

HMO members

# Away From Home Care

# Convenience and flexibility

Imagine enjoying the benefits of health plan coverage while you're away from home.

These days, you'll find living arrangements that look anything but "ordinary."

- More and more parents watch their children hop on planes for out-of-state schools.
- Commuting is a way of life for many business people whose work assignments require them to work and live out of state for extended periods of time.

When life moves us in different directions, what works best is being flexible. Wouldn't it be nice if your health plan was as flexible as you need it to be? Away From Home Care<sup>®</sup> goes the distance so you and your family can stay covered. This extraordinary plan benefit gives students, long-term travelers, and families living apart the convenience and flexibility they need by offering healthcare coverage across the United States.

Away From Home Care is available in most states but not all. For information on which states participate in the Away From Home Care program, please call **(800) 622-9402**.

# Meet your Host

## An Away From Home Care HMO provider

Of all the advantages of Blue Shield's Access+ HMO,<sup>®</sup> perhaps the most comforting is that our plan is part of the national Blue Cross Blue Shield Association. More than 85% of all hospitals and physicians in the United States belong to this healthcare network. So, as a Blue Shield HMO member, you're in very good company.

Through the other Blue plans, doctors and hospitals participating in the Away From Home Care program form one of the country's largest provider networks.

Blue plans participating in the Away From Home Care program will honor your temporary enrollment in their HMOs, so you can consider Blue plan physicians in other cities as your extended healthcare network.

## Our coordinator opens doors for you

Along with host HMO providers, our Away From Home Care coordinator is ready to serve you. To ensure your continued coverage from coast to coast, our coordinator will:

- Search for a participating Host HMO plan at or near your destination
- Help you understand your benefits under the out-of-state Host plan and how to access them
- Answer your questions about the Away From Home Care program

For up-to-date information on locations within the United States where Away From Home Care is available, please call our Blue Shield of California Away From Home Care coordinators at **(800) 622-9402**.\*

\* There may not be participating Host HMO plans in every location and Away From Home Care availability is subject to change.

# Access your Host's HMO benefits

## The benefits of your Host plan

Once your Away From Home Care benefits are effective, the Host HMO Personal Physician becomes your designated primary care physician. Away From Home Care physicians coordinate service for a full range of benefits for you, with virtually no paper-work to complete and no claim forms to file. Coverage is different from your Access+ HMO plan, but typically includes preventive care, office visits, hospitalization services, immunizations, surgery, and more. And, at the time of service, you should not have to pay in advance for healthcare services except for those out-of-pocket expenses payable under the Host plan's coverage, such as non-covered services and copayments.†

When we confirm your Away From Home Care membership at a Host HMO, you will receive a copy of its *Evidence of Coverage (EOC)*, which describes the Host plan's doctor/member relationship, covered healthcare benefit copayments, out-of-pocket costs, limitations, and exclusions. Please read this EOC to know exactly which healthcare services are covered by your Host plan.

When you return home after your Away From Home Care end date, please notify Blue Shield of California's Away From Home Care coordinator to change your Personal Physician to a doctor in your Access+ HMO's local service area. If you qualify for Away From Home Care as a subscriber's dependent under the student or families living apart conditions, but you return to the subscriber's permanent residence for a period of time, your host HMO Personal Physician remains your primary care physician. Your Away From Home Care status limits your access to care in your Blue Shield of California HMO's local service area to only emergency care (without pre-authorization) and urgent care services authorized by Blue Shield of California's Away From Home Care coordinators.

If you have any questions about your primary care physician selection under the Away From Home Care program, covered benefits, or costs while on extended stays, please call our Blue Shield of California coordinators before you access out-of-state care to avoid any confusion.

† The out-of-pocket expenses of your Host HMO plan may differ from those required by your Home HMO plan. For information on your Host plan's copayment and out-of-pocket costs, refer to your Away From Home Care ID card and the Host plan's *Evidence of Coverage (EOC)*.

# Do you qualify for Away From Home Care?

If you are a current Blue Shield of California HMO member or covered dependent, you qualify for Away From Home Care® if you meet one of the following conditions and will be on an extended stay within the service area of another Blue Shield or Blue Cross plan:

## Long-term traveler

Defined as a subscriber or covered dependent traveling outside the Access+ HMO® service area and in another state for a minimum of 90 consecutive days, but no more than 180 days, and returning to your permanent residence. A long-term traveler whose original Away From Home Care membership application was established for fewer than 180 days may extend membership benefits to the full 180 days by completing a new application.

## Families living apart

Applies when a subscriber has an eligible dependent who is residing outside California or is required by court order to take responsibility for a dependent's medical coverage, and the custodial parent or dependent child lives out of state. There is no time limit on this condition; however, this membership is subject to annual reviews.

## Student

Defined as a subscriber's dependent who lives outside California to attend school, but whose principal residence is still the subscriber's permanent residence. Student Away From Home Care memberships can be in effect for one full year; however, students may extend membership benefits for subsequent school years by completing a new application.

**Please note:** Away From Home Care benefits may not be available in all areas, or to all Blue Shield of California HMO plan members, or may be limited to two Guest Membership applications per benefit contract year. For eligibility information, please call our Blue Shield of California Away From Home Care coordinators at **(800) 622-9402**.

# We're ready to help you on your way

Contact our Blue Shield of California Away From Home Care coordinators to arrange for out-of-state benefits. Prior to your extended out-of-state stay, call our Blue Shield of California coordinators at **(800) 622-9402**. *Call at least 30 days prior to needing Away From Home Care benefits.*

When you call, you'll be asked where in the United States you need Away From Home Care. If a Host HMO plan is located at or near your destination, our coordinators will work with you to complete an Away From Home Care application and mail the application to your home for you to read, complete, and sign.

After you sign and return your application by mail, our coordinators will forward your application to the selected Host HMO plan for approval.

**When your Away From Home Care membership is approved, your Blue Shield of California HMO plan coordinator will send you a Confirmation Kit, which includes:**

- A cover letter confirming the receipt of your application, your Away From Home Care effective dates, and the name and telephone number of your Host HMO coordinator.
- Information describing the steps to take prior to, during, and after your extended stay, and how to request membership extensions.

**Then, your Host HMO plan coordinator will send a Welcome Kit, which includes:**

- The Host HMO plan's *Evidence of Coverage* describing the covered benefits to which you're entitled as a guest member.
- A copy of the Host HMO's provider directory (in case you'd like to change physicians once you arrive at your destination).
- Our Away From Home Care ID card, which lists your Host plan's name, group number, telephone number, membership effective dates, and copayment information.