
- Group or commercial plans: Typically employer-based plans; can be PPO, EPO or PersonalCare Plan.
- Medicare Advantage: Offered only in King, Pierce, Snohomish, Thurston, and Spokane counties; HMO only.
- BlueCard: Patient may be a customer of a Blue Cross and/or Blue Shield plan based in another state. The BlueCard program allows customers to get services while living in another Blue plan’s service area.

**ID Cards vary by plan type**

Most Premera ID cards are similar, with just a few key differences. When patients call, we recommend that you ask them for their health plan and network name or PersonalCare Partner system. Remember that the ID card is not a guarantee of coverage or eligibility. To check eligibility and benefits, use our online [Eligibility and Benefits Tool](#) or contact Customer Service. For Medicare Advantage, use the MA-specific [Eligibility and Benefits Tool](#). These tools require secure log in through [One Health Port](#).

*Note: Many plans change during the year. We recommend you ask for a patient’s ID card if they haven’t been seen recently to ensure they still have the same coverage.*

For more details, view Premera’s Reference Manual, [ID Card section](#), or the Medicare Advantage [Provider Reference Manual](#).
ID Card Features*

1. Customer Information
   Policyholder’s name and member ID number. Be sure to include the prefix and the identification number when submitting claims or checking eligibility. You don’t need to include the suffix.

2. Group Number
   Group ID numbers identify the line of business for the customer’s plan.

3. Medical Network
   This identifies which network your patient is in. See Plans and Networks for specific network details and limitations. If the customer has dental coverage, that will be listed as well. Medicare Advantage customers are noted as a specific network plan.

4. Copay, Emergency Room, Rx
   Details what a customer pays at the time of service.

5. Rx Group # and BIN#
   These numbers relate to pharmacy claims.

6. Suitcase symbol for nationwide coverage
   The suitcase image, with or without PPO noted, indicates that the customer’s plan includes BlueCard benefits. This symbol is important when providing healthcare services to out-of-area patients. Note that certain plans, such as our EPO and PersonalCare Partner system, don’t cover out of area services, even though the suitcase logo is on the card.

7. Group or Plan Name
   Medicare Advantage or Federal Employee Program (FEP) will be noted on the top right section of a customer’s card. For Premera national accounts, the account name may appear on the card.

8. Contact information and web tools for customers and providers
If a customer has a limited network (such as an EPO or PersonalCare plan), emergency care benefits are noted here.

9. Billing instructions and address; pharmacy benefits manager will be listed on the bottom left of the card.


Plans and Networks

**PPO, EPO, and High-Deductible Plans and Networks**

Our PPO and High-Deductible plans have a standard in-network and out-of-network structure. Copays or co-insurance amounts are listed on the member ID card.

EPO plans are limited networks and typically don’t cover non-emergency care out of the state. Emergency care is covered out of state and out of network. This restriction is noted on the back of the ID card.

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**Student Insurance Plans**

Student insurance is offered through the LifeWise Assurance Company and uses the Multiplan network. Student ID cards will list the network, the plan type and dental coverage.
**PersonalCare Plans and Partner Systems**

This network supports our primary care provider (PCP) referral-based PersonalCare Plans offered in Snohomish, Pierce, and King Counties. This network includes Accountable Health Systems (AHS) only, which Premera calls Partner Systems. PersonalCare Plans are noted by the designation in the upper right of the member ID card. Patients must see providers within the PersonalCare Partner System to receive benefits. When scheduling an appointment, we recommend you ask for the network name or the PersonalCare Partner System to be sure the patient is eligible for service. The designation shows the Partner System assigned to the customer. It doesn’t list the name of their PCP. See the example card below.

![Example Card]

Our 2018 PersonalCare plan partners are:
- EvergreenHealth Partners
- MultiCare Connected Care™
- Northwest Physicians Network
- The Everett Clinic Integrated Care Network
- UW Medicine Accountable Care Network
- Virginia Mason Medical Center

**Medicare Advantage Plans**

Medicare Advantage plans are offered only in King, Pierce, Snohomish, Thurston, and Spokane Counties. Customers are offered HMO plans in those counties. ID cards are branded Medicare Advantage with the network noted. Per Center for Medicare and Medicaid Services (CMS) guidelines, you’re required to refer patients only to in-network practitioners for services. You can use our online [Find a Doctor](#) tool to locate an in-network practitioner. You must use the [Medicare Advantage site](#) to access information about Medicare Advantage customers.
In 2018, we changed our provider plan network structure from tiered plan networks, or a nested plan network, to stand-alone networks. This new network structure provides the flexibility to add providers in any plan network or combination of plan networks (if applicable).

All contracted participating providers are included in the following plan networks. These plan networks can’t be separated (see diagram above).

- Global
- Heritage
- LifeWise Preferred
- LifeWise Assurance Co.

In addition, providers can participate in the following plan networks. If a provider has admitting privileges to a hospital in that plan network (if hospital privileges are required for the provider), or the provider meets the criteria to join the PersonalCare Partner Systems network, they can participate in that plan network.
• Foundation
• Heritage Prime
• Heritage Signature
• LifeWise Connect
• PersonalCare Partner Systems (Accountable Health System) – only offered in King, Snohomish, and Pierce counties
• Personalized Care Alliance (Accountable Health System)

As a standard process, if a provider participates in the Heritage Signature plan network, the provider must also participate in the Heritage Prime and LifeWise Connect plan networks. **Note:** Exceptions to deviate in the participation in any of these three plan networks (Heritage Signature, LifeWise Connect, or Heritage Prime) must be approved as a custom contract.

