Inter-Plan Programs Financial Policies Compliance
Member Benefit Booklet Contract Disclosure
Language (PPO/Traditional)

I. Out-of-Area Services

Anthem Blue Cross Blue Shield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as “Inter-Plan Programs.” Whenever you obtain healthcare services outside of ’s Anthem Blue Cross Blue Shield service area, the claims for these services may be processed through one of these Inter-Plan Programs, which include the BlueCard Program and may include negotiated National Account arrangements available between Anthem Blue Cross Blue Shield and other Blue Cross and Blue Shield Licensees.

Typically, when accessing care outside Anthem Blue Cross Blue Shield’s service area, you will obtain care from healthcare providers that have a contractual agreement (i.e., are “participating providers”) with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (“Host Blue”). In some instances, you may obtain care from non-participating healthcare providers. The payment practices in both instances are described below.

Negotiated (non-BlueCard Program) National Account Arrangements

As an alternative to the BlueCard Program, your claims for covered healthcare services may be processed through a negotiated National Account arrangement with a Host Blue.

The amount you pay for covered healthcare services under this arrangement will be calculated based on the lower of either billed covered charges or negotiated price made available to Anthem Blue Cross Blue Shield by the Host Blue.