



## Important Information for Members Outside California

Below is important information on how claims are paid for our members that reside outside California. We are providing this information so that your claims are processed correctly and you receive the best customer service possible.

- You are a member of Anthem Blue Cross of California. For members who live outside of California, your plan is called “BlueCard PPO”. With BlueCard, you can access any Blue Cross/Blue Shield provider throughout the entire United States. For instance, if you live in or are traveling in Texas, you would be able to visit any PPO provider contracting with Blue Cross/Blue Shield of Texas.
- All claims, whether submitted by you or your provider, must first be sent to the local Blue Cross/Blue Shield plan where you live for processing. Your ID card will have a three digit alpha prefix just in front of your member ID number. This alpha prefix tells the local Blue Cross/Blue Shield plan that you are enrolled with Anthem Blue Cross. If you do not provide this alpha prefix to your provider, your claims cannot be correctly processed.
- After initial review, the local plan will electronically submit the claim to Anthem Blue Cross for final processing.
- Once Anthem Blue Cross receives the claim, an Explanation of Benefits (EOB) and/or payment due to you will be sent directly by Anthem Blue Cross to your home. At the same time, similar information is transmitted by Anthem Blue Cross back to your local plan. The local Blue Cross/Blue Shield plan then issues any necessary EOB or payment to your provider. Thus, for all claims, you will receive all correspondence from Anthem Blue Cross, while your provider will receive all correspondence from the local Blue Cross/Blue Shield plan.
- There is never a situation where you would *correctly* receive correspondence or a denial of benefits from the *local* Blue Cross/Blue Shield plan. If you receive correspondence from the local Blue Cross/Blue Shield plan, please contact the billing office of your provider or Anthem Blue Cross customer service for further assistance.
- The customer service number for Anthem Blue Cross will be on your ID card. Please do **not** contact the local Blue Cross/Blue Shield plan for assistance as they do not maintain information concerning Anthem Blue Cross’s eligibility or benefits plans.