



Blue Cross and Blue Shield of Kansas City
MEMBER GUIDE

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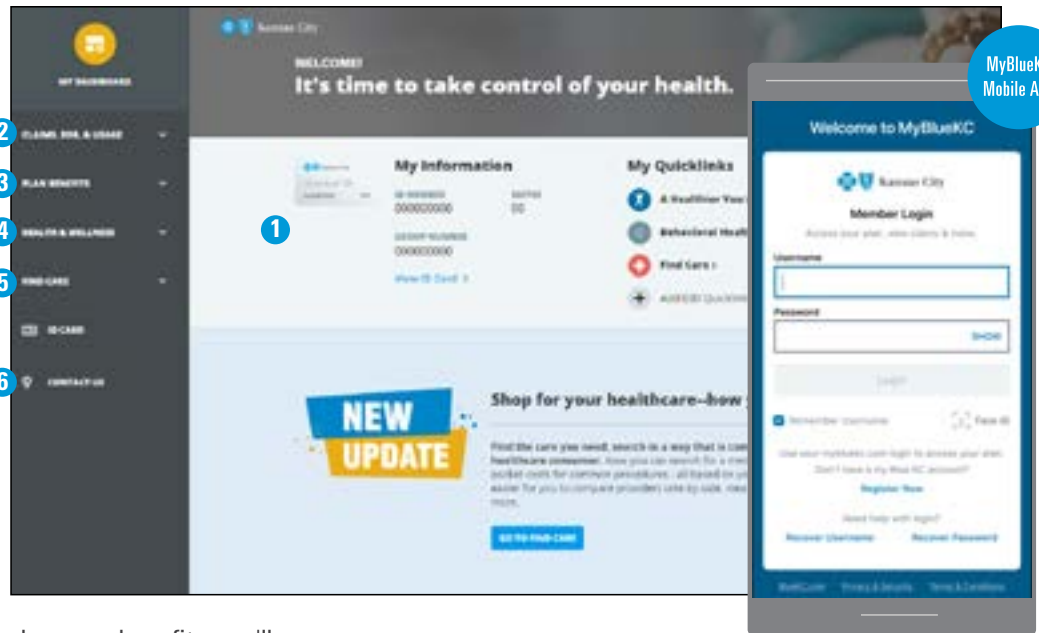
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Getting Started

Your Member Portal On MyBlueKC.com

Please register online at MyBlueKC.com or on the MyBlueKC mobile app to take advantage of helpful tools and information.

- My Information** – Quickly view, print or email a copy of your member ID card.
- Claims, EOB, & Usage** – Check the status of your claims and export a list of past claims. You can view a copy of your Explanation of Benefits, which you receive within approximately 14 days of a claim being processed. This section also includes graphs to illustrate your progress toward your deductible and out-of-pocket maximum.
- Plan Benefits** – View your medical certificate, summary of benefits and coverage, and more. If your Blue KC policy includes pharmacy benefits, you'll have tools to help you locate a pharmacy, learn about the differences between generic and brand name medications, save on prescriptions and access the Blue KC Prescription Drug List.
- Health & Wellness** – We're proud to offer a variety of resources to help you stay healthy and live well. Learn more about our **A Healthier You™** wellness program and a variety of other programs available.



- Find Care** – Search for an in-network doctor, hospital or other healthcare professional and estimate your out-of-pocket costs for common procedures - all based on your specific health plan.
- Contact Us** – Get answers to questions about your Blue KC policy or health insurance in general.

Register even if you don't have your member ID card using these three easy steps:

- Go to MyBlueKC.com to create your new account.
- Follow the on-screen instructions, providing an email address and password.
- After confirming your email address, select the option to create your account without a Member ID.

NOTE: Once you've registered online, the same information can be used to access the MyBlueKC mobile app.



Visit MyBlueKC.com



or download the **MyBlueKC mobile app** to access your member ID card and much more, wherever you go.



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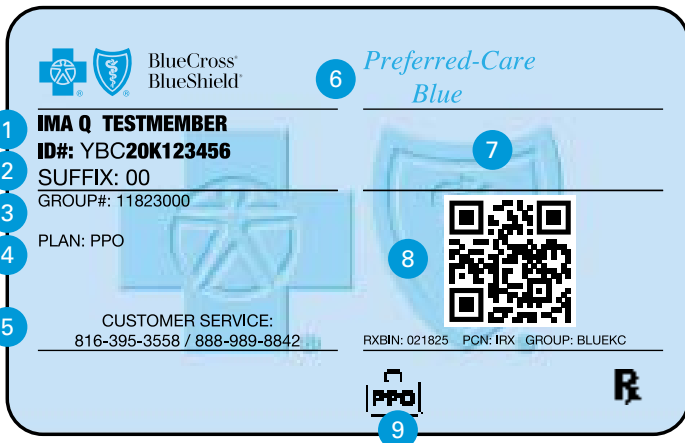
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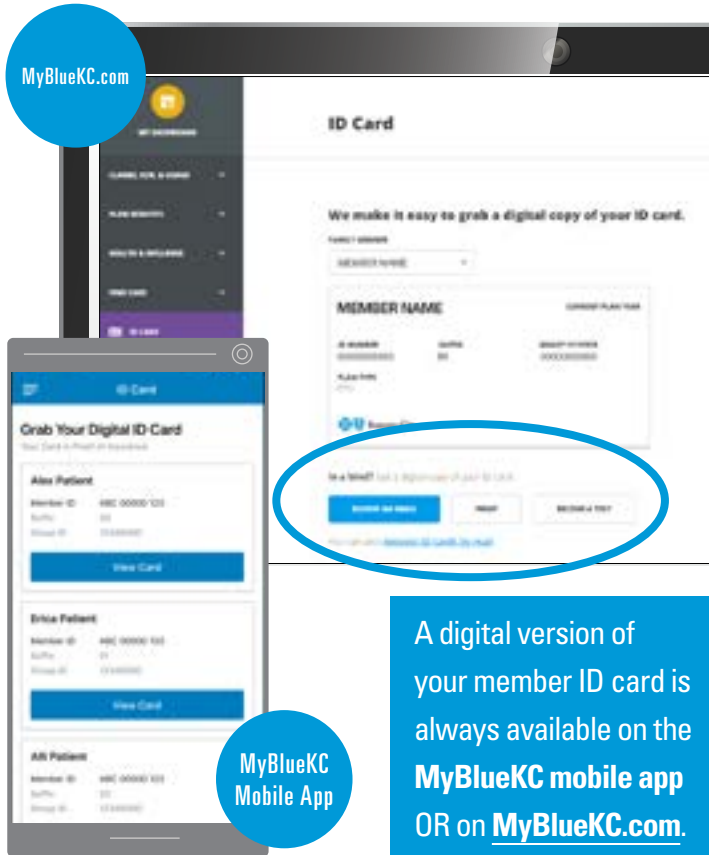
Your Blue KC Member ID Card

