

MEMBER HANDBOOK



Welcome to Blue Cross of Idaho

As a Blue Cross of Idaho member, you have access to a large network of healthcare providers, plus tools to help you stay informed and save money. You can also get help from our Idaho-based customer service whenever you have questions or just need a little extra help.



As you explore this handbook, keep in mind that this is an overview of what's available to you as a member. Your member contract has all the details about your plan and benefits. There, you can find your out-of-pocket amounts and covered services¹, plus important terms and conditions. To find your contract, visit members.bcidaho.com, log in to your member account, then select **My Account** and **My Contract**. You can also call the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card.



GET HELP

- Visit our website at members.bcidaho.com
- Call a customer service advocate at the phone number on the back of your member ID card

¹If there is any discrepancy between this handbook and your member contract, the member contract will always govern.

TABLE OF CONTENTS

- Get Help5
- Definitions to Know6
- Using Your Blue Cross of Idaho Health Benefits.....7
- Find a Doctor.....8
- Understanding Your Explanation of Benefits Statement9
- Your Benefits Travel with You 10
- Get the Most from Your Benefits 11
- Plan Your Doctor Visit 12
- Digital Tools..... 14
- Blue Extras! Discount Program 15
- 10 Ways to Reduce Your Healthcare Costs 16
- Prior Authorization 18
- Getting Care for Chronic Conditions 19
- Get the Most Out of Your Pharmacy Benefits20
- Healthcare Fraud21
- Coordination of Benefits.....22
- Claims23
- Submitting a Claim24
- How to Voice a Complaint24
- Member Rights and Responsibilities25
- Privacy Matters26

Get Help

Contact customer service at the number on the back of your member ID card. We're available 8 a.m.-8 p.m. Mountain Time Monday-Friday, and 8 a.m.-noon Saturday.

FIND US ONLINE:

Website: members.bcidaho.com

Be sure to sign up so you can quickly find care and learn more about your plan. You'll need your member ID to register on members.bcidaho.com.



Facebook: facebook.com/bluecrossofidaho
[@BlueCrossofIdaho](https://twitter.com/BlueCrossofIdaho)



Twitter: twitter.com/bluecrossidaho
[@BlueCrossofIdaho](https://twitter.com/BlueCrossofIdaho)



Instagram: [Instagram.com/bluecrossofidaho](https://instagram.com/bluecrossofidaho)
[@BlueCrossofIdaho](https://twitter.com/BlueCrossofIdaho)



LinkedIn: linkedin.com/company/blue-cross-of-idaho

DOWNLOAD OUR MOBILE APP.

You can find it in the Apple App Store or Google Play Store.



Definitions to Know

We want to make health insurance easier to understand so you can make the best decisions about your care. Here are common health insurance terms and their definitions.

Deductible

A set dollar amount you pay towards when you get care for most covered services. When you meet your deductible, it goes away until the start of the next plan year.

Coinsurance

The cost for care that Blue Cross of Idaho splits with you. For example, if we pay 70 percent of the cost of a bill, you would pay 30 percent.

Copayment

A set amount you pay directly to a doctor or hospital for care.

Out-of-pocket maximum

The maximum amount that you pay for healthcare each year. Your deductible, copayments and coinsurance all contribute toward your out-of-pocket maximum each year.

Provider

A doctor, specialist, nurse practitioner or physician assistant who gives you care, or a hospital, pharmacy or clinic where you get care.

In network

The group of doctors, hospitals, pharmacies and clinics that Blue Cross of Idaho contracts with who've agreed to see our members for a lower cost. You get the most out of your benefits when you see in-network providers.

Out of network

The providers who have not contracted with Blue Cross of Idaho. You'll pay more when you see an out-of-network provider.

Formulary

A list of drugs covered under your policy's prescription drug plan.

Generic drug

A Food and Drug Administration (FDA)-approved prescription drug that has the same active ingredients, strength and dosage as the brand-name version. Generic drugs cost 80 to 85 percent less on average than brand-name drugs but have the same benefits.

Using Your Blue Cross of Idaho Health Benefits


Create your Blue Cross of Idaho online account at members.bcidaho.com. Here you'll find information, tools and resources to help you better understand your coverage and find care. You can:

- View your claims
- Estimate your healthcare costs
- Shop for care
- Find your contract

Carry your member ID card. Your member ID card tells any healthcare provider you see what type of plan you have and what network you're in. This helps make sure you get the most out of your benefits. You can also find helpful phone numbers, like customer service, on the back of your ID card.

