



INTERNATIONAL ASSOCIATION  
OF FIRE FIGHTERS



# Accessing the IAFF Center of Excellence

Through Blue Cross and Anthem Blue Cross  
Insurance Coverage

If you are an IAFF member and have insurance through Blue Cross or Anthem Blue Cross; you must first verify your benefits.

**It is important to understand, living outside the state of the Maryland, you may not have adequate benefits to cover your admission into treatment.**

Below is a list of things you need to know about Blue Cross and Anthem Blue Cross insurance, and what options are available to you should you not have the appropriate benefits and coverage to access the Center.

The BlueCard Program is a national program that allows Blue Cross plan members to obtain healthcare services in another Blue plan service area. The program provides individuals insurance by out-of-state Blue Cross Blue Shield Plans and is optional and may not be offered by your specific insurance plan.

**The BlueCard Program is offered to those who select from the following:**

- **Preferred Provider Organization (PPO):** A subscription-based managed care organization comprised of medical doctors, hospitals, and other health care providers. A PPO health plan offers increased flexibility when selecting a treatment provider.
- **Point of Service (POS):** POS plan takes portions of a Health Maintenance Organizations (HMO) plan and a Preferred Provider Organization (PPO) plan and combines them together. POS plans still offer the use of out-of-network services, but the employee will have to pay more if they move out-of-network for healthcare services.
- **Indemnity Policy:** Indemnity plans provide you to direct your own health care and visit almost any doctor or hospital you choose. The insurance provider then pays a set portion of your total charges. Indemnity plans are also referred to as "fee-for-service" plans.

**The easiest way to know if you have BlueCard Coverage is to look at your Insurance ID card.**

## "PPO in a Suitcase" Logo

BlueCard PPO members are recognized by the special "PPO in a suitcase" logo on their membership card. BlueCard PPO members are Blue Cross Blue Shield members whose PPO benefits are delivered through the BlueCard Program. It is important to remember that not all PPO members are BlueCard PPO members only those whose membership cards carry this logo. BlueCard PPO members traveling or living outside of their Blue Cross Plan's area receive the PPO level of benefits when they obtain services from designated BlueCard PPO providers.



The "PPO in a suitcase" logo may appear anywhere on the front of the card.



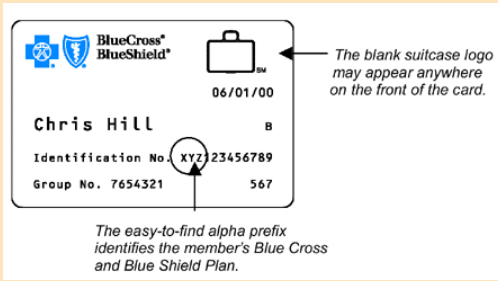
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## Blank Suitcase Logo

Like the ID card with the Preferred Provider Organization (PPO) logo within the suitcase case, a blank suitcase logo on a member's ID card means that the patient has Blue Cross Blue Shield traditional, Point of Service (POS), or Health Maintenance Organization (HMO), which typically only covers providers in their network and whose benefits are delivered through the BlueCard Program.

## The ID cards will include:

(1) A local network identifier and (2) The three-character alpha prefix preceding the member's ID number. The POS ID card also includes the blank suitcase logo. Should you have any questions regarding your insurance plan or coverage, call the BlueCard Eligibility Line at 1-800-676-BLUE. Or, contact your Human Resources and Benefits Manager for further information.

## How to identify BlueCard Managed Care/POS Members:

The BlueCard Managed Care/POS program is for members who reside outside their Blue Plan's service area. However, unlike other BlueCard Programs, BlueCard Managed Care/POS members are enrolled in the local Blue Cross Blue Shield network and primary care physician (PCP) panels. You can recognize BlueCard Managed Care/POS members who are enrolled in the local Blue Cross Blue Shield's network through the member ID card, as you do for all other BlueCard members.

## Unable to access the Center due to my policy, what are my options?

- The easiest and simplest option is to contact your employers Human Resources department, confirm there is an option insurance plan that offers BlueCard benefits, and change your policy.
- Speak with your employer if this is not available about switching your company's insurance plan that has no restriction to out-of-state coverage.
- Speak with your employer and benefit administrator to inquire about option "riders" that may allow you the option to seek services out of the state with certain exceptions, such as emergent mental health.

**IT IS VERY IMPORTANT TO NOTE, IF YOU ARE A MEMBER OF AN HMO POLICY, OR ANY POLICY / PLAN THAT DOES NOT OPT TO BE PART OF THE BLUECARD PROGRAM, YOU ARE NOT ABLE TO ACCESS YOUR BENEFITS OUTSIDE OF YOUR DESIGNATED LIST OF PROVIDERS.**