Please present your card anytime you visit your doctor, receive healthcare services or fill a prescription. It contains information healthcare professionals need to make sure your care is covered.

Understand and Access Your Member ID Card



- Member ID Number** – Number we use to identify you and your policy. Contains a three letter prefix, followed by your ID number. You do not need to include the prefix when providing your member ID number.
- Suffix** – This number is unique for each member covered on your policy.
- Group Number** – Number we use to classify our members into groups, usually by the employer they receive their plan from, or a direct pay group.
- Plan Type** – Describes what type of plan you have (for example, a PPO plan).
- Customer Service Phone Number** – Our team is available Monday through Friday, from 8 a.m. to 8 p.m. Central Time. We’re here to help.
- Network Name** – This is the network of hospitals, doctors and other healthcare professionals that accept your Blue KC policy. It’s important that you see providers in this network to maximize the benefits of your policy.
- In Network Deductible & Out of Pocket** – This space will include your plan’s applicable In Network Deductible and max Out of Pocket amounts.
- QR Code** – Use the camera on your mobile device to scan this code to view your benefit summary.
- Suitcase** – Some Blue KC members have access to the **BlueCard®** program, which extends to all 50 states.



Visit [MyBlueKC.com](https://www.mybluekc.com)

or download the **MyBlueKC mobile app** to access your member ID card and much more, wherever you go.

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What To Expect On Your Explanation Of Benefits (EOB)

When you visit a doctor or hospital, they work with Blue KC to file a claim on your behalf. These claims are outlined on your EOB. It's your go-to reference for important information like how much of your care was covered and how much you may owe your provider.

Blue KC generates EOBs within approximately 14 days of a claim being processed as opposed to each time a claim is processed. If multiple claims come in within the same window, they are included on the same EOB. This cuts down on the amount of paperwork you receive, while still providing timely and important details on a regular basis.

1 THIS IS NOT A BILL
This is an Explanation of Benefits.
Keep this document for your records.

2 Name of Insured: John Q Patient
Member ID: 1234567890
Group Number: 0000000000
OUT OF NETWORK CLAIM INCLUDED

3 TOTAL NUMBER OF CLAIMS: 2
Information below is for claims received from: 1/1/19 through 1/15/19

4 Dear John Q Patient:
The following is a summary (commonly referred to as an Explanation of Benefits (EOB)) for your recent medical claim(s) during the time period referenced above. This document will provide details of how your recent claim(s) were processed by Blue Cross and Blue Shield of Kansas City (Blue KC) and may include information about copays, deductibles, coinsurance or non-covered charges you may owe to the healthcare provider(s) listed below. Use this EOB to verify the accuracy of any bill you may receive from your healthcare provider(s).

5 SUMMARY

Total Charges: \$1,500.00	This is the total amount for claims received for the dates of service 1/1/19 through 1/15/19.
Total Amount Paid by Blue KC: \$495.00	This is the amount Blue KC paid for the billed services based on your benefits. Please see the claim detail section that follows for more information.
Amount You May Owe: \$305.00	This is the amount the healthcare provider may bill you because you have a deductible, copay, coinsurance or if perhaps the service was not covered by your insurance plan. A breakdown of your total financial responsibility is shown in the claim detail section that follows.

HERE'S A LOOK AT YOUR BLUE KC EOB!

- This is Not a Bill:** Your EOB is documentation of how Blue KC has processed your claim. If you do receive a bill from your provider, you can use your EOB to ensure the amount billed is correct based on your Blue KC coverage.
- Member Information:** Information about you and your insurance coverage. If an out-of-network claim has been filed, it is clearly noted here.
- Total Number of Claims:** Information about your recent claim(s) within the time period outlined.
- Narrative:** A brief overview of how your claim was processed.
- Summary:** A simple overview to show how your claim is paid. Please review the Claim Details section for further details.
- Claim Details:** This area combines critical payment information into one convenient summary. Please review this carefully as it clearly outlines the Blue KC negotiated savings as well as any fees and services for which you are responsible.
- Blue KC Discount Amount:** Blue KC has negotiated these savings with providers on your behalf. Please note any out-of-network provider may bill you for an additional amount based on contract status.

