

## Worldwide coverage emergency and urgent care

Applies to:



**Blue Cross  
Blue Shield**  
of Michigan

A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

Medicare Plus Blue<sup>SM</sup> PPO  Medicare Plus Blue<sup>SM</sup> Group PPO  Both

## Worldwide coverage – emergency and urgent care

Coverage for emergency and urgent health care services rendered outside of the United States or its territories.

### Original Medicare

Items and services furnished outside the United States are excluded from coverage except for the following services, and certain services rendered on board a ship:

- Emergency inpatient hospital services where the emergency occurred:
  - While the beneficiary was physically present in the United States
  - In Canada while the beneficiary was traveling without reasonable delay and by the most direct route between Alaska and another state
- Emergency or nonemergency inpatient hospital services furnished by a hospital located outside the United States, if the hospital was closer to, or substantially more accessible from, the beneficiary's United States residence than the nearest participating United States hospital that was adequately equipped to deal with, and available to provide treatment for the illness or injury.
- Physician and ambulance services furnished in connection with, and during a period of, covered foreign hospitalization. Program payment may not be made for any other Part B medical and other health services, including outpatient services furnished outside of the United States.
- Services rendered on board a ship in a United States port, or within six hours of when the ship arrived at, or departed from, a United States port, are considered to have been furnished in United States territorial waters. Services not furnished in a United States port, or within six hours of when the ship arrived at, or departed from, a United States port, are considered to have been furnished outside United States territorial waters, even if the ship is of United States registry (see Chapter 1, General Billing Requirements, section 10.1.4.7, for a description of claims processing procedures).

**Note:** Services must be provided by a physician or supplier as defined by the Centers for Medicare & Medicaid Services.

### Medicare Plus Blue<sup>SM</sup> PPO enhanced benefit

Medicare Plus Blue is a Medicare Advantage plan which provides at least the same level of benefit coverage as Original Medicare (Part A and Part B) and may provide enhanced benefits beyond the scope of Original Medicare within a single health care plan. This flexibility allows Blue Cross to offer enriched plans by using Original Medicare as the base program and adding desired benefit options.

Because Original Medicare doesn't include coverage of emergent or urgently needed medical items and services furnished outside of the United States and its territories, the scope of the benefit, reimbursement methodology, maximum payment amounts, and the member's cost sharing are determined by Blue Cross for individual coverage and by the group for group-based coverage.

# Blue Cross Blue Shield of Michigan

[bcbsm.com/provider/ma](https://bcbsm.com/provider/ma)

An emergency medical condition is a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Serious jeopardy to the health of the individual or, in the case of a pregnant woman, the health of woman or her unborn child;
- Serious impairment to bodily functions
- Serious dysfunction of any bodily part

Urgent care is services that aren't emergency services but are medically necessary and require immediate attention as a result of an unforeseen illness, injury or condition.

Coverage in excess of emergency and urgently needed services may be provided to members under select individual and standard Medicare Plus Blue Group PPO plans that selected this benefit.

## Conditions for payment

For individual Medicare Plus Blue PPO plans, worldwide emergency and urgently needed services and emergency transportation are subject to a combined \$250 annual deductible, 20% coinsurance and a combined \$50,000 lifetime maximum benefit.

Select Medicare Plus Blue Group PPO plans have no maximum coverage amount for emergent or urgently needed medical items and services furnished outside of the United States and its territories.

## Reimbursement

Medicare Plus Blue plans will determine reimbursement for covered services based on the reasonable charges, currency exchange when required and the applicable benefit category.

## Member cost sharing

- The member is paid based on the service rendered minus the cost share amount. This represents payment in full. The member may be held liable for amounts in excess of our payment amount.
- If the member elects to receive a noncovered service, he or she is responsible for the entire charge associated with that service.
- Providers may not have members sign an ABN to accept financial responsibility for noncovered items or services. If there is any question about whether an item or service is covered, seek a coverage determination from Blue Cross before providing the item or service to the member. If a provider provides a noncovered item/service to a member without first obtaining a coverage determination, the member must be held harmless for all charges except for any applicable cost-share.

To verify benefits and cost share, providers may utilize web-DENIS or call 1-866-309-1719.

## Member reimbursement

Services rendered in a foreign land, and services rendered on a cruise ship that require interpretation or currency conversion must be submitted through Blue Cross Blue Shield Global Core. Invoices and a BCBSGC International Claim Form must be submitted to the BCBSGC Service Center at the address on the claim form. Claim forms may be obtained by contacting customer service at the number on the back of the member's ID card or directly from the Global Core website at <https://www.bcbsglobalcore.com/Account/Login?ReturnUrl=%2F>. You'll need to complete the user agreement and click on "Login" to access the claim submission form. Follow the directions included on the form for completing and submitting your claim.

Services rendered on a cruise ship that don't require interpretation or currency conversion may be submitted directly to Blue Cross using the medical claim form available on the Blue Cross MA PPO member website at <http://www.bcbsm.com/medicare/help/forms-documents/claims.html>.

1. The member submits the following information along with their request form.
  - Member name
  - Member's Medicare Plus Blue contract and group numbers
  - Member address
  - Bills or itemized statements that include
  - Name and address of treating hospital and/or physician
  - Specific dates of service
  - Diagnosis
  - Description of services
  - Itemized list of services received
  - Charges per service
  - Paid receipts
2. The member will send the request and all supporting information to the following address:  
Blue Cross Blue Shield of Michigan  
Imaging and Support Services  
PO Box 32593  
Detroit, MI 48232-0593

### **Revision history**

Policy number: MAPPO 1027

Reviewed: 10/16/20, 08/03/2018

Revised: 10/16/20, 06/19/2017, 11/14/2016, 2013

10/16/2020: Updated Individual PPO section to reflect worldwide emergency and urgently needed services and emergency transportation are subject to a combined \$250 annual deductible, 20% coinsurance and a combined \$50,000 lifetime maximum benefit.

06/19/2017: Updated program name from Blue Card Worldwide (BCWW) to Blue Cross Blues Shield Global Core (BCBSGC) and revised the program web link.

11/14/2016: Updated formatting, removed reference to CAREN, added web links for BlueCard Worldwide and Blue Cross medical claim forms, added revision history section.