

BlueChoice Advantage

Provider Frequently Asked Questions (FAQs)

Refer to the FAQs below when seeing patients who are in a BlueChoice Advantage Plan.

General Questions

1. What is a BlueChoice Advantage Plan?

BlueChoice Advantage is our number one selling fully insured product. The product boasts a strong local network access, as well as national access through our BlueCard PPO network for any members living outside our service area. All BlueChoice Advantage Member ID cards reflect a PPO in the suitcase in the lower right corner, indicating the member has access to national BlueCard PPO providers.

2. What change is CareFirst making?

CareFirst has updated a certain BlueChoice Advantage product from an HMO designation to a PPO designation. The change only impacts this one subset of BlueChoice Advantage as it was an outlier.

Provider Questions

3. Why was one subset of BlueChoice Advantage Products reflecting an HMO instead of a PPO in CareFirst Direct?

The information that flows to CareFirst Direct had an HMO indicator flagged. This led to some confusion, specifically for our out-of-area members, when assessing member eligibility. Claims submitted to CareFirst were not impacted by this indicator.

4. Why is CareFirst making this change?

CareFirst members in this particular subset of the BlueChoice Advantage product were being turned away when accessing care outside of the CareFirst service area. This change will ensure out-of-area providers understand these BlueChoice Advantage members have covered benefits.

5. Will these members be issued a new ID card?

No. Member's cards are not impacted. For assistance reviewing what our Member ID cards look like, refer to the [Member ID Quick Reference Guide](#).

6. How do I know if my patient is in a BlueChoice Advantage Plan?

Remember to verify the patient's eligibility and benefits in CareFirst Direct. Below is a screenshot of what you may see in CareFirst Direct. We've also provided a sample of the member ID card.

MEMBER NAME		DOB:	Member ID: XXXXXXXXX	
Medical XXXXXXXXXX	Group		Insurance Type PPO	CareFirst <small>family of health companies</small> Member Name: _____ Member ID: _____ PPO Group: _____ Zoom In
	Status	Active Coverage 01/01/2023 - 12/31/2023	Plan Description BlueChoice Advantage	
	Relationship to Policy Holder	Self	Renewal Month ? Contract: Every January Benefit: Every January	

Member Name DOE JOHN	BC ADV OPEN ACCESS									
Member ID EAO 810001234 Group 1904171-MD10	PCP Name: PCP NOT REQUIRED									
Eff Date 09/01/22 BC/BS Plan 190/690	COVERAGE IND OV \$20 COPAY/SPEC \$20/VISION									
	<table border="1"> <thead> <tr> <th>Medical</th> <th>In-Network</th> <th>Out-of-Network</th> </tr> </thead> <tbody> <tr> <td>IND Deductible</td> <td>N/A</td> <td>\$200</td> </tr> <tr> <td>IND Out-Of-Pocket</td> <td>\$800</td> <td>\$800</td> </tr> </tbody> </table>	Medical	In-Network	Out-of-Network	IND Deductible	N/A	\$200	IND Out-Of-Pocket	\$800	\$800
Medical	In-Network	Out-of-Network								
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	PPO									

7. What other resources are available?

Refer to our on-demand interactive guide, [Checking Eligibility and Benefits in CareFirst Direct](#), as well as our [CareFirst Products: BlueChoice](#) training on the [Learning and Engagement Center](#). Be on the lookout for additional training materials for BlueChoice Advantage in the coming months.