



Independent licensees of the Blue Cross Blue Shield Association.

BlueCard Program

Frequently Asked Questions

1. How can providers get the status of a claim without contacting the Home plan?

The status of a claim can be obtained through My Insurance ManagerSM. Always check the status of claims prior to refiling, as refiling claims within 30 days of the previously submitted claim may not allow the Home plan enough time to process the initial claim.

2. What is the difference between the Home Plan and the Host Plan?

Both the Home Plan and Host Plan have their own set of responsibilities and they are outlined below.

Home plan (for the member)

- Adjudicate claims based on member eligibility and contractual benefits
- Utilization review (prior authorization)
- Member inquiries and education
- Sends member the Explanation of Benefits (EOB)

Host plan (for the provider)

- Point of contact for claims inquiries and education
- Forwards clean claims to the Home Plan for processing
- Applies pricing and reimbursement to claims
- Sends provider remittances

3. How should medical record requests be handled?

Providers may receive requests for medical records as needed for claims-related purposes, such as to determine the medical necessity of a service. If a claim was pending medical records, please be sure to submit them as soon as possible to avoid delays in the processing of the claim.

Medical records can be submitted using My Insurance ManagerSM or by fax at 803-264-4172.

4. How can I obtain eligibility and benefits for out-of-state members?

To obtain eligibility and benefits for out-of-state members, please contact the BlueCard® eligibility line at 800-676-BLUE (2583).

5. How can I check authorization requirements for out-of-state members?

To check authorization requirements for out-of-state members, you can use the BlueCard® Prior Authorization Lookup Tool located on www.SouthCarolinaBlues.com or by calling the BlueCard® eligibility line at 800-676-BLUE (2583).

6. What do the suitcase logos on a member's identification card mean?

- Empty suitcase

- Indicates the member is enrolled in either a traditional, HMO, POS or limited benefit product
- BlueHPN suitcase
 - Indicates the member is enrolled in an EPO product with access to the Blue High Performance Network
- PPO suitcase
 - Indicates the member is enrolled in a PPO or EPO product (the back of the card may identify limitations for EPO members)
- PPOB suitcase
 - Indicates the member has access to the exchange PPO network, referred to as BlueCard PPO Basic (used for members on exchange products sold by Blue Cross and Blue Shield plans)

PPO = Preferred provider organization

EPO = Exclusive provider organization

POS = Point of service

HMO = Health maintenance organization