CareFirst Medicare Advantage

Quick Reference Guide for Providers

CareFirst BlueCross BlueShield Medicare Advantage (PPO)

Recognize your network participation

- It's important to accurately inform patients of your network participation. CareFirst Advantage PPO network providers deliver care to ALL CareFirst Medicare Advantage PPO (Individual and Group) plan members.
- Verify your network status using the *Find a Doctor Tool* at **carefirst.com/findadocmappo**.

Contracted/in-network providers

- An in-network (INN) doctor or healthcare provider is one who contracts with CareFirst BlueCross BlueShield Group and Individual Medicare Advantage to provide services to Medicare-eligible members.
- CareFirst BlueCross BlueShield Medicare Advantage members can see any INN doctor or healthcare provider that participates in Medicare and accepts the plan.
- Remember—CareFirst Medicare Advantage PPO members have national coverage with providers contracted in other BlueCross BlueShield PPO networks. To receive timely reimbursement and prevent member abrasion, you must submit CareFirst member claims to your local BlueCross BlueShield plan for processing.

CareFirst Provider Portal (CareFirst Direct)

Verify member eligibility, obtain coverage information, check claims status, enter prior authorizations and more electronically 24/7 through CareFirst Direct.

CareFirst BlueCross BlueShield Medicare Advantage requires prior authorization of certain services. Please refer to **the Medicare Advantage Prior Authorization Quick Reference Guide** for all Medicare Advantage PPO plans.

Log in at **provider.carefirst.com**. If you need help creating an account and utilizing CareFirst Direct, visit **carefirst.com/learning**. Select *ON-DEMAND TRAINING* from the main menu. Then click *CareFirst Essentials* in the left navigation menu. From there, you can access all our CareFirst Direct user guides.

Non-contracted/out-of-network providers

An out-of-network (OON) provider is one who does not have a contractual agreement with CareFirst BlueCross BlueShield Medicare Advantage.

CareFirst BlueCross BlueShield Medicare Advantage members can see any OON doctor or healthcare provider that participates in Medicare and accepts the plan. Accepting the plan means the doctor is willing to treat Medicare Advantage members and bill their health insurance plan (CareFirst). Out-of-network providers outside of the CareFirst service area—Maryland, Washington, D.C. and Northern Virginia—will bill their local Blue Cross and Blue Shield plan.

Out-of-network reimbursement guidance

If you're a Medicare provider, you can treat and receive payment for CareFirst BlueCross BlueShield Medicare Advantage-covered patients. Our plans pay providers according to the Original Medicare fee schedule less any member plan responsibility. Members with an individual (not group) plan will pay a higher cost share to see an OON provider.

If an OON provider sees a CareFirst BlueCross BlueShield Medicare Advantage member, the provider will be reimbursed with the equivalent of the current Medicare allowed amounts for all covered services (i.e., the provider would get paid at the same rate if the member was enrolled in Traditional Medicare).

Contracting/claims submission (INN and OON)

- **Electronic claims:** To improve your claims processing experience, CareFirst strongly encourages all providers to submit claims electronically. For more information, visit **carefirst.com/electronicclaims.**
- **Paper claims:** Mail paper claims to the address on the back of the member's ID card.
- Healthcare providers in Maryland, Washington, D.C. and Northern Virginia who want information about our claims processes or about becoming a CareFirst BlueCross BlueShield Medicare Advantage PPO-contracted provider can call Provider Services at:
  - Group Medicare Advantage (MA) PPO—833-939-4103
  - Individual Medicare Advantage (MA) PPO—833-536-2001
- **CMS Registration Requirement:** Providers must be registered with the CMS Provider Enrollment, Chain, and Ownership System (PECOS). Review the **PECOS Fact Sheet** for more information.

BlueCard/Blue Cross and Blue Shield network sharing

CareFirst BlueCross BlueShield Medicare Advantage PPO plans will have access to BlueCard (Blue Cross and Blue Shield network sharing).

Members have coverage outside of the CareFirst service area through network sharing with other Blues Plans. We recommend checking eligibility and benefits before every visit to ensure accuracy.

Healthcare providers outside the CareFirst service area who want information about claims processes can call the local Blue Cross and/or Blue Shield plan. Or call BlueCard Eligibility at **800-676-BLUE (2583)** and provide the member's prefix located on the ID card.