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6 CLAIM DETAILS

Claim # 8921F32D900
 Name of Insured: John G Patient
 Healthcare Provider Name: Your Doctor, MD
 Claim Network Status: **OUT OF NETWORK**

Date of Service	Type of Service	Total Charges	Not Covered/Not Eligible	Reason Code	Blue KC Discount Amount	Covered By Blue KC	Copay	Coinsurance	Applied to Deductible	Blue KC Payment Amount
1/1/19	OMP	\$1,000.00	\$0.00	CC	\$500.00	\$500.00	\$0.00	\$25.00	\$250.00	\$175.00
Totals		\$1,000.00	\$0.00		\$500.00	\$500.00	\$0.00	\$25.00	\$250.00	\$175.00

Amount You May Owe: \$275.00

Claim # 8921A24V672
 Name of Insured: John G Patient
 Healthcare Provider Name: Your Doctor, MD
 Claim Network Status: **In-Network**

Date of Service	Type of Service	Total Charges	Not Covered/Not Eligible	Reason Code	Blue KC Discount Amount	Covered By Blue KC	Copay	Coinsurance	Applied to Deductible	Blue KC Payment Amount
1/1/19	OMP	\$300.00	\$0.00		\$200.00	\$300.00	\$0.00	\$30.00	\$0.00	\$170.00
Totals		\$300.00	\$0.00		\$200.00	\$300.00	\$0.00	\$30.00	\$0.00	\$170.00

Amount You May Owe: \$30.00

TYPE OF SERVICE DESCRIPTION
 OMP - Outpatient Office Medical Services, Physician

REASON CODE DESCRIPTION
 CC - Choice Plus Contractual Allowance

To help protect your privacy, Blue KC does not include additional details beyond the Type of Service Description included on this EOB. Contact the healthcare provider who performed the service for more information.

13 ANNUAL USAGE

These totals are accurate as of the last claim shown on this document, if you received care more recently, unprocessed claims for that care will not yet be reflected on the totals shown here. You can also log into MyBlueKC.com to view your plan usage information, including your current deductible amount (if applicable) and out-of-pocket expenses.

FAMILY DEDUCTIBLE

is deductible on the amount you pay for covered healthcare services before your reimbursement.

\$2,000.00 Total Deductible

\$1,000.00 Applied to Deductible

\$1,000.00 Remaining on this Deductible

FAMILY OUT-OF-POCKET MAX

is the maximum amount you pay for covered healthcare services and expenses for covered services.

\$2,000.00 Total Out-of-Pocket Max

\$1,000.00 Applied to Out-of-Pocket Max

\$1,000.00 Remaining on this Out-of-Pocket Max

14 SAVINGS PROVIDED BY BLUE KC

As a **Blue KC** member you have saved **\$700** on the services listed on this EOB.

8. **Covered by Blue KC:** This is the total of the claim after all discounts and other reductions. Deductible and coinsurance amounts are calculated from this figure.
9. **Copay:** The amount a member must pay each time a specific covered service is received, if your policy includes copayments.
10. **Coinsurance:** The percentage of an allowable charge you must pay for a covered service. Generally, the deductible must be met before your coinsurance applies.
11. **Applied to Deductible:** The portion of the claim being applied to your plan deductible. This amount must be paid by you before benefits become payable by Blue KC.
12. **Blue KC Payment Amount:** This is the amount that Blue KC will pay to the provider or member for the claim.
13. **Annual Usage:** This area documents what your deductible status was at the time the claim was processed. Many times, this information will be outdated by the time you receive an EOB. You can get your most recent and up-to-date deductible information in your member portal at MyBlueKC.com under the Claims & Usage section.
14. **Savings Provided by Blue KC:** This is the total amount that you have saved as a Blue KC member on this EOB.

Your EOBs are always available in your member portal on MyBlueKC.com under the Claims, EOB, & Usage section. You can also sign up for paperless EOBs in the **Communication Preferences** section.

or download the [MyBlueKC mobile app](#) to access your EOBs and more anytime, wherever you go.

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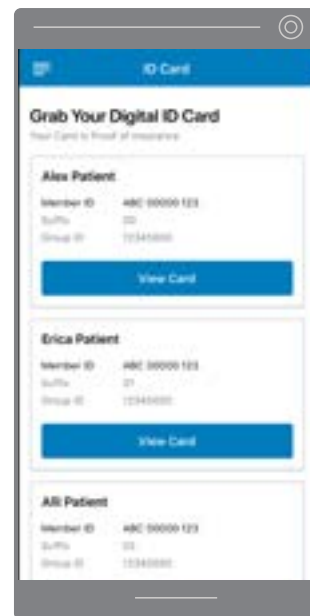
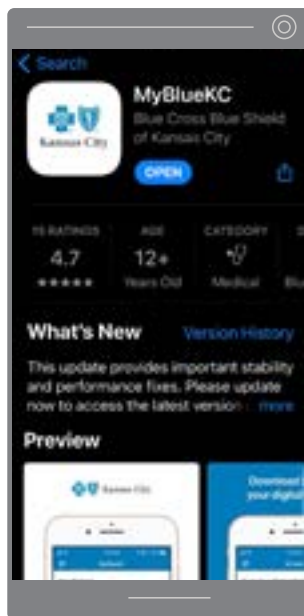
Access your health insurance information anytime, wherever you go.

The MyBlueKC app makes it easy to manage your Blue KC coverage – no matter where you are. The app will help you understand your healthcare plan and how it works.

From claims to out-of-pocket costs to finding care, you'll have the information you need to manage your plan and get the most from your Blue KC coverage. All you need is a smartphone and the MyBlueKC app.

Registration is simple!

If you've already registered on our website, MyBlueKC.com, you can use that same login for the app. Otherwise, follow the steps to easily register. The app provides a customized experience based on your plan and coverage.



THE MYBLUEKC APP PUTS SO MUCH IN YOUR HANDS.



Download your digital ID card



Access benefit information about your plan



View details about your claims



Review spending for the current plan year



Understand costs with a Cost Estimator



Find doctors and specialists in your network

Use the app to learn about other benefits and programs that come with your Blue KC coverage.

Download the MyBlueKC App



You're just moments away from being able to manage your Blue KC coverage on-the-go. Simply download and take control.



Questions?

Please call Blue KC Customer Service at the number listed on your member ID card.

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Finding Care

Save And Earn With SmartShopper

Compare convenient, in-network locations and choose the best option.

Costs for medical procedures are unpredictable. In fact, the same test or procedure can vary by hundreds or even thousands of dollars, depending on where you go. SmartShopper helps bring visibility to what you may pay.

SmartShopper pays eligible members cash rewards for choosing a SmartShopper-eligible provider for certain routine procedures, preventive exams, imaging scans and scheduled surgeries. The reward you receive will vary depending on the procedure you need.

Integrated online for convenience

To make the experience easy, you can find SmartShopper on the Blue KC member portal, MyBlueKC.com. Simply log in and search for the procedure or test you need. SmartShopper will display providers and costs, which you can compare side by side. The program leverages the existing local and national network of providers and facilities that you trust today.

Taking care of your health is important, and so is your budget. This innovation is part of Blue KC's commitment to cost transparency and cost savings.



It pays to shop.

Step one: Shop

- When your doctor recommends a medical test or procedure, evaluate your options for care at MyBlueKC.com

Step two: Get care

- Receive care at a reward-eligible location of your choice, in your plan's network.

Step three: Earn a reward

- After your claim is paid, SmartShopper will mail you a reward check.

Prefer to shop over the phone or need a little extra help?



Call 1-855-476-5027 to contact the **SmartShopper Personal Assistant Team** or you can reach a Blue KC customer advocate by calling the number on the back of your ID card.

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24/7 Access To Virtual Care Online Or Mobile Doctor Visits

Get care wherever you are for common medical issues.

What can be treated?

Common medical issues, such as:

- COVID-19
- Sinus Pain
- Mild Asthma
- Mild Allergic Reactions
- Minor Headaches
- Burning with Urination
- Cold Sores
- Sprains, Strains
- Pink Eye
- Nausea, Vomiting, Diarrhea
- Bumps, Cuts, Scrapes
- Coughs, Sore Throat
- Eye Swelling, Irritation, Redness or Pain
- Minor Fevers, Colds
- Rashes, Minor Burns

Behavioral healthcare issues, such as:

- Anxiety
- Bereavement/grief
- Bipolar disorder
- Depression
- OCD
- PTSD/trauma
- Panic attack



WHY USE VIRTUAL CARE?



Short wait times



Meet with licensed, U.S. board-certified physicians and behavioral healthcare providers



Feel safe with private, secure, HIPAA-compliant tool



Rest assured if you are traveling and need care quick



Connect with your camera phone or computer with camera



Get the care you need – including some prescriptions¹



Save on drive time or office wait time



Pay much less than going to emergency room

¹ Blue KC does not guarantee a prescription will be written.

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How do I start an appointment?

1. Download the [MyBlueKC mobile app](#) or visit [MyBlueKC.com](#).
2. Create an account using your Blue KC member ID card for reference.
3. View a list of available doctors, their experience and ratings, and select one.
4. **For urgent or sick care needs:** Stream a live visit directly online or on your mobile device.
5. **For behavioral healthcare therapy:** Schedule your session with a psychologist or counselor.



Virtual sick care needs available 24/7



Behavioral healthcare therapy and medication by appointment



Affordable visits based on your plan's benefits (costs can vary for behavioral healthcare provider type)

Virtual Care Is Not For Emergencies

If you have a serious medical concern, go to the emergency room or call 911.



Meet with a doctor or behavioral healthcare provider using your computer or smartphone. Have your Blue KC member ID card handy.



Visit [MyBlueKC.com](#)



or download the [MyBlueKC mobile app](#)



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The BlueCard Program Across The Country And Around The Globe

With your Blue KC member ID card, you can stay covered no matter where life takes you.

Your Blue KC membership gives you a world of healthcare choices across the country and around the globe. Follow these simple steps to put the power of Blue KC coverage to work for you.

HMO members only have out-of-network benefits in the case of an emergency or when prior authorized by Blue KC.

Blue KC HMO plan members can leverage the Away From Home Care program where available, which provides convenient healthcare coverage while you are away from your Home HMO.

Blue High Performance Network (BlueHPN) members are required to receive healthcare services from in-network, BlueHPN healthcare providers. Services received from out-of-network, non-BlueHPN healthcare providers will only be covered in urgent or emergent situations.

Have peace of mind knowing you can easily navigate care and visit the full list of doctors and hospitals close to where you live and work, while also having access to emergency and urgent care when you're away thanks to the BlueHPN national network – all without the need for referrals.

Locate Doctors and Hospitals

With your Blue KC member ID card handy, follow these steps:

- Log into [MyBlueKC.com](https://mybluekc.com)
- Click Find Care, then navigate to Find a Doctor or Hospital
- Enter Location (e.g., "New York, NY") and search terms (e.g., "general practice" or "urgent care")

If you're an EPO or PPO member, always use an in-network doctor or hospital to ensure you receive the highest level of benefits.



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Finding Care

In the United States

1. Always carry your current Blue KC ID card or access your card from MyBlueKC.com.
2. Find a nearby doctor or hospital using the methods listed on previous page.
3. Call Blue KC for precertification or prior authorization, if necessary. The phone number is located on your Blue KC member ID card.
4. When you arrive at the participating doctor's office or hospital, show the provider your ID card. The provider will identify your benefits through one of these symbols:



After you receive care, you should:

- Not have to complete any claim forms
- Not have to pay upfront for medical services, except for the usual out-of-pocket expenses (non-covered services, deductible, copay and coinsurance)
- Receive an explanation of benefits from Blue KC



Around the World

BCBS Global Core provides international medical coverage for world travelers and those living abroad.

1. Verify your international benefits with Blue KC before leaving the United States as coverage may be different outside the country.
2. Always carry your current Blue KC member ID card.
3. Call Blue Cross Blue Shield Global Core (BCBS Global Core) at **1-800-810-BLUE (2583)** or call collect at **1-804-673-1177** to locate a doctor. An assistance coordinator will arrange a physician appointment or hospitalization if necessary. This line is available 24/7.
4. Please see below for steps that should be taken for inpatient and professional services.

Inpatient claim: In most cases, you should not need to pay upfront for inpatient care at participating BCBS Global Core hospitals except for the out-of-pocket expenses (non-covered services, deductible, copay and coinsurance) you normally pay. The hospital should submit the claim on your behalf. In addition to contacting the BCBS Global Core Service Center, call Blue KC for precertification or preauthorization. Refer to the phone number on your Blue KC member ID card. Note: This number is different from the phone number listed above.

