

What People on Medicare need to know about Private Fee-for-Service plans

SmartValue 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.

SmartValue gives you the ability to choose your health care provider. However not all providers may accept this plan, even Medicare providers may not 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 SmartValue coverage in place of Medicare. This gives your provider the right to choose whether or not to accept SmartValue terms and conditions of payment for treating you. Providers have the right to decide if they will accept SmartValue each time they see you. This is why you must show your SmartValue ID card every time you visit a health care provider.

If your provider agrees to SmartValue terms and conditions of payment

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

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

A provider may decide not to accept SmartValue's terms and conditions of payment. If this happens, you will need to find another provider that will. You may contact us at 1-888-211-9813 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 SmartValue'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 SmartValue for your covered health care 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 SmartValue, please call our customer service department at 1-888-211-9813 TTY 1-800-297-1538, seven days a week, 8 a.m. to 8 p.m.

Si usted necesita asistencia en español para poder entender este documento, podrá requerirla sin costo alguno llamándonos gratis al número telefónico que se muestra en este material.

M0013_08_014 07/2007

What Health Care Providers need to know about Private Fee-for-Service plans

SmartValue 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 an HMO, PPO, or Medicare supplement plan.

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 website at www.bluecrossca.com, and if you have questions, then you can call us at 1-888-211-9813. Enrollees must inform you, before obtaining services from you, that they have purchased SmartValue for their Medicare coverage. This gives you the right to choose to accept SmartValue enrollees. You have a right to make that choice each time service is needed by a SmartValue enrollee. You do not have to sign a contract to see SmartValue enrollees.

If you decide to accept SmartValue terms and conditions of payment

Your agreement to our plan's terms and conditions of payment is inherent in your decision to treat a SmartValue enrollee. If you decide to treat a SmartValue enrollee, you will be subject to our plan's terms and conditions of payment and must bill SmartValue for covered services. However, you have the right to decide, on a patient-by-patient and visit-by-visit basis, whether to treat SmartValue enrollees. You may learn our terms and conditions of payment and other information about our plan on our website at www.bluecrossca.com/by calling us at 1-888-211-9813.

If you decide not to accept SmartValue terms and conditions of payment

If you decide not to treat a SmartValue 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 SmartValue for covered health care services. You must collect from the enrollee only the appropriate SmartValue copays 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 SmartValue enrollee.

We will follow CMS requirements for timely payment of claims. You may learn our billing requirements on our website at www.bluecrossca.com/by calling us at 1-888-211-9813.

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 SmartValue, please call our customer service department at 1-888-211-9813 TTY 1-800-297-1538, seven days a week, 8 a.m. to 8 p.m.