



South Carolina

*BlueCross BlueShield of South Carolina
is an independent licensee of the
Blue Cross and Blue Shield Association*

BlueCross BlueShield of South Carolina Medicare Advantage Plans



BlueCross Medicare Advantage Plans

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

BlueCross offers three Medicare Advantage PPO plans to Medicare beneficiaries in South Carolina: Medicare BlueSM, Medicare BlueSM Plus and Medicare BlueSM Saver. Providers should confirm the level of coverage for all Medicare Advantage members before providing service because level of benefits and coverage rules may vary.

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 plans 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 organization (PPO)
- Point-of-service (POS)
- Private fee-for-service

Prescription Drug Benefits

Many Medicare Advantage plans offer Medicare prescription drug coverage for their members under the Medicare Part D benefit program.

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 health care 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.

Please note that the information in this document is a summary. Please visit SouthCarolinaBlues.com for complete details.

If you have questions, please contact the Provider Education department at 803-264-4730 or e-mail provider.education@bcbsc.com



How to Identify Plan Members

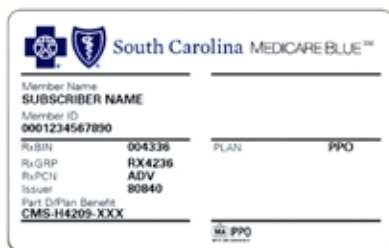
Blue Cross offers three PPO plans and two prescription drug plans to South Carolina Medicare beneficiaries. Medicare Blue members always have the three-character alpha prefix ZCT at the beginning of their ID numbers on their insurance cards.

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.

- Do not assume that a member's ID card number is his or her 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.

Plan Name	Type of Plan	ID Card Prefix	Carrier (Payer) Code
Medicare Blue	PPO	ZCT	C63
Medicare Blue Plus	PPO	ZCT	C63
Medicare Blue Saver	PPO	ZCT	C63



How to File Claims

1. Ask for the member's current ID card.
2. Check benefits and eligibility by calling 800-334-2583.
3. For Medicare Blue, Medicare Blue Plus and Medicare Blue Saver, use carrier (payer) code C63.
4. Submit claims electronically to BlueCross using Medicare billing guidelines. BlueCross will pay all claims for Medicare Blue products. Payments will not come from a fiscal intermediary or Part B carrier. The mailing address for Medicare Blue products is:
 - Medicare Advantage
 - P.O. Box 100191
 - Columbia, SC 29202-3191
5. Check claim status by calling the Voice Response Unit (VRU) at 800-288-2227, ext. 43664.