Professional claim: You pay upfront for care received from a doctor and/or non-participating hospital. Complete a BCBS Global Core International claim form and send it with the bill(s) to the BCBS Global Core Service Center (the address is on the form). The claim form is available from Blue KC, the BCBS Global Core Service Center or online at BCBSglobalcore.com.

In an emergency, go to the nearest hospital.



Traveling in the U.S.?

Log into MyBlueKC.com and search for doctors/hospitals based on destination and the **BlueCard network**.



Traveling abroad?

Call BCBS Global Core at **1-800-810-BLUE (2583)** to locate a doctor or visit BCBSglobalcore.com.

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Finding Care

Getting The Most Out Of Your Preventive Care

A few moments of prevention can lead to a lifetime of good health.

FROM IMMUNIZATIONS TO ROUTINE CHECK-UPS TO CANCER SCREENINGS, GETTING THE BEST HEALTHCARE MEANS MAKING SMART DECISIONS ABOUT ROUTINE PREVENTIVE CARE SERVICES THAT CAN HELP KEEP YOU HEALTHY.

Many types of routine preventive care and the related office visit are covered at 100% with no out-of-pocket costs to you when they're received at an in-network doctor or facility. Use the tips below and go to BlueKC.com/preventive to find a listing of services and more information.

Important things to keep in mind:

Remember to receive preventive care from in-network healthcare providers. Access the Blue KC Doctor and Hospital Finder after logging in at MyBlueKC.com to find healthcare providers in your network.

Services must be billed with a primary diagnosis of preventive to be covered at 100%. Routine preventive care services are subject to the terms, conditions and limitations of your Contract/Certificate of Coverage. Not all plans will cover all preventive services at 100%, so be sure to consult your Certificate of Coverage for details.

Your provider may order tests during your preventive care visit that are not preventive care. These tests may be subject to deductibles, copays and/or coinsurance. Your provider may also treat an existing condition (or you may have symptoms of an illness at the time of your visit). Treatment, tests or office visits for that existing condition are not preventive care and are subject to deductibles, copays and/or coinsurance.



Four helpful tips when receiving routine preventive care:

1. Make sure your doctor is in your plan's network.
2. When you schedule your appointment, say that you want preventive care screenings and tests that are 100% covered by your plan.
3. Ask if any tests or treatments done during your appointment might not be considered preventive care.
4. Ask if talking about other health problems that are not considered preventive care during your appointment will lead to extra costs.



Visit BlueKC.com/preventive

to find a listing of routine preventive care services that may be covered by your plan.

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Finding Care

Know What Care Requires Approval

Blue KC wants you to receive the most effective, appropriate care and treatment available. We also want to protect you from incurring additional or unnecessary costs. That's why we require your healthcare provider to get approval—also known as prior authorization—for certain services.

Here's a bit more information about how prior authorization works:

When Authorization is Required

- All scheduled medical and surgical admissions
- Certain prescription drugs
- Out-of-network chiropractic services
- Dental implants, bone grafts/reconstruction, orthognathic surgery
- Blepharoplasty
- Cochlear devices
- Breast augmentation
- Genetic testing for breast and colon cancer
- Intensity modulated radiation therapy
- Insulin pumps
- Organ and tissue transplants
- Wheelchairs or power operated vehicles
- Ventricular assist devices
- Bariatric Surgery
- High Tech Imaging
- In-Lab Sleep Studies
- Some Durable Medical Equipment (DME) items, including wheelchairs, power operated vehicles, speech generating devices, insulin pumps, bone growth stimulators and more.

Visit [BlueKC.com/priorauth](https://www.bluekc.com/priorauth) to see all services that require approval.

When Authorization is NOT Required

- Emergent admissions or procedures
- Most 23-Hour Observation Admissions

Visit [BlueKC.com/priorauth](https://www.bluekc.com/priorauth) to see all services that require approval.

Requesting Prior Authorization

Your healthcare provider will submit a request for prior authorization via an electronic form, phone or fax (contact information is on the back of your member ID card). Blue KC processes requests within 36 hours from the date of receipt to include one additional business day.

- **IMPORTANT:** Prior authorization requests for prescription drugs can only be submitted by your physician via an electronic form, found by visiting: [BlueKC.com/consumer/find-a-form.html](https://www.bluekc.com/consumer/find-a-form.html)

Information Needed

To ensure the authorization process is as quick and efficient as possible, we highly recommend that the physician's office submitting requests have the following information:

- Recent clinical information including prior tests, lab work and/or imaging performed related to this diagnosis
- Working or differential diagnosis and notes from your last visit related to the diagnosis
- Type and duration of treatment performed
- Your name and address
- Your Blue KC member ID number
- Provider name, address, tax ID and NPI

When Authorizations are Approved

- When the service has been approved, an authorization number will be faxed or a call placed to the ordering physician or facility.
- It's the responsibility of the ordering physician or facility to complete the pre-service authorization process for your scheduled medical procedure. They can obtain verification by emailing prior_auth@BlueKC.com.

IMPORTANT: Authorization from Blue KC does not guarantee claim payment. Services must be covered by your health plan and you must be eligible at the time services are rendered. Claims submitted for unauthorized procedures are subject to denial.

When Authorizations are Denied

Should a service be denied, Blue KC will notify the ordering physician or facility via fax, and will contact you in writing to provide a reason for the denial and information about how you can appeal the decision. This communication begins the appeal options per current state policy. Blue KC also offers the ordering physician a consultation with a Blue KC Medical Director, known as the peer-to-peer process. The peer-to-peer process must be initiated within 24 hours of the denial notice and completed within seven days.



Visit [BlueKC.com/priorauth](https://www.bluekc.com/priorauth)

to log into your member portal and find a comprehensive list of services that require prior authorization.