You'll need to show it any time you get care when you visit a:

- Doctor
- Specialist
- Hospital
- Clinic
- Pharmacy

| Blue Cross of Idaho | |
|------------------------|---|
| Enrollee Name / Number | Medical PPO |
| Enrollee Name | In-Network Office Visit \$20 |
| Member ID | Out-of-Network Office Visit \$40 |
| XYZ123456789 | Dental PPO |
| Group Number 10000001 | Vision Yes |
| RXBIN 610053 | |
| |  |

| Blue Cross of Idaho | |
|--|--|
| For Customer Service, visit bcidaho.com or call the appropriate number below: | |
| Medical: | (208) 331-7347 (800) 627-1188 |
| Dental: | (208) 363-8755 (800) 289-7929 (800) 877-7195 |
| Vision: | (855) 839-5205 |
| Blue Cross of Idaho Rx: | (800) 810-2583 |
| BlueCard Access: | (to locate a provider outside of Idaho) |
| Prior Authorization: | (208) 331-7535 (800) 743-1871 |
| <p>Blue Cross of Idaho P.O. Box 7408 Boise, Idaho 83707</p> <p>And independent licensee of the Blue Cross and BlueShield Association.</p> | |
| <p>Call to notify us when you or an eligible dependent have a hospital inpatient admission. You should obtain prior authorization for certain hospital and non-hospital services. Failure to call may affect your benefit payments.</p> <p>Providers: Please file your claims with your local BlueCross BlueShield Plan. If Medicare is primary, file Medicare claims with Medicare.</p> <p>Dental Providers: Please submit all dental claims to Blue Cross of Idaho.</p> <p>Blue Cross of Idaho provides administrative claims payment services only and does not assume financial obligation for claims. Blue Cross of Idaho may reinsure some claims.</p> | |

Note: Your card might look different. This picture is only an example. Please contact us if you need help understanding your card.

Read your contract. Get all the details on your coverage, benefits, out-of-pocket maximums and more in your member contract. You can find a copy of your contract at members.bcidaho.com. Log in and select **My Account**, then **My Contract** from the uppermost menu.

Check your benefits statements. Whenever Blue Cross of Idaho gets a claim for care you received, we create a statement that lists what your provider charged and what (if anything) you may owe. Learn more in the **Understanding Your Explanation of Benefits Statement** section.

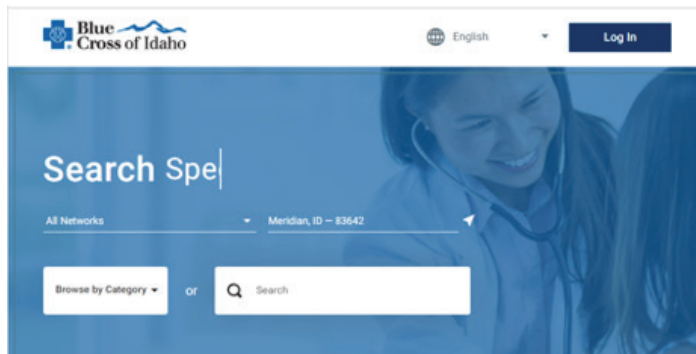
Find a Doctor

Blue Cross of Idaho works with healthcare providers who agree to provide services at discounted rates to help save you money. When you see an in-network provider, you get the most out of your health benefits. You can visit an out-of-network provider, but you may pay more out-of-pocket. Follow the steps below to find an in-network provider.

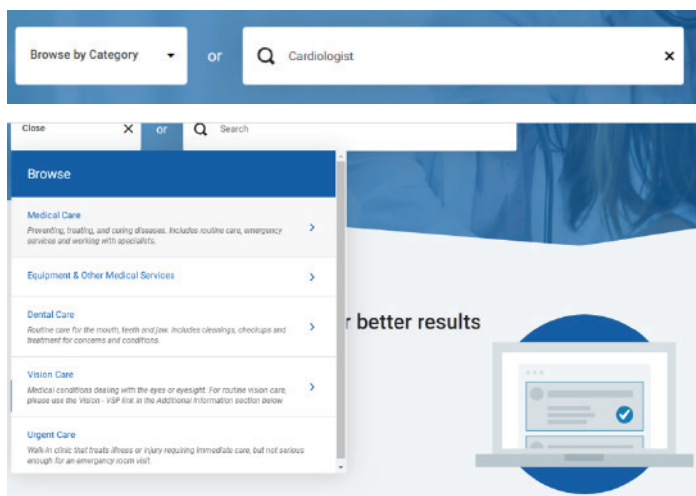
STEP 1: Visit members.bcidaho.com and log in to your member account.

