

Frequently Asked Questions about the BlueCard® Program



Blue Cross and Blue Shield
of New Mexico

What is the BlueCard Program?

BlueCard is a national program that allows members to obtain health care services when traveling or living outside their Blue Plan service area. When Blue Cross and Blue Shield of New Mexico (BCBSNM) members travel or live outside New Mexico, they'll have the same benefits as their BCBSNM Plan. More than 90 percent of all hospitals and 80 percent of physicians in the United States contract with Blue Cross and Blue Shield (BCBS) Plans. Outside the United States, members have access to doctors and hospitals in more than 185 countries and territories around the world through the BlueCard Worldwide® Program.

Where do members go to receive medical care if they are traveling or living outside of New Mexico (their home Blue Plan service area)?

In an emergency, members should go directly to the nearest hospital. To find a doctor or hospital outside New Mexico, call 1-800-810-BLUE (2583) or visit the [BlueCard Doctor and Hospital Finder](#).

What do members pay for services?

Members have the same benefits as their BCBSNM Plan when they are under a "Host" Blue Plan, so they pay the same way they would at home. For example, if a copayment is \$25 in New Mexico, it will be \$25 wherever the member is visiting or living.

Do all BCBSNM members have BlueCard benefits?

- **PPO plan members** have full BlueCard benefits when traveling or living outside their service area.
- **HMO plan members** have access to BlueCard benefits only for emergency and urgent care when traveling. When temporarily living outside their service area, HMO members can use the [Away From Home Care® Program](#).
- **The following plans do NOT have BlueCard benefits:** Medicare Supplement Plans A and B, Medicare Carveout, Blue Medicare PPO Value Plan, Blue Medicare PPO Advantage Plan, Medicaid BlueSalud.

What telephone number can members call for customer service if they live outside New Mexico?

Call BCBSNM Customer Service at the toll-free number listed on the member ID card.

How can members get a prescription filled when traveling or living outside of New Mexico?

To find a participating pharmacy, call the pharmacy telephone number on the back of the member ID card.

Can members visit a non-participating (out-of-network) provider when traveling or living in another area?

Members can use a non-participating hospital or doctor, but may have to pay that provider directly and then file a claim with BCBSNM for reimbursement of covered expenses. Also, a non-participating provider may not accept BCBSNM's allowances as payment in full. In such a case, the member would be responsible for paying the additional charge. Coverage may vary, so contact BCBSNM for more information.

How do members find doctors and hospitals outside of their plan's service area in the United States?

- Visit the [BlueCard® Doctor and Hospital Finder](#).
- Call BlueCard Access® at 1-800-810-BLUE (2583).

If you're a PPO member, always use a BlueCard PPO doctor or hospital to receive the highest level of benefits.

How do members find doctors and hospitals outside the United States?

- Visit the [BlueCard Worldwide® site](#) to search for international providers.
- Call BlueCard WorldWide Service Center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177.

What should members do if they need medical care in a foreign country?

Members should:

- Verify international benefits with BCBSNM before leaving the United States.
- Always carry their current BCBSNM member ID card.
- In an emergency, go directly to the nearest hospital.

To locate a doctor, hospital, or medical assistance services (24 hours a day, 7 days a week):

- Call the BlueCard WorldWide Service Center at 1-800-810-BLUE (2583) or call collect at 1-804-673-1177.

If a member needs to be hospitalized while traveling abroad:

- Call BCBSNM for precertification or preauthorization at the toll-free number on the ID card.
- In most cases, no up-front payment is needed for inpatient care at participating BlueCard Worldwide hospitals except for normal out-of-pocket expenses (what members normally pay through their BCBSNM plan).
- The hospital should submit the claim for the member.
- Members must pay up front for care received from a non-participating doctor and/or hospital.

How do members file a claim?

If the BlueCard Worldwide Service Center arranges hospitalization, the hospital will file the claim for the member. Members pay the hospital for normal out-of-pocket expenses.

Members must pay up front for care received from a non-participating doctor or hospital. Then, complete an [international claim form](#) and send it with the original bill(s) to the BlueCard Worldwide Service Center (the address is on the form).