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Finding Care

Prior Authorization For High-Tech Imaging

For all outpatient high-tech imaging services, make sure your doctor requests prior authorization from Blue KC's contracted partner, eviCore, before tests are performed.

Here's some information about how prior authorization for these services works

Requesting Prior Authorization

Your healthcare provider will contact eviCore at evicore.com or via phone toll-free at 888-693-3211. They can also fax your request on an approved fax form to 888-693-3210. Fax forms are available at evicore.com or by calling 888-693-3211.

Information Needed

To ensure the authorization process is as quick and efficient as possible, we highly recommend that the physician's office submitting requests have the following information:

- Recent clinical information including prior tests, lab work and /or imaging performed related to this diagnosis
- Working or differential diagnosis and notes from your last visit related to the diagnosis
- Type and duration of treatment performed
- Your name and address
- Your Blue KC member ID number
- Provider name, address, tax ID and NPI

When Authorizations are Approved

When the service has been approved, an authorization number will be faxed to the ordering physician and requested facility. eviCore will approve the specific facility performing the imaging study and the CPT code or codes for diagnostic imaging. Your physician should contact eviCore for changes to the facility.

It's the responsibility of the performing facility to confirm that the referring physician completed the pre-service authorization process for advanced imaging procedures. They can obtain verification via evicore.com or by calling 888-693-3211.

IMPORTANT: Authorization from eviCore does not guarantee claim payment. Services must be covered by your health plan and you must be eligible at the time services are rendered. Claims submitted for unauthorized procedures are subject to denial.

When Authorizations are Denied

Should a service be denied, eviCore will notify the ordering physician/facility via fax, and will contact you in writing to provide a rationale for the determination within one working day of decision. This communication sets forth the appeal options per current state policy. eviCore also offers the ordering physician a consultation with an eviCore Medical Director if their request is unable to be approved. Your provider can perform a peer-to-peer consultation anytime. However, if your case is 60 days or older, a new request is needed, as clinical conditions may change over time.

When Authorization is Required

All outpatient, non-emergent, diagnostic advanced imaging & cardiology services including:

- MRI/MRA
- CT/CTA
- PET
- Cardiac CT, MR, PET
- Nuclear Stress
- Echo
- Stress Echo

When Authorization is NOT Required

- Inpatient Radiology
- Radiology testing done in the Emergency Room
- Most 23-Hour Observation Admissions

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Living Healthy

Behavioral Health Services For Blue KC Members



WHOLE PERSON HEALTH SUPPORT

Behavioral health refers to the relationship between your behavior and overall well-being. Your behavioral health impacts your ability to function in everyday life and your concept of self.



Stress, depression, anxiety, substance use and other behavioral health issues can affect how you manage your physical health and daily living challenges. When you're in touch with your behavioral health, you can take better care of the whole you.

Mindful by Blue KC is a behavioral health initiative dedicated to reducing the stigma around behavioral health in our communities while making care more accessible and affordable.



IT ALL STARTS WITH THE MINDFUL ADVOCATE

In a unique role exclusive to Blue KC health plans, there is a Mindful Advocate available to help 24/7 for:



In-the-moment support



Help locating and referring to in-network providers



Care navigation



Help connecting to expedited treatment options in crisis situations

Mindful Advocates are licensed behavioral health clinicians who can help members access tools including in-person, text, online therapy and virtual visit options specific to the members' behavioral healthcare needs. Learn more at [MindfulBlueKC.com](https://www.MindfulBlueKC.com).

One phone call can match you to the right care and services.



Call 833-302-MIND (6463)

or call the behavioral health number on your ID card.

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Living Healthy

A Healthier You™

Take control, get healthier, earn chances to win great prizes.



WHOLE PERSON HEALTH SUPPORT

The **A Healthier You™** program gives you convenient online and mobile access to wellness tools that you can use to live your healthiest life. Plus, you'll earn points that can be redeemed for chances to win gift cards to some popular retailers.

WITH EVERY TAP, CREATE A HEALTHIER YOU™



Take your **Health Risk Assessment**.



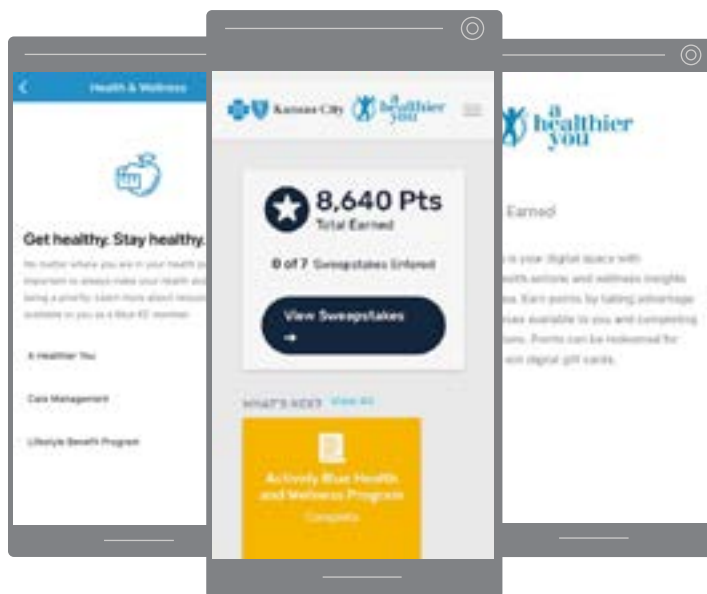
Connect a device to track your steps, sleep, nutrition and more.



Get reminders for actions you can take to help you stay on top of preventive care and chronic conditions.



Complete health actions to earn points to enter monthly sweepstakes.



Access **A Healthier You™**.



Visit your **A Healthier You™** portal on [MyBlueKC.com](https://www.mybluekc.com) – your healthy place for wellness support and helpful digital tools.



You can also download the **MyBlueKC** mobile app to access **A Healthier You™** anytime, wherever you go. Simply click on the Health & Wellness tab to access **A Healthier You™**.

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Living Healthy

Maternity Support Right From The Start

Looking out for moms-to-be and babies.



WHOLE PERSON HEALTH SUPPORT

Your pregnancy is covered by your Blue KC health plan – starting with your first doctor’s visit. Coverage varies, so be sure to check your plan for details. Most cover:

- Prenatal care (vitamins, gestational diabetes testing, Rh incompatibility testing, STD testing)
- Childbirth (including any complications)
- Post-birth (breastfeeding equipment, birth control, etc.)

Once your baby arrives, **make sure to contact your HR department to have them added to your plan.** You must add your baby to your plan within 30 days of birth.¹



Parenthood deserves a 24/7 Mindful Advocate

Expectant and new moms may experience stress, anxiety, the baby blues or post-partum depression. A Mindful Advocate is here to support you. For help, call **833-302-MIND (6463)** or the behavioral health number on your member ID card, or visit [MindfulBlueKC.com](https://www.mindfulbluekc.com) to learn more.

Breast pump benefit

Most Blue KC plans cover the allowable charge for a breast pump purchase.² At about 30 weeks get a prescription from your doctor, then order your pump by contacting an in-network provider.³

Well & High-Risk Prenatal Support

This program offers tools, resources and answers to questions to help you navigate your pregnancy. You can also find support from a prenatal nurse case manager if you’re experiencing a high-risk pregnancy. To get started, please visit [MyBlueKC.com](https://www.mybluekc.com). The Welcome Assessment can be found on the pregnancy tab under *Program Forms*.

For more information:



Visit [MyBlueKC.com](https://www.mybluekc.com)

click Health Programs (under Health & Wellness), then the Pregnancy tab.



Call Customer Service

at the number on your member ID card with questions about your maternity benefits.



Download the app

Check out the [Blue KC Care Management App page](#) to learn more.

¹ Be sure to choose your pediatrician earlier in your pregnancy so you can be sure they are in-network. You can find in-network pediatricians by logging into MyBlueKC.com.

² If you are unsure if your plan includes the breast pump benefit, please call Customer Service at the number listed on your member ID card.

³ Find the provider listing on MyBlueKC.com. Go to Health Programs (located under Health & Wellness), then the Pregnancy tab.

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Living Healthy

Blue365®

Save money, live healthy.



WHOLE PERSON HEALTH SUPPORT

Blue365® offers premier health and wellness discounts at no additional cost to you. These exclusive discounts are available to Blue KC members. With Blue365®, great deals are yours for every aspect of your life. Save on workout apparel, meal programs, gym memberships and much more!

Joining Blue365®



Redeeming deals is easy as 1-2-3. Check out the [how to](#) instructions below and start redeeming today!

1. Visit Blue365deals.com/BlueKC.
2. Click the **Join** button located in the top right corner of the page.
3. Enter Your Blue KC Member Information. Our exclusive deals are available to members of select Blue Cross Blue Shield organizations. To check your eligibility, simply enter the first three characters of your member ID.
4. Complete Your Registration. Enter your personal information, accept our Terms and you are ready to enjoy our deals!



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Living Healthy

Lifestyle Program Benefit

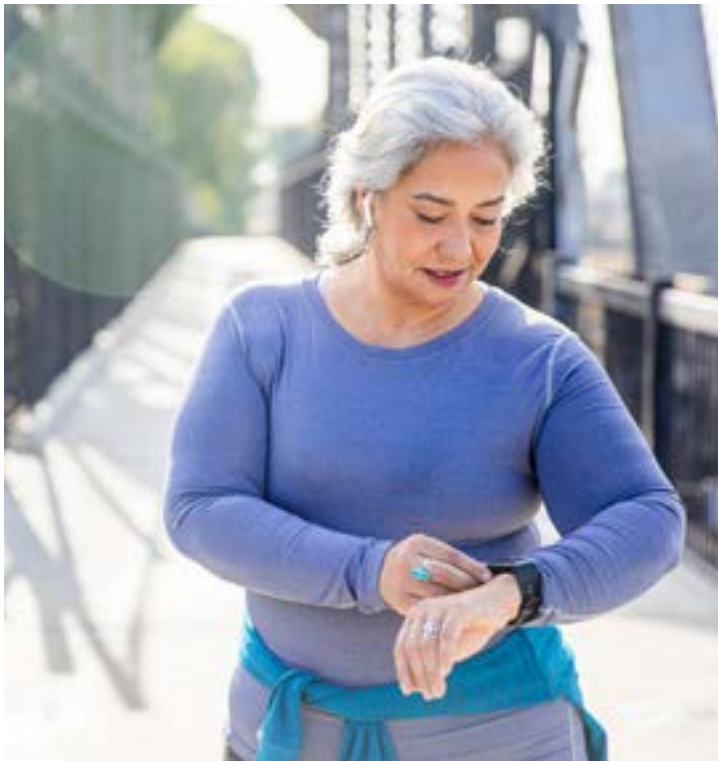
Lose weight and feel your best.



WHOLE PERSON HEALTH SUPPORT

Blue KC invites you to get healthier with this covered benefit that helps you lose weight and feel your best. If you qualify, we'll match you with a program that fits your lifestyle and keeps you on track with one-on-one support from a trained health coach, including virtual options.

Blue KC has partnered with Solera to offer you a personalized experience from leading health solutions like WW (Weight Watchers® reimaged). And the best part? **It's completely paid for by your health plan if you qualify.**



Pick the right program for you

Choose from a variety of programs, from virtual personal coaching to small group meetings. Each program has milestones to help you stay on track and earn free tools.



Get free digital tools

After you qualify and are matched to a lifestyle program, we'll send a smart scale within a week (digital programs only) and an activity tracker after four weeks.*



It's a covered benefit – that means no additional cost to you

If you qualify, this benefit is paid for 100%. And so is your matching lifestyle program.