### 2018 Plans Names and Networks

#### Individual Plans

<table>
<thead>
<tr>
<th>Plan Names</th>
<th>Network Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>PersonalCare Plan</td>
<td>PersonalCare Partner System/Heritage Signature</td>
</tr>
<tr>
<td>Preferred EPO</td>
<td>Heritage Signature EPO</td>
</tr>
<tr>
<td>Preferred HSA EPO</td>
<td>Heritage Signature EPO</td>
</tr>
<tr>
<td>Student Insurance</td>
<td>LifeWise Assurance/Multiplan</td>
</tr>
</tbody>
</table>

#### Small Group Plans

<table>
<thead>
<tr>
<th>Plan Names</th>
<th>Network Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance Plans</td>
<td>Heritage Signature</td>
</tr>
<tr>
<td>Choice Plans</td>
<td>Heritage</td>
</tr>
<tr>
<td>PersonalCare Plans</td>
<td>PersonalCare Partner System/Heritage Signature</td>
</tr>
</tbody>
</table>

#### Employer Group Plans

<table>
<thead>
<tr>
<th>Plan Names</th>
<th>Network Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your Choice - PPO</td>
<td>Heritage, Heritage Prime</td>
</tr>
<tr>
<td>Your Choice - PPO with BlueCard</td>
<td>Heritage <em>(sometimes shown as Heritage Plus 1)</em></td>
</tr>
<tr>
<td>Your Future - HSA</td>
<td>Heritage, Heritage Prime</td>
</tr>
<tr>
<td>Your Focus - EPO</td>
<td>Heritage, Heritage Prime</td>
</tr>
<tr>
<td>PersonalCare Plans</td>
<td>PersonalCare Partner System/Heritage Prime</td>
</tr>
<tr>
<td>FlexAdvantage</td>
<td>Heritage</td>
</tr>
<tr>
<td>Your World (also known as Global)</td>
<td>Global</td>
</tr>
</tbody>
</table>

#### Medicare Advantage Plans

<table>
<thead>
<tr>
<th>Plan Names</th>
<th>Network Names</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premera Medicare Advantage (HMO)</td>
<td>Medicare Advantage</td>
</tr>
<tr>
<td>Premera Medicare Advantage Classic (HMO)</td>
<td>Medicare Advantage</td>
</tr>
<tr>
<td>Premera Medicare Advantage Classic Plus (HMO)</td>
<td>Medicare Advantage</td>
</tr>
<tr>
<td>Premera Medicare Advantage Total Health (HMO)</td>
<td>Medicare Advantage <em>(available in Spokane County only)</em></td>
</tr>
</tbody>
</table>
Helpful Online Tools

Visit our provider website at [premera.com/wa/provider](http://premera.com/wa/provider) for helpful tools and information. Access our [Medicare Advantage site](http://premera.com/wa/provider) to find information about Medicare Advantage customers. These tools may require secure log in through [One Health Port](http://premera.com/wa/provider).

**Find a Doctor:** Verify your address and specialty information, find providers you can refer within a customer’s network by visiting our Find a Doctor tool. You must use the Medicare Advantage site to access information about Medicare Advantage customers.

**Eligibility & Benefits:** Verify a customer’s network and eligibility information using our [eligibility and benefits tool](http://premera.com/wa/provider). You must use the Medicare Advantage site to access information about Medicare Advantage customers. *Note that many plans change or renew during the year. We recommend you ask for a patient’s ID card if they haven’t been seen recently to ensure they still have the same coverage.*

**Prior Authorization:** Determine what services require authorization or need review (based on the customer’s plan). You must use the Medicare Advantage site to access information about Medicare Advantage members.

**Plan Code Prefixes:** Determine which plans are within Premera’s network, or are outside Washington. This is helpful when determining benefits and eligibility for a customer. You’ll find this list in the [general reference section](http://premera.com/wa/provider) of our website.

Find online tool user guides, featuring a step-by-step walk through of our tools, and web-based training modules, on our website’s Learning Center.
Important Contacts

Customer Service: 877-342-5258, option 2
- Customer benefits and eligibility verification
- Claims payment, payment vouchers, or remittance assistance
- Provide network status confirmation

BlueCard: 800-676-BLUE to verify benefits or eligibility for BlueCard customers. Call 888-261-9562 for BlueCard claims customer service. NEW! BlueCard web-based training module is now available. Check it out on our website’s Learning Center.

Premera Blue Cross Medicare Advantage Plan: 888-850-8526

Physician & Provider Relations: 877-342-5258, option 4
- Changing your billing, practice or remittance address
- Adding a practice location
- Updating your tax identification number
- Adding/deleting a provider at your office
- Fulfilling application and contract requests
- Verifying contract status
- Requesting copies of past communications

Pharmacy Services: 888-261-1756
- General information on the Preferred Drug List (PDL)
- Exceptions for point-of-sale edits
- Level status confirmation for a specific medication

Care Management: 877-342-5258, option 3

Technical website help: 800-722-9780

Online Provider Reference Manual

Online Medicare Advantage Provider Reference Manual