STEP 2: Select **Search Tools**, then **Find a Provider**. On the next page, use the drop-down menu to select the name of the person on your health plan who needs care. You'll then be taken to our search tool.

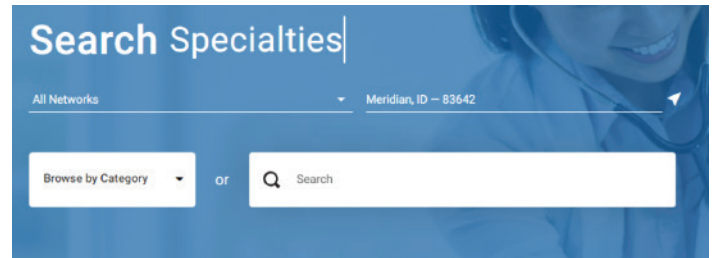
STEP 3: Enter a location to search or use the auto-populated location. You can enter a state, city or ZIP code.



STEP 4: Begin your search by either selecting a category from the **Browse by Category** drop-down menu option or by entering a name or specialty in the search box.

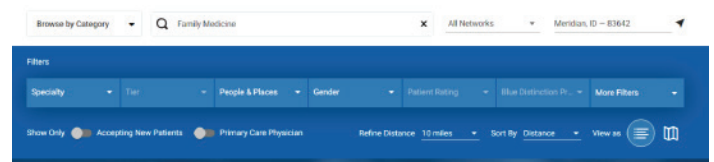


STEP 5: Use the top navigation menu to narrow or expand your search results. You can sort by location, gender, rating and more.



STEP 6: Select the name of a healthcare provider from the results displayed to learn more about him or her, such as:


- Accepted networks
- Specialty
- Education
- Patient reviews



Understanding Your Explanation of Benefits Statement

Here are 11 of the most important parts of the explanation of benefits (EOB) statement.

1. **THIS IS NOT A BILL** – When you get an EOB, keep in mind that it’s not a bill, but an explanation.
2. **PATIENT** – The name of the person who received this service. This could be you or a family member covered on your plan.
3. **SERVICES SUBMITTED BY** – This is who billed the service. Keep in mind that some providers belong to groups that bill for them, so you may not recognize the name.
4. **CHARGES** – This is what your provider billed for the care you received.
5. **NETWORK SAVINGS** – This is what you saved by using an in-network provider.
6. **AMOUNT WE PAID** – This is the amount we have paid.
7. **WHAT YOU OWE THE PROVIDER** – This is the amount you will pay your provider. You should get a bill from the provider’s office that shows the amount you owe.
8. **DEDUCTIBLE STATUS** – This shows how much of the deductible has been met as of the date of this EOB.
9. **DETAIL** – This area lists details for each claim shown in this EOB.
10. **NOTES** – Notes show why we processed the claim the way we did.
11. **APPEAL PROCEDURES** – Found on the back of the EOB, this section tells you how to appeal. You have the right to appeal any coverage decision we make.



Blue Cross of Idaho
P.O. Box 7408 Boise, Idaho 83707-1408

EXPLANATION OF BENEFITS
1 THIS IS NOT A BILL

If you have a question about your claim, please call Customer Service at 331-7319 or 866-482-2253
www.bcidaho.com

SUMMARY For claims processed through 03/01/2019

| Patient 2 Jacob Lastname | Identification No. XMH00000000000000 | Group 000000000 – Name of Group | CHARGES 4 | NETWORK SAVINGS 5 <small>Amount saved by using a Blue Cross of Idaho contracting provider.</small> | OTHER INSURANCE <small>Amount your other insurance paid.</small> | AMOUNT WE PAID 6 | WHAT YOU OWE 7 PROVIDER | |
|-----------------------------|---|------------------------------------|-----------|---|---|------------------|----------------------------|-------|
| Health Care Clinic | | | | 344.00 | 46.00 | 0.00 | 238.20 | 59.80 |
| TOTAL | | | | 344.00 | 46.00 | 0.00 | 238.20 | 59.80 |

