

Quick guide for the BlueCard® PPO program

How to use your Independence Administrators member ID card



Have you ever been at a doctor’s appointment, presented your member ID card, and the doctor’s office told you they don’t accept your insurance? Tell them you’re part of the BlueCard PPO program.

BlueCard is a national program available through the Blue Cross and Blue Shield Association (BCBSA), an association of Independence Administrators (Independence) and Blue Shield® plans. BlueCard enables you to obtain health care service benefits while traveling or living in another BCBSA plan’s service area.

What does this mean for you? As an Independence member, you’re covered no matter where you live or choose to receive care. In fact, your member ID card has the PPO suitcase icon, which means that you’re eligible for services through any BCBSA provider within or outside the U.S. Any time you receive care, regardless of the service area, your doctor will be reimbursed for covered services according to the doctor’s PPO local Blue plan contract.

If your doctor’s office tells you they don’t accept your insurance, show them the PPO suitcase icon on the front of your member ID.

PPO gives you access to all doctors and hospitals

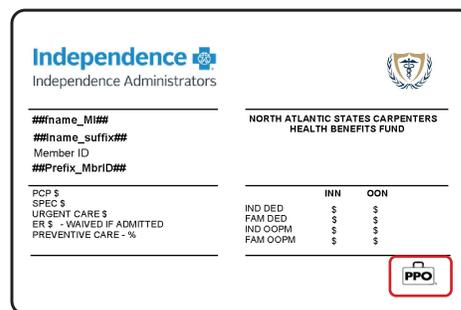
While it’s important to have a primary care physician (PCP) you trust for regular check-ups and routine care, your health plan doesn’t require you to choose one. You have the freedom to visit any doctor or hospital without a referral. You won’t even need a referral for specialists, like cardiologists or gynecologists. Simply make an appointment.

Here are some other things to keep in mind about your PPO health plan:

Save on health care costs

Where you receive care can affect how much it costs. Suppose you need bloodwork, or an outpatient procedure like rotator cuff surgery or ear tubes for a child. In that case, you can save money by choosing a freestanding lab (like LabCorp) or an ambulatory surgery center instead of a hospital.

GUIDE TO ID CARDS



Some services need special approval

Your doctor may need to get a precertification from us in order for certain services, genetic tests, and specialty drugs to be covered. Your doctor can request precertification by calling 1-888-234-2393. This phone number is also located on the back of your member ID card.

Receive care virtually

Most health plans include virtual care or telemedicine options, giving you access to medical professionals anytime by phone or video chat. Check your benefits summary to see if virtual care is available to you.

Access your member ID anytime, anywhere

Lost or forgot your member ID card? It's always available to you digitally. You have two options for accessing your member ID card:

1. Log in at myibxtpabenefits.com.

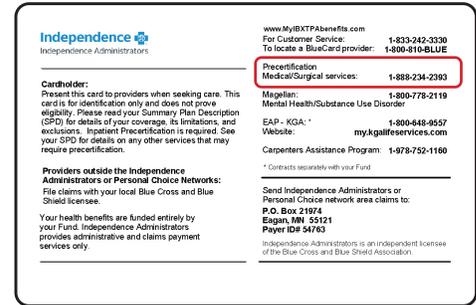
You'll see your digital member ID card right on your home page. You can view it, print it, share it, or order a new one.

2. Download the mobile app.

The myIBXTPABenefits app is available through the Apple Store and Google Play, so download it onto your smartphone. After you log in to your member account, your digital member ID will appear right on your home screen.

Questions about using your member ID?

Call customer service at the number on the back of your member ID card.



Independence Administrators is an independent licensee of the Blue Cross and Blue Shield Association.
© 2022 Independence Administrators

Independence 
Independence Administrators

1868156 (04/2022)