Prior authorization

Which services require prior authorization? Access our Prior Authorization Lookup Tool located within CareFirst Direct to verify prior authorization requirements. Once logged in, select the Prior Auth/Notifications tab to verify prior authorization requirements.

To learn more, visit **carefirst.com/learning**. Select *SHORTs* from the main menu. Scroll down to the *Microlearning Modules* section and click the *Prior Authorization Lookup Tool Walk-Through* link for a quick tutorial on how to use the tool.

For assistance entering prior authorizations, visit **carefirst.com/learning.** Select *ON-DEMAND TRAINING* from the main menu. Then click *CareFirst Essentials* in the left navigation menu and select *Authorizations* from the list of categories to learn more.

Please note: OON providers **are not required** to request prior authorizations.

Care Management

If your patient could benefit from working with a care manager, fill out this short form and we will respond within two business days: **provider.carefirst.com/providers/care-management/care-management-eform.page.**

Electronic payment enrollment through Zelis

CareFirst BlueCross BlueShield Medicare Advantage has partnered with Zelis to offer providers no-cost electronic payments and electronic remittance advice (EFT/ERA) through the CareFirst ePayment Center. Once enrolled, providers receive Medicare Advantage claims payments via ACH directly to their bank account and can access payment history and remittance data, including the 835 file format, through the secure portal. Providers who do not enroll will continue to receive payments by paper check, while those already enrolled with Zelis for ACH/EFT do not need to take any action.

To enroll, providers should visit **carefirstmedicaid-medicare.epayment.center/** and follow the instructions to obtain a registration code. During enrollment, providers will need their Tax ID (TIN or EIN), practice and principal information, and bank routing and account numbers. After submitting the required information, an email from **help@epayment.center** will be sent within 24–48 hours with next steps to complete registration. Assistance is available by calling 855-774-4392 or emailing **help@epayment.center**, and providers may also choose to learn about optional advanced payment tools through Zelis if interested.

Provider manual

Our Medical Provider manual serves as your primary reference guide for conducting business with CareFirst. We developed a dedicated chapter for our Medicare Advantage providers. To access the manual, visit **carefirst.com/providermanual.** Then, scroll down to Chapter 10.

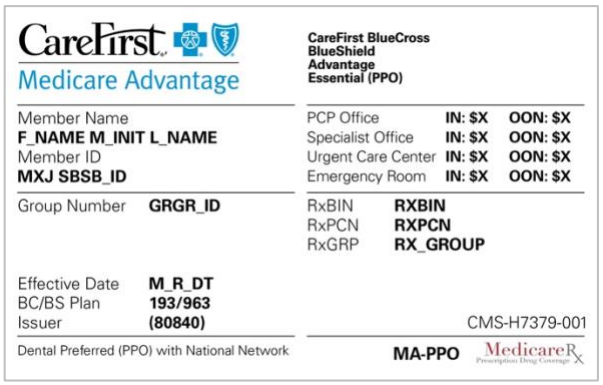
Need additional support?

Visit **carefirst.com/providersupport.**

Example Medicare Advantage (MA) (PPO) ID Cards

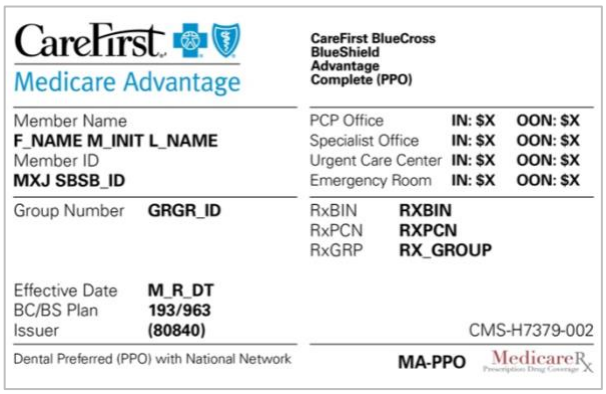
Example MA (PPO) ID cards are for training purposes only. Please verify member eligibility and benefits for actual information and other requirements.