DEDUCTIBLE STATUS 8

| | |
|---|--|
| For benefit period 01/01/2009-03/01/2009, the following has been satisfied: | 250.00 of the 250.00 Individual Deductible. 250.00 of the 250.00 Family Deductible. |
|---|--|

DETAIL 9

| Health Care Clinic | | Insurance Claim 000000000000000000 | | | | | | | | |
|--------------------|---------------------|------------------------------------|-----------------|-----------------|-------------|------------|------------------------|----------------|-------|--|
| Service Date | Service Description | Charges | Network Savings | Other Insurance | Non Covered | Deductible | Copayment/ Coinsurance | Amount We Paid | Notes | |
| 02/21/03 | Physician Care | 329.00 | 46.00 | | | 4.00 | 55.80 | 223.20 | 1 | |
| 02/21/03 | Laboratory | 15.00 | 0.00 | | | | | 15.00 | | |
| CLAIM TOTAL | | 344.00 | 46.00 | | | 4.00 | 55.80 | 238.20 | | |

Notes 10
1 Amount listed in the Network Savings column exceed the allowable amount for this service. You may not be responsible for this amount.
Amounts listed in the Noncovered column exceed the allowable amount for this service. You are responsible for this amount.

Suspect Fraud? Please help by calling our hotline at 1-800-682-9095. **11**
An Independent Licensee of the Blue Cross and Blue Shield Association

bcidaho.com **9**

Get Electronic EOBs

Enroll on our online medical EOB delivery and you won't get paper statements mailed to you. Instead, you'll get an email notification when you have an EOB to view and download on the secure member portal. To sign up, log in to your member account at members.bcidaho.com and select *My Inbox*.

Why Did I Get a Bill from My Provider?

After you get care, your provider may send you a bill at the same time they send Blue Cross of Idaho the claim to process. If you got care from

an in-network provider, you should wait for your EOB from Blue Cross of Idaho to arrive before paying your provider. You can get this EOB by mail or electronically.

Find Out How Much We Paid and How Much You May Still Owe

If you saw an out-of-network provider or received services that aren't covered by your policy, the provider may bill you directly for the service and ask you to pay the full amount. Be sure to wait for your EOB for this service before paying.

Your Benefits Travel with You

Thanks to the BlueCard program, your Blue Cross of Idaho plan gives you in-network coverage when you're traveling or living in another Blue Cross Blue Shield plan's coverage area.

Visit provider.bcbs.com or call 800-810-2583 to learn more and to help plan ahead before your trip.



Get the Most from Your Benefits

WELLNESS VISITS

A wellness visit gives you and your doctor the chance to talk about any health concerns and potential illnesses before serious issues arise. It also lets you ask general questions about your health and about your medical history. Many plans cover wellness visits at no cost to you.

HOW OFTEN SHOULD I HAVE A WELLNESS EXAM?

Schedule your wellness exams depending on your age and general health. Most people have at least one exam annually, but talk to your doctor about what's right for you.

WHAT SHOULD I EXPECT FROM A WELLNESS EXAM?

Your doctor might begin by checking your vital signs, like your blood pressure, pulse, height and weight. Next, he or she might then ask you questions about your overall health to get a sense of how you can both improve your health.

Your doctor might ask you the following during your wellness visit:

- Do you have any concerns about your health?
- Do you have any issues that might require regular medical screenings?
- What medications are you taking?
- What is your diet like?
- What are your nutrition and exercise habits?
- Do you use tobacco, alcohol or recreational drugs?

GET NO-COST PREVENTIVE CARE

Blue Cross of Idaho plans include a long list of no-cost preventive care services. To pay nothing for preventive care, make sure:

1. You visit an in-network provider.
2. You ask your provider if any services he or she might recommend will be billed as preventive or diagnostic. Diagnostic services are done to help a doctor find out what's wrong and may have out-of-pocket costs.

Learn more about preventive health by visiting members.bcidaho.com, then selecting **Health & Wellness** and **Preventive Guidelines**.



Plan Your Doctor Visit

If you need to see your doctor for something other than a wellness visit, make a plan for your appointment. Help your doctor by giving as much detail as you can.

You may want to bring notes to the doctor's office, like the names and dosage of any medication you take and the time and date that any issues occurred.

Here are some questions to help you prepare for your visit:

- Why do I need to see my doctor?
- What are my symptoms?
- When did I first notice my symptoms? How often do they occur?
- Has anything like this happened in the past?





