



**BlueCross BlueShield  
Association**

An Association of Independent  
Blue Cross and Blue Shield Plans

# Away From Home Care<sup>®</sup>

---

## Competitive Advantage

### FREQUENTLY ASKED QUESTIONS

#### What is the Away From Home Care<sup>®</sup> Program?

The Away From Home Care<sup>®</sup> Program is a **voluntary program which allows Blue Cross Blue Shield HMO members to receive care through a Guest Membership** if they are living outside of their Home service area for an extended period.

Plans that actively market Away From Home Care<sup>®</sup> agree that the **program helps gain enrollment.**

#### What are the key benefits of the program?

The Away From Home Care<sup>®</sup> program distinguishes Blue HMOs from national and local competitors by providing HMO members **access to comprehensive geographic coverage.**

Furthermore, HMOs that actively market the program have found that it:

- **increases HMO enrollment;** members are reassured to know that their family will be covered out-of-area without having to fill out claim forms or incur out-of-pocket expenses at the time of service.
- **allows accounts to maintain the cost advantage** of administering a managed care product.
- **reduces the cost of out-of-area care** by allowing Home HMOs to take advantage of the Host HMO's contracted rates
- **allows accounts to offer an HMO with a greater perceived value without incurring significant additional costs.** Enrollments increase while utilization is low; in 2002 less than 1% of eligible members used the Guest Membership, and only 60% of the Guest Members required healthcare services.

## [Away From Home Care® - Frequently Asked Questions](#)

---

### **How does the program work?**

- HMO members **receive care through a Guest Membership** with another participating Blue Cross Blue Shield (BCBS) network HMO.
- The Guest Member has access to the **full range of services** offered by the Host HMO.
- The **Host HMO pays the provider** for services rendered and the **Home HMO reimburses the Host**.
- Participating **HMOs designate an Away From Home Care® Coordinator** to administer the program for Guest Members. The Coordinator administers the program by managing the entire process of care coordination – from the member’s initial call to selecting a primary care physician to overseeing the billing process.

### **Who can apply for a Guest Membership?**

- **HMO members** can obtain a guest membership if they are staying in a participating Host location **for 90 consecutive days or longer**.
- There are three types of Guest Membership:
  - **Families Apart-** available to spouses and dependents living away from the Home HMO’s service area.
  - **Long-term Traveler-** available to members with dual residences or long-term work assignments.
  - **Students-** available to dependents who attend school outside of their Home HMO service area.

**For additional information, contact the Away From Home Care® Helpline at 312.297.6202, or [afhc.help@bcbsa.com](mailto:afhc.help@bcbsa.com).**