*For participants who complete four weeks of activity meeting Diabetes Prevention Program guidelines. Applies to select activity tracker models. Limited to one per person. While supplies last. Solera Health reserves the right to discontinue at any time. Solera4me is provided by Solera Health, an independent company.



Visit [Solera4me.com/BlueKC](https://www.solera4me.com/BlueKC)

and find out if you qualify by taking a brief quiz.



Download the app

Check out the [Blue KC Care Management App page](#) to learn more.

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Pharmacy

Make The Most Of Your Pharmacy Benefits

We know how important your pharmacy benefits are to you. Blue KC, together with our Pharmacy Benefit Manager (PBM), provides safe, easy and cost-effective ways for you to get the medication you need.

Let's get started making the most of your pharmacy benefits. You have several ways to fill prescriptions. Each option offers convenient services to help you make the most of your pharmacy plan. Here's what you need to know about each:



RETAIL NETWORK

You have access to fill your prescriptions at thousands of retail pharmacies and many national drug stores, supermarkets and large retailers.



HOME DELIVERY

Our home delivery program can save you time and money by delivering maintenance medications directly to your home. Learn more on the next page.



SPECIALTY PHARMACY

Our specialty pharmacy can help you manage your chronic conditions and specialty therapies. Learn more about these benefits on the next page.

Access Your Account.



Visit [MyBlueKC.com](https://www.MyBlueKC.com)



or download the **MyBlueKC mobile app** to find your Prescription Drug List (PDL) which lists the prescriptions covered by your plan.

NOTE: The app makes it even easier to always have access to your member ID card, which includes your pharmacy information.



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Pharmacy

Getting Started

Log into your pharmacy benefits account by following these easy steps:

1. Log into [MyBlueKC.com](https://mybluekc.com).
2. Click **Plan Benefits** on the left and then select **Pharmacy**.
3. From that screen click the **View Your Pharmacy Benefits** button to be redirected to our PBM's site.
4. Once you're redirected to our PBM's homepage, **you can enroll in home delivery, find a network pharmacy, check medication coverage** and much more.

Use the same credentials that you use on [MyBlueKC.com](https://mybluekc.com) to access the MyBlueKC mobile app. Find Pharmacy Benefits on the app under Plan Benefits & Coverage Information.

Home Delivery

Follow the instructions above to enroll in our home delivery program and have a three-month supply of maintenance medication (those you take regularly) delivered directly to your home. Here's what else this program can offer:

- **Cost Savings** – You may pay less for your medication with a three-month supply through home delivery.
- **Convenience** – Get free standard shipping on medications delivered to your mailbox.
- **24/7 Access and Reminders** – Speak to a pharmacist who can answer your questions any time, any day.

Specialty Pharmacy

Specialty medications can be important to maintaining or improving your health and quality of life. If you take a specialty medication, our specialty pharmacy can help by providing resources and personalized, therapy-specific support. Here are just a few of the support services available to you:

- Access to your medications at the lowest cost.
- 24/7 access to personalized patient care from knowledgeable pharmacists and nurses who specialize in your condition.
- Proactive refill reminders with timely delivery and shipping in confidential packaging.

PHARMACY HELP

General Questions or Assistance

Call Pharmacy Customer Service at the number listed on your member ID card, Monday through Friday, from 8 a.m. to 5 p.m. Central Time with any questions.

Pharmacy Benefit Manager's customer service team

is available to answer your questions after hours.



Home Delivery Assistance

1-844-579-7774

Specialty Medication Assistance

1-855-427-4682

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Pharmacy

Use Rx Savings Solutions To Save On Prescriptions

Yes, there's something you can do about prescription costs.

Rx Savings Solutions is a secure, online tool that helps you find ways to save money on your prescription drugs. Your health plan offers this service free of charge to all members and their dependents enrolled in medical benefits.

This is how it should be...

**Selection**

Discover all the options available to treat your condition and compare them to your current prescription(s).

**Price**

Know exactly what a medication costs, if your plan covers it, and the impact on your deductible.

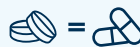
**Convenience**

Never miss a savings opportunity, even in the doctor's office, and request a lower-cost prescription in just a few clicks.

**Assistance**

If you have a savings opportunity, the experienced Rx Savings staff can work directly with your doctor to help you make safe changes and start saving quickly!

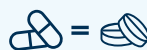
This is how you can save...

**Same Drug, Different Form**

Believe it or not, a capsule might cost more than a tablet or liquid form - or vice versa. You never know, but now you will.

**Different Drug, Same Treatment**

There is usually more than one medication available to treat a medical condition. We show you all of them, along with their costs.

**Same Ingredients, Different Pills**

If a drug has two active ingredients, the price can skyrocket! Take the active ingredients separately at the same time for the same treatment at a lower cost.

**Same Active Ingredient, Lower Price**

If a generic is available, we'll find it. If there is more than one option, you'll know exactly what each one costs.

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Start saving with Rx Savings Solutions.

- Log into [MyBlueKC.com](https://mybluekc.com), select **Plan Benefits**, then **Pharmacy**. Select **Spend Less on Prescription Drugs** (or use the quick link: myrxss.com/BlueKC).
- For eligible members, **Rx Savings Solutions** is integrated with our **Find Care** tool. Go to **Browse by Category** and select **Medication Finder**.
- See your current savings opportunities or search any medication for savings. You can also view your prescription history and share with your doctors.
- If you have a savings opportunity, talk to your doctor or pharmacist to discuss your options.

OR

- Rx Savings Solutions' experienced pharmacists can work directly with your doctor or pharmacist to make safe changes that save you money. Call Blue KC Customer Service at the number found on your member ID card for assistance.
- Receive notifications when new savings opportunities are available.

START SAVING!



Visit [MyBlueKC.com](https://mybluekc.com)

to log in and access your pharmacy benefits and Rx Savings Solutions (or use quick link: myrxss.com/BlueKC). If you have a savings opportunity, Rx Savings Solutions can help make changes with your doctor.