WHEN YOU'RE SICK OR INJURED

The emergency room (ER) might not always be the best option. When you're sick or even hurt but know that it's not life-threatening, you have options to get the right level of care. Your doctor's office or an urgent care clinic may be able to give you the care you need at a much lower cost. Visiting the ER only for emergencies helps keep healthcare costs lower and cause you less stress.

If you're sick:

- Contact your doctor right away. You might be able to make a same-day or next-day appointment.
- Visit an in-network urgent care clinic. Be sure to use our **Find a Provider** tool to make sure your closest urgent care clinic is in your network.

WHEN TO GO TO THE ER

Go to an ER for help in a life-threatening emergency, such as:



- Possible heart attack or stroke
- Poisoning
- Serious burns
- Difficulty breathing
- Broken bones
- Bleeding that cannot be stopped

Care you get at the ER for an emergency medical condition will be covered by Blue Cross of Idaho as described in your member contract. However, it's best to know what hospitals are in your network so you have a plan before there's an emergency.

Digital Tools

MEMBER WEBSITE

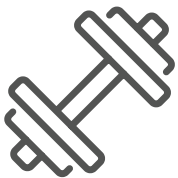
Visit members.bcidaho.com. You can find a lot of great tools after logging in to our secure member website, such as:

- Find a Provider
- Cost Advisor
- Find a Pharmacy
- Forms
- Blue Extras!
- Preventive health guidelines
- Wellness tools
- Health assessment
- Health tracker
- And more





Blue Extras! Discount Program



Your Blue Cross of Idaho health insurance includes Blue Extras! These discounted services, programs and products aim to help you reach your health and fitness goals.

Blue Extras! helps you save money on fitness club memberships, hearing and vision services, home safety products, orthodontia and alternative medicine providers. Find a list of discounts at members.bcidaho.com. Hover over **Health & Wellness** and select **Discount Programs**.

10 Ways to Reduce Your Healthcare Costs

You can save money while still getting quality care.

1. Visit in-network providers.

When you visit an in-network doctor, hospital or clinic, you'll pay lower out-of-pocket costs. Visiting an out-of-network provider will usually cost more. Visit our online **Find a Provider** tool to search for in-network providers near you.

2. Shop for care.

If your provider recommends any services or procedures, use our online tools. Log on to **members.bcidaho.com** to use Cost Advisor, our search tool that shows you cost estimates for common medical services and procedures.

3. Take care of yourself and stay healthy.

A great way to save money on your healthcare is to stay healthy. You can cut your risk for chronic illness by eating better and exercising, and quitting tobacco and alcohol use.

4. Use generic drugs.

Generic drugs cost 80 to 85% less than brand-name drugs on average but use the same active ingredients. Ask your provider or pharmacist if generic versions are available of the brand-name drugs you take.

5. Go to the ER only in an emergency.

Save money when you visit your primary care provider (PCP) or an in-network urgent care clinic for sore throats, colds, flu, earaches, minor back pain, headaches and other non-emergency issues.

6. Follow your doctor's guidance.

You'll get the most out of your doctor's office visits when you follow treatments and instructions. .

7. Check your EOBs.

Read through any EOB you receive to make sure they only include services you received. Call us if you suspect a mistake.

8. Take preventive care seriously.

Keep yourself healthy and save money over time by getting regular checkups, vaccines and tests. Your coverage includes preventive care at no cost to you. Visit **members.bcidaho.com**, select **Tools & Resources**, then **Preventive Care Services** for a list of covered preventive care services.

9. Get the most out of a flexible spending account.

If your employer sponsors a healthcare flexible spending account (FSA), use it. With a healthcare FSA, you choose to have pretax dollars deducted from your paycheck for out-of-pocket medical costs. Talk to your employer to learn more.

10. Use online tools to improve your health.

Visit **members.bcidaho.com** to access online health coaching tools and wellness workshops that help you put your best foot forward with support and tools. They are easy to use, confidential and ready whenever you need them.



Prior Authorization

What Is Prior Authorization (PA) and Why Does Blue Cross of Idaho Do It?

PA is the process we use to make sure a non-emergency service or procedure is medically necessary. PA helps us manage medical costs for you by making sure services are appropriate and necessary.

What Services Need PA?

