



What People on Medicare NEED TO KNOW ABOUT PRIVATE FEE-FOR-SERVICE PLANS

FLEXI BLUESM IS A MEDICARE ADVANTAGE PRIVATE FEE-FOR-SERVICE (PFFS) PLAN AUTHORIZED BY THE CENTERS FOR MEDICARE & MEDICAID SERVICES (CMS). A PFFS PLAN IS DIFFERENT THAN ORIGINAL MEDICARE OR AN HMO, PPO, OR MEDICARE SUPPLEMENT PLAN.

Flexi Blue gives you the ability to choose your healthcare provider. However not all providers are required to accept this plan, even Medicare providers are not required to accept this plan. If you choose this plan, it is very important that all the providers you choose know, before providing services to you, that you have Flexi Blue coverage in place of Medicare. This gives your provider the right to choose whether or not to accept Flexi Blue terms and conditions of payment for treating you. Providers have the right to decide if they will accept Flexi Blue each time they see you. This is why you must show your Flexi Blue ID card every time you visit a healthcare provider.

If your provider agrees to Flexi Blue terms and conditions of payment

If your provider decides to accept the Flexi Blue plan, they must follow our plan's terms and conditions for payment. They must thereafter bill Flexi Blue for those services. However, providers have the right to decide if they will accept Flexi Blue each time they see you.

Flexi Blue has direct contracts with some providers who have already agreed to accept our terms and conditions of payment. Some providers may have a Blue Cross of Idaho Medicare Advantage contract that includes True Blue[®] (a Medicare Advantage HMO Plan) and Secure BlueSM (a Medicare Advantage PPO Plan). For those providers who hold this type of contract, Flexi Blue claims would be paid per the terms stated in their

contract. The Flexi Blue terms and conditions located on our Web site would apply to all other providers. You can still get care from other providers who do not contract with Flexi Blue as long as those providers agree to accept our terms and conditions of payment.

If your provider does not agree to Flexi Blue terms and conditions of payment

A provider may decide not to accept Flexi Blue's terms and conditions of payment. If this happens, you will need to find another provider that will. You may contact us at 1-888-494-2583 or TTY/TDD 1-800-377-1363 for assistance locating another provider in your area willing to accept our plan's terms and conditions of payment.

What happens if a provider declines to accept Flexi Blue's terms and conditions of payment?

1. They should not provide services to you except for emergencies.
2. If they choose to provide services, they may not bill you. They must bill Flexi Blue for your covered healthcare services. You must pay the appropriate copays or coinsurance at the time of service.

For more information about PFFS plans see Beneficiary Qs & As at CMS's Web site <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about Flexi Blue, please call our Customer Service department at 1-888-494-2583. Customer Service hours are 8:00 a.m. to 8:00 p.m. seven days a week. For the hearing impaired, you can call TTY/TDD 1-800-377-1363.

SHOW YOUR
FLEXI BLUE ID CARD
WHEN YOU VISIT



What Healthcare Providers NEED TO KNOW ABOUT PRIVATE FEE-FOR-SERVICE PLANS

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A beneficiary who enrolls in a Medicare Advantage PFFS plan is free to use any provider willing to treat the enrollee and accept our plan's terms and conditions of payment. You can view our terms and conditions of payment by visiting our Web site at www.bcidaho.com/PFFSTerms, and if you have questions, you can call us at 1-888-494-2583. Enrollees must inform you, before obtaining services from you, that they have purchased Flexi Blue for their Medicare coverage. This gives you the right to choose to accept Flexi Blue enrollees. You have a right to make that choice each time service is needed by a Flexi Blue enrollee. You do not have to sign a contract to see Flexi Blue enrollees.

Flexi Blue has direct contracts with some providers who have already agreed to accept our terms and conditions of payment. Some providers may have a Blue Cross of Idaho Medicare Advantage contract that includes True Blue® (a Medicare Advantage HMO Plan) and Secure BlueSM (a Medicare Advantage PPO Plan). For those providers who hold this type of contract, Flexi Blue claims would be paid per the terms stated in their contract. The Flexi Blue terms and conditions located on our web site would apply to all other providers. Enrollees can still get care from other providers who do not contract with Flexi Blue as long as those providers agree to accept our terms and conditions of payment.

If you decide to accept Flexi Blue terms and conditions of payment

Your agreement to our plan's terms and conditions of payment is inherent in your decision to treat a Flexi Blue enrollee. If you decide to treat a Flexi

Blue enrollee, you will be subject to our plan's terms and conditions of payment and must bill Flexi Blue for covered services. However, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat a Flexi Blue enrollee. You will find our terms and conditions of payment and other information about our plan on our Web site at www.bcidaho.com/PFFSTerms or by calling us at 1-888-494-2583.

If you decide not to accept Flexi Blue terms and conditions of payment

If you decide not to treat a Flexi Blue enrollee, you should not provide services to the enrollee, except for emergencies.

If you choose to provide services, then you have by default agreed to our terms and conditions of payment and you must bill Flexi Blue for covered healthcare services. You must collect from the enrollee only the appropriate Flexi Blue copayments or coinsurance at the time of service. You may at any time, on a patient-by-patient and visit-by-visit basis, decide that you do not want to treat a Flexi Blue enrollee.

We will follow CMS requirements for timely payment of claims. We pay over 99% of our claims within 30 days. You may learn our billing requirements by viewing our Web site at www.bcidaho.com/providers or by calling us at 1-888-494-2583.

For more information about PFFS plans see Provider Qs & As at CMS's Web site <http://www.cms.hhs.gov/PrivateFeeforServicePlans/>. If you have questions about Flexi Blue, please call the Blue Cross of Idaho Customer Service department at 1-888-494-2583. Customer Service hours are 8:00 a.m. to 8:00 p.m. seven days a week.