Individual Medicare Advantage (PPO)—Essential



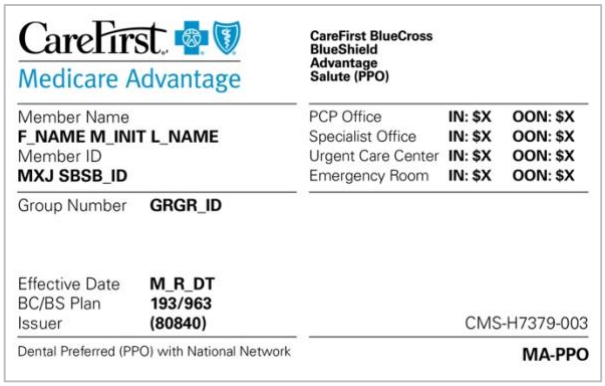


Individual Medicare Advantage (PPO)—Complete





Individual Medicare Advantage (PPO)—Salute


CareFirst
Medicare Advantage

CareFirst BlueCross BlueShield Advantage Salute (PPO)

Member Name
F_NAME M_INIT L_NAME
Member ID
MXJ SBSB_ID

Group Number **GRGR_ID**

Effective Date **M_R_DT**
BC/BS Plan **193/963**
Issuer **(80840)**

Dental Preferred (PPO) with National Network

PCP Office	**IN: $X**	**OON: $X**
Specialist Office	**IN: $X**	**OON: $X**
Urgent Care Center	**IN: $X**	**OON: $X**
Emergency Room	**IN: $X**	**OON: $X**

CMS-H7379-003

MA-PPO


carefirst.com/medicareadvantage

CareFirst BlueCross BlueShield Advantage Salute (PPO)

Medical Claim Submission Address for CareFirst Service Area Providers
P.O. Box 14063, Lexington, KY 40512

Dental Claims Submission Address
Medicare Dental Claims
PO Box 14115, Lexington, KY 40512
For non-Medicare covered routine vision claims, file with Davis Vision. For routine hearing claims, file with Nations Benefits.

CareFirst BlueCross BlueShield Medicare Advantage is the business name of CareFirst Advantage PPO, Inc., an independent licensee of the Blue Cross and Blue Shield Association.

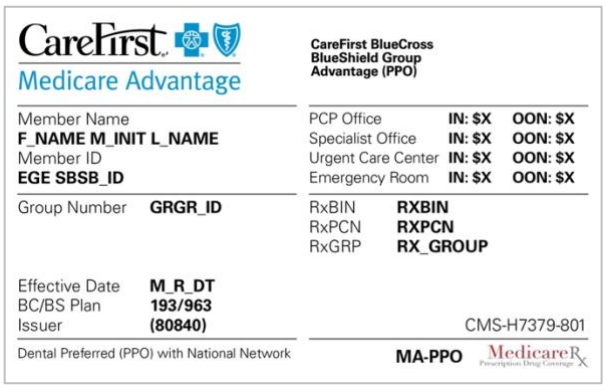
CST MA02553IND (7/25)

Important Phone Numbers
Member/Provider Services: **833-536-2001**
Hearing Services: **877-246-1666**
Vision Services: **800-783-5602**
Routine Transportation: **833-536-2001**
TTY: **711**
To locate a CareFirst contracted medical provider, visit **carefirst.com/findadocmappo**

Medical Professional & Hospital Providers:
Toll-free Precertification: **833-707-2287**
File claims with local Blue Cross and/or Blue Shield Plan. Medicare limiting charges apply.
PROVIDERS MUST NOT BILL MEDICARE.

IN= In-network OON= Out-of-network

Group Medicare Advantage (MA) (PPO)


CareFirst
Medicare Advantage

CareFirst BlueCross BlueShield Group Advantage (PPO)

Member Name
F_NAME M_INIT L_NAME
Member ID
EGE SBSB_ID

Group Number **GRGR_ID**

Effective Date **M_R_DT**
BC/BS Plan **193/963**
Issuer **(80840)**

Dental Preferred (PPO) with National Network

PCP Office	**IN: $X**	**OON: $X**
Specialist Office	**IN: $X**	**OON: $X**
Urgent Care Center	**IN: $X**	**OON: $X**
Emergency Room	**IN: $X**	**OON: $X**

RxBIN	**RXBIN**
RxPCN	**RXPCN**
RxGRP	**RX_GROUP**

CMS-H7379-801

MA-PPO MedicareRx Prescription Drug Coverage


carefirst.com/learngroupma

CareFirst BlueCross BlueShield Group Advantage (PPO)

Medical Claim Submission Address for CareFirst Service Area Providers
Medicare Medical Claims
P.O. Box 14100, Lexington, KY 40512

Rx Claims Submission Address
Medicare Prescription Drug Claims
P.O. Box 52066, Phoenix, AZ 85072-2066

Dental Claims Submission Address
Medicare Dental Claims
PO Box 14115, Lexington, KY 40512
For non-Medicare covered routine vision claims, file with Davis Vision. For non-Medicare covered routine hearing claims, file with Nations Benefits.

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Member/Provider Services
Member/Provider Services: **833-939-4103**
Pharmacy Services: **888-970-0917**
Hearing Services: **877-246-1666**
Vision Services: **888-573-2990**
Dental Services: **833-378-2101**
Medical Emergency: **911**
TTY/TDD: **711**
24-Hour Nurse Advice Line: **833-968-1773**
To locate a CareFirst contracted medical provider, visit **carefirst.com/findadocmappo**

Medical Professional & Hospital Providers:
Toll-free Precertification: **833-707-2287**
File claims with local Blue Cross and/or Blue Shield Plan. Medicare limiting charges apply.
PROVIDERS MUST NOT BILL MEDICARE.

IN= In-network OON= Out-of-network

Plan overview

Individual Medicare Advantage (PPO)—Essential	
Product Name	CareFirst BlueCross BlueShield Advantage Essential (PPO)
Member ID Prefix	MXJ
Product Type	PPO
Group ID	GP010000
BC/BS Plan	193/963
Member Residence Requirements for Plan Enrollment	Maryland (excluding Baltimore City and Baltimore County), Washington, D.C.
Referrals	N/A
Legal Entity Name/Provider Contract	CAREFIRST ADVANTAGE PPO, INC.
Centers for Medicare & Medicaid Services (CMS) Contract	Contract–H7379 PBP–001
Provider Inquiries	833-536-2001

Individual Medicare Advantage (PPO)—Complete	
Product Name	CareFirst BlueCross BlueShield Advantage Complete (PPO)
Member ID Prefix	MXJ
Product Type	PPO
Group ID	GP010000
BC/BS Plan	193/963
Member Residence Requirements for Plan Enrollment	Maryland, Washington, D.C.
Referrals	N/A
Legal Entity Name/Provider Contract	CAREFIRST ADVANTAGE PPO, INC.
Centers for Medicare & Medicaid Services (CMS) Contract	Contract–H7379 PBP–002
Provider Inquiries	833-536-2001

Individual Medicare Advantage (PPO)—Salute	
Product Name	CareFirst BlueCross BlueShield Advantage Salute (PPO)
Member ID Prefix	MXJ
Product Type	PPO
Group ID	GP010000
BC/BS Plan	193/963
Member Residence Requirements for Plan Enrollment	Maryland, Washington, D.C.
Referrals	N/A
Legal Entity Name/Provider Contract	CAREFIRST ADVANTAGE PPO, INC.
Centers for Medicare & Medicaid Services (CMS) Contract	Contract–H7379 PBP–003
Provider Inquiries	833-536-2001

Group Medicare Advantage (PPO)	
Product Name	CareFirst BlueCross BlueShield Group Medicare Advantage (PPO)
Group ID	See front of member ID card
Member ID Prefix	EGE
Product Type	PPO
BC/BS Plan	193/963
Member Residence Requirements for Plan Enrollment	Members may reside anywhere in the U.S. and its territories.
Referrals	No referrals required
Legal Entity Name/Provider Contract	CareFirst Advantage PPO, Inc.
Centers for Medicare & Medicaid Services (CMS) Contract	**Group MAPD H7379 801**—CareFirst BlueCross BlueShield Group Advantage (PPO) **Group MA Only H7379 802**—CareFirst BlueCross BlueShield Group Advantage without Drugs (PPO)
Provider Inquiries	Refer to the Provider, Pharmacy, Vision, Hearing and Dental service numbers located on the back of the member ID card

CareFirst BlueCross BlueShield Medicare Advantage is a PPO plan with a Medicare contract. Enrollment in CareFirst BlueCross BlueShield Medicare Advantage depends upon contract renewal.

CareFirst BlueCross BlueShield Medicare Advantage is the shared business name of CareFirst Advantage PPO, Inc. and CareFirst Advantage, Inc., which are independent licensees of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

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