Not all procedures or services need PA. You can find a list of services that require PA by:

- Calling customer service at the number on the back of your member ID card.
- Viewing the PA list for your plan online. Visit members.bcidaho.com, log in to your member account, select **Resources & Forms**, then **Medical Prior Authorization List**.
- Reading your member contract. Find a copy by visiting members.bcidaho.com, logging in to your account, selecting **My Account**, then **My Contract**.

How Does It Work?

When your provider wants to perform a procedure or service, either you or your provider will need to contact us for PA. After getting the PA request, we will contact your provider. In some cases, we may ask for more information.

What Happens if I Don't Get PA?

It's best to check before you have a service done. If we review the claim and the service was medically necessary, it may be processed normally.

But if we require PA and your provider doesn't get it before treating you, there could be more out-of-pocket costs for you. If a service is denied and you didn't have PA, you can still appeal our decision using the Blue Cross of Idaho appeal process.

Medical Technology and Benefits

Our Healthcare Operations Department reviews new and existing medical technology, procedures, medications and treatments to make sure they are necessary and effective ways to treat health issues. This department makes sure that:

- The technology received final approval from government agencies such as the FDA
- There's solid scientific evidence that the technology is a good health therapy
- The benefits outweigh any harmful effects or risks
- The technology improves health outcomes as much as, or more than current treatments

Once a treatment is approved as a covered benefit under your Blue Cross of Idaho health insurance, your provider may still need PA before giving you that treatment.

If you receive services from one of Blue Cross of Idaho's contracting providers without getting PA, and we deny payment for the services, you are not financially responsible. However, if you receive services that are not medically necessary from a provider who does not have a Blue Cross of Idaho contract, you may be responsible for the entire cost of the services.

Getting Care for Chronic Conditions

Care Management

If you are dealing with multiple or complex health conditions, Care Management (CM) can help you better understand your conditions, teach you how to take an active role in your health and help with navigating any obstacles you run into.

Through this program, you'll work directly with a care manager who will create a personalized care plan. You also get educational materials and resource support. CM can help you understand your health and make changes that can help you reach your best health.

The program offers extra help to members dealing with multiple or complex health conditions like serious trauma, transplants, spinal injuries, cancer, behavioral health, AIDS or multiple chronic illnesses.

The program includes healthcare planning, care coordination among your providers, advocacy and more. CM is a voluntary program included with your Blue Cross of Idaho health insurance plan at no added cost to you.

To learn more about CM:

- Please call 208-387-6924 or 800-627-6655 (TTY: 800-377-1363)
- You can also email casemanagement@bcidaho.com



Get the Most Out of Your Pharmacy Benefits

Your Blue Cross of Idaho Rx prescription drug benefits give you access to a wide range of drugs through our large network of local and national pharmacies.

We maintain a list of covered drugs through our Pharmacy and Therapeutics Committee. This group includes primary care and specialty providers, pharmacists and other Idaho healthcare professionals. They review each drug based on safety, effectiveness and cost so that we can provide you with the best drug options.

Multi-Tier Benefits

We offer a multi-tier benefit to give you the best value for the drugs you need.

Maintenance and preventive drugs are often found in a tier with low out-of-pocket costs. Drugs not in this tier are placed according to how safe and effective they are and their overall cost. Drugs that have limited uses and require special handling and storage are usually found in higher-cost tiers. We regularly review drugs on our lists to make sure you have the best selection for your health.

Ways We Manage Benefits to Save Members Money

- **Prior authorization (PA) for prescriptions** – Blue Cross of Idaho requires PA for some medications, meaning that some drugs need to be approved before we cover them. All requests for PA are reviewed by licensed medical professionals on a case-by-case basis.
- **Step therapy** – We require certain drugs to be tried first before we will cover the cost of a higher-tier drug.
- **Quantity limits** – We may limit coverage on some drugs to a preset period of time based on FDA-approved dosages, safe use of medications or recommendations of specialists.

Brand Name vs. Generic Medicine

A generic drug has the same active ingredient in the same dosage and form as a brand-name drug but costs a lot less on average than the brand name. That can save you money in the form of lower copayments at the pharmacy. It pays to ask your doctor if a generic medicine is right for you.

Find a Pharmacy

Online

- Log in to your member account at members.bcidaho.com
- Select **Pharmacy**
- Select **Find a Pharmacy**

By phone: Call the Blue Cross of Idaho Rx phone number.



Healthcare Fraud

How to avoid paying more than you should

Protect Yourself

- Be wary of “free” medical services or exams, copayment waivers or services advertised as “covered by insurance.”
- If you have questions about a bill you got from a provider, contact their office.

You Can Help

- Keep track of the medical services you get by writing down:
 - The date you received medical care
 - Where the service took place
 - What services you received
 - The names of the providers
 - What tests or services were ordered or recommended
- When you get a bill from your provider, double check to make sure the services and charges match your records.
- When you get a prescription, check the dosage, quantity and frequency of medication. If you have questions about a prescription, ask the pharmacist, check with your provider or call customer service to review your plan coverage.

If you suspect fraud, call Blue Cross of Idaho’s fraud hotline at 800-682-9095 or email fraudreporting@bcidaho.com.



Coordination of Benefits

Before we can process claims, we must know if you, your spouse or your dependents have other health insurance coverage. We use this information to process insurance claims more quickly and accurately. We also do this to prevent delay of payment, over-payment or underpayment to you or your healthcare provider.

Let us know if you have recently changed or added health insurance coverage or carriers:



Online: Log in to your account at members.bcidaho.com. Select **Benefits & Coverage**, then **Coordination of Benefits** and fill out an online form.



By mail: Visit members.bcidaho.com, select **Tools & Resources**, then **Applications & Forms**. Download the Coordination of Benefits form, complete it and mail it to the address on the form.



By phone: Call the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card.



Claims

An Example of How We Process Claims

- A member visits an in-network provider for an appointment
- Provider's billing office creates a claim
 - The claim has information about the member and provider
- The provider's office submits the claim to Blue Cross of Idaho
- We review the claim to make sure it meets these rules:
 - The provider is on file in our network and approved to provide services
 - The patient is a valid member
 - The claim doesn't duplicate one that's already been paid
 - The claim uses valid codes that list the services and medical diagnosis
 - The service is covered by the member's contract
 - The provider received PA before performing the service if necessary
- A claims examiner reviews the claim if:
 - There is incomplete information
 - There is a discrepancy

Another example: A claim includes an MRI, but the member's coverage requires PA for an MRI except in emergencies. There's no record of a PA request or an emergency. We review to confirm the MRI was medically necessary. If yes, the claim is approved. If no, the claim is denied. However, the member can appeal the decision.

- If the claim is approved:
 - We prepare an EOB for the member
 - We prepare a payment
 - **In-network provider:** we send that provider a payment
 - **Out-of-network/non-contracted provider:** we send a payment to the member with the EOB and the member must pay the provider what's owed

Submitting a Claim

When you use an in-network provider, you won't have to submit a claim. In-network providers will submit claims for you. Many out-of-network providers will also submit a claim for you.

If you do need to submit a claim, you can print, complete and mail a member claim form to Blue Cross of Idaho.

You can find and download the form at members.bcidaho.com. Under **Tools & Resources**, select **Applications & Forms**, then **Member Claim Form**. If you need help, please contact customer service.

Appealing a Denied Claim

Follow the steps outlined on the back of every EOB. The information on the EOB tells you to write a letter stating the reasons you believe our claim decision was incorrect. Include comments, documents, medical records or other relevant information with your letter.

You can also request copies of any guidelines or documents Blue Cross of Idaho used to make our decision. Send your letter and all documentation to the Appeals and Grievance Coordinator no later than 180 days after you receive notification of denied payment of services.

Send your letter to:

Appeals and Grievance Coordinator
Blue Cross of Idaho
PO Box 7408
Boise, ID 83707

We will generally mail you a decision within 15 days from the day we receive your appeal. You or your authorized representative may request copies of all documents related to this appeal at no charge.

In Idaho, you may contact the Idaho Department of Insurance and request an external review of health claims denied for "medical necessity" or as an "investigational" service or supply.

How to Voice a Complaint

Blue Cross of Idaho is committed to ensuring you have the best customer experience possible.

If you are ever unsatisfied, you can voice a complaint by calling the Blue Cross of Idaho Customer Service Department at the number on the back of your member ID card, sending us an email or writing us a letter. We research and address all complaints and will make every effort to resolve your issue in a timely manner.



Email: customerservice@bcidaho.com



Mailing address:

Blue Cross of Idaho
P.O. Box 7408
Boise, Idaho 83707

Member Rights and Responsibilities

Blue Cross of Idaho recognizes the specific needs of members, and maintains a mutually respectful relationship with members.

Our member rights and responsibilities statement specifies that members have:

1. A right to get information about Blue Cross of Idaho, our services, our healthcare providers and member rights and responsibilities.
2. A right to be treated with respect and understanding of your dignity and your right to privacy.
3. A right to help your healthcare providers make choices about your healthcare.
4. A right to an open discussion of suitable or medically needed treatments for your health conditions, regardless of cost or benefit coverage.
5. A right to voice complaints or appeals about Blue Cross of Idaho or the care you receive from healthcare providers who accept Blue Cross of Idaho health insurance.
6. A right to make suggestions about Blue Cross of Idaho's member rights and responsibilities policy.
7. A responsibility to give information (as you are able to) that Blue Cross of Idaho's healthcare providers need to give you care.
8. A responsibility to follow plans and directions for care that you agreed to with your healthcare providers.
9. A responsibility to understand your health conditions and help develop treatment goals you and your healthcare provider agree on, to the best point possible.



Privacy Matters

We take your privacy seriously and we work hard to protect all forms of your financial and personal information. We follow strict privacy policies in line with state and federal laws and we never sell your personal information to anyone or disclose it to any company that may want to sell products to you.

HOW DO WE PROTECT YOUR PERSONAL INFORMATION?

- We view all personal information we collect from you to be confidential.
- Our privacy practices apply equally to current, past and future members.
- We allow access to your information by our employees and business associates only to the level to best serve you.
- We train our employees on our written privacy and security policies and procedures. Our employees are subject to disciplinary actions if they violate them.
- We won't disclose your personal information unless we are allowed or required by law, or if you (or your personal representative) give us permission.
- We take steps to secure our buildings and electronic systems from unauthorized access.

For detailed information about our privacy practices and your rights with respect to the handling of personal information, see our Notice of Privacy Practices on our website at corporate.bcidaho.com/company-information/privacy-policy.page. You can also contact our information privacy officer at 877-488-7788 for more information.



DISCRIMINATION IS AGAINST THE LAW

Blue Cross of Idaho and Blue Cross of Idaho Care Plus, Inc., (collectively referred to as Blue Cross of Idaho) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Cross of Idaho does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross of Idaho:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact Blue Cross of Idaho Customer Service Department. Call 1-800-627-1188 (TTY: 711), or call the customer service phone number on the back of your card. If you believe that Blue Cross of Idaho has failed to provide these services or

ATTENTION: If you speak Arabic, Bantu, Chinese, Farsi, French, German, Japanese, Korean, Nepali, Romanian, Russian, Serbo-Croatian, Spanish, Tagalog, or Vietnamese, language assistance services, free of charge, are available to you. Call 1-800-627-1188 (TTY: 711).

Arabic انتبه: إذا كنت تتحدث اللغة العربية ، فإن خدمات المساعدة اللغوية متاحة لك مجانًا اتصل على 1-800-627-1188 (للصم والبكم: 711).

Bantu: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-627-1188 (TTY: 711).

Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-627-1188 (TTY: 711)。

Farsi توجه: اگر به زبان فارسی صحبت می کنید، خدمات رایگان پشتیبانی زبان، در دسترس شما است. شماره تماس 1-800-627-1188 (TTY: 711).

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-627-1188 (ATS : 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-627-1188 (TTY: 711).

Japanese: 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-627-1188 (TTY: 711) まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-627-1188 (TTY: 711)번으로 전화해 주십시오.

discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with Blue Cross of Idaho's Grievances and Appeals Department at:

Manager, Grievances and Appeals
3000 E. Pine Ave., Meridian, ID 83642
Telephone: 1-800-274-4018
Fax: 208-331-7493
Email: grievances&appeals@bcidaho.com
TTY: 711

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Grievances and Appeals team is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TTY). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Nepali: ध्यान दनुहोस्: तपाइंले नेपाली बोलनुहुन्छ भने तपाइंको नमिति भाषा सहायता सेवाहरू नि:शुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-627-1188 (टटिविडि: 711) ।

Romanian: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-627-1188 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-627-1188 (телетайп: 711).

Serbo-Croatian: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-627-1188 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-1188 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-627-1188 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-627-1188 (TTY: 711).

There when you need us,
never when you don't.



3000 East Pine Avenue | Meridian, Idaho | 83642-5995

PO Box 7408 | Boise, Idaho | 83707-1408

1-800-365-2345 | TTY 1-800-377-1363

bcidaho.com