

Insurance Tips and Tricks

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Insurance Tips and Tricks

Common Plans

AETNA:

- “W” as an alpha prefix

BlueCross Blue Shield (BCBS):

- 3 alpha prefixes OR will have an “R” alpha prefix

- REMINDERS:

- **CareFirst BlueChoice Plans**

- Sterling - If Member ID starts with a single “A” as the alpha-prefix, select “CAREFIRST BLUE CHOICE”
 - Sterling - If plan is CareFirst Administrators, select “CAREFIRST BLUE CHOICE”
 - Sterling - If neither of the above applies, select “ANTHEM”
 - All other WR locations select “CAREFIRST BLUE CHOICE”

- **Anthem HealthKeepers Plans**




- All WR locations select “HEALTHKEEPERS”

- **Local/Out of State CareFirst, BlueCross BlueShield, Anthem Plans**




- Sterling – Select “ANTHEM BCBS OF VIRGINIA”
 - All other WR locations – Select “CAREFIRST BCBS”

- **BCBS Federal Plans**




- DO NOT use the Plan/Enrollment Code as the group number. If the group number is not listed on the card, leave that field blank.

	BlueCross BlueShield Federal Employee Program	Government-Wide Service Benefit Plan	
Member Name JONATHAN Q DOE		www.fepblue.org	
Member ID RXXXXXXX		Standard Option	Enrollment Code 
Effective Date RxIN RxPCN RxGrp	01/01/XXXX 610239 FEPFX 65006500	Deductible Individual	\$350
		Out-of-Pocket Maximum	In-Network Individual \$5,000 Out-of-Network \$8,000

STANDARD OPTION

	BlueCross BlueShield Federal Employee Program	Government-Wide Service Benefit Plan	
Member Name JONATHAN Q DOE		www.fepblue.org	
Member ID RXXXXXXX		Basic Option	Enrollment Code 
Effective Date RxIN RxPCN RxGrp	01/01/XXXX 610239 FEPFX 65006500	Deductible Individual	\$0
		Out-of-Pocket Maximum	In-Network Individual \$5,500

BASIC OPTION

	BlueCross BlueShield Federal Employee Program	Government-Wide Service Benefit Plan	
Member Name JONATHAN Q DOE		www.fepblue.org	
Member ID RXXXXXXX		FEP Blue Focus	Enrollment Code 
Effective Date RxIN RxPCN RxGrp	01/01/XXXX 610239 FEPFX 65006500	Deductible Individual	\$500
		Out-of-Pocket Maximum	In-Network Individual \$5,500

FEP BLUE FOCUS

CIGNA:

- “U” as an alpha prefix

UNITED HEALTHCARE (UHC):

- Policy number: “Member ID”

HUMANA:

- “H” as the alpha prefix

AMBETTER SUPERIOR HEALTH:

- “U” as an alpha prefix
- Do not enter the “Policy #” from the card, instead the “Member ID”

TRICARE:

- Policy number will be the benefits number on the back of the card
- If it is not, use the primary policy holder’s social security number

EHE International/EHE Health:

- This is NOT a charity or non-profit
- We ARE contracted with EHE and there is a payor code in Merge
 - EHE INTERNATIONAL

Search Results							
Carrier Name	Plan Name	Address	City	State	Zip	Contact Name	Address 2
EHE INTERNATIONAL	EHE HEALTH	10 ROCKEFELLER PLAZA		NEW YORK NY	10020	ATTN: VP NETWORK OPERATIONS	

GOVERNMENT EMPLOYEES HEALTH ASSOCIATION (GEHA):

- Do not enter the letters "GEHA" at the end of the policy number.

INSURANCE NOT FOUND IN MERGE (FREEFORM):

- Be sure to reference the OON List BEFORE adding a "freeform" insurance
 - [Washington Radiology Out-of-Network Insurance List](#)
- ADD NOTE TO INCLUDE:
 - Insurance Name
 - Insurance Policy Number (Member ID)
 - Provider/Precertification Phone Number
 - Claims billing address from card
- Do not use for major payors, such as Aetna, UHC, Cigna or BlueCross BlueShield, etc.

MEDICARE:

MEDICARE TRADITIONAL-SELECTING IN MERGE RIS:

CENTER	MEDICARE INSURANCE PLAN	LINE OF BUSINESS
K Street	Medicare of DC	WRA
K Street MRI	Medicare of DC	WRA
Bethesda	Medicare of DC	WRA
Chevy Chase	Medicare of DC	WRA
Germantown	Medicare of DC	WRA
Park Potomac	Medicare of DC	WRA
Arlington	Medicare of DC	WRA
Fairfax	Medicare of DC	WRA
Fairfax MRI	Medicare of DC	WRA
Sterling	Medicare of Virginia	WRA

MEDICARE - TRADITIONAL PLAN:

- For Patients 65 + years of age
- Patient is always the primary holder of Traditional Medicare

MEDICARE - REPLACEMENT PLAN:

- Medicare Replacement Cards – REPLACE Traditional Medicare
- Look for Medicare Complete or Medicare Advantage
- Never file with Traditional Medicare if it is a Replacement plan

MEDICARE - SUