

# SPECIAL eBULLETIN

FOR PROFESSIONAL AND FACILITY PROVIDERS

JULY 23, 2021

## REMINDER! MEDICARE ADVANTAGE PPO RECIPROCAL NETWORK SHARING


All Blue Medicare Advantage (MA) PPO Plans (including Highmark's) participate in reciprocal network sharing. This allows all Blue MA PPO members to obtain in-network benefits when traveling or living in the service area of any other Blue MA PPO plan when the member sees a contracted MA PPO Provider.

If you are a contracted MA PPO provider with Highmark and you see MA PPO members from other Blue Plans, these members will be extended the same contractual access to care and will be reimbursed in accordance with your negotiated rate with your Highmark contract. These members will receive in-network benefits in accordance with their member contract.

If you are not contracted with Highmark's MA PPO plan and you provide services for any Blue Medicare Advantage members, you will receive the Medicare allowed amount for covered services.

- Urgent and Emergency care providers will be reimbursed at the member's in-network benefit level.
- All other providers will be reimbursed at the out-of-network benefit level.

## FREQUENTLY ASKED QUESTIONS

<b>Q1:</b>	<b>How do I recognize out-of-area members who participate in network sharing?</b>
A1:	<p>The "MA" in the suitcase indicates members who are covered under the MA PPO network sharing program.</p> 
<b>Q2:</b>	<b>Am I required to provider services to out-of-area MA PPO members?</b>
A2:	<p>If you are a contracted Medicare Advantage provider with Highmark, you should provide the same access to care as you do for Highmark Blue MA PPO members.</p> <p>If you are not a Medicare Advantage contracted provider, you may see Blue Medicare Advantage members, but you are not required to do so.</p>
<b>Q3:</b>	<b>What if my practice is closed to new MA PPO members?</b>



A3:	If your practice is closed to new local Blue MA PPO members, you do not have to provide care for Blue MA PPO out-of-area members. The same contractual arrangements apply to these out-of-area network sharing members as your local MA PPO members.
<b>Q4:</b>	<b>How do I verify the member's benefits and eligibility?</b>
A4:	You can verify eligibility and benefits for Medicare Advantage PPO patients from other Blue Plans via Highmark's NaviNet® provider portal. Select <b>BlueExchange® (Out-of-Area)</b> under <b>Workflows for this Plan</b> , and then click on <b>BX Eligibility and Benefits Inquiry</b> .  You can also call the BlueCard® Eligibility line at <b>1-800-676-BLUE (2583)</b> and provide the patient's 3-character prefix located on the patient's ID card.
<b>Q5:</b>	<b>Where do I submit claims for Out-of-Area MA PPO members?</b>
A5:	You should submit the claim to Highmark under your current billing practices. Do not bill Medicare directly for any services rendered to a Medicare Advantage member.  Once you submit the MA claim, we will work with the other Plan to determine benefits and send you the payment.
<b>Q6:</b>	<b>What is the member's cost-sharing level?</b>
A6:	MA PPO members who see Highmark's MA PPO contracted providers will pay the same cost sharing level (in-network cost sharing) they would pay if they received covered benefits from any MA PPO in-network providers. You may collect the co-payment amounts from the member at the time of service.
<b>Q7:</b>	<b>Can I balance bill the member the difference in my charge and the allowance?</b>
A7:	No, you may not balance bill the member for this difference. Members can only be balance billed for deductibles, co-insurance, and/or co-pays.
<b>Q8:</b>	<b>Who do I contact if I have a question about MA PPO Network Sharing and/or Disagree with the reimbursement amount I was given?</b>
A8:	If you have any questions about the Medicare Advantage PPO Network Sharing Program or your reimbursement, please contact Highmark Freedom Blue PPO Provider Services at <b>1-866-588-6967</b> .  <ul style="list-style-type: none"> <li>Information on the Medicare Advantage PPO Network Sharing Program is available in the <i>Highmark Provider Manual</i>. Please see <a href="#">Chapter 2.2: Medicare Advantage Products &amp; Programs</a> and <a href="#">Chapter 2.6: The BlueCard Program</a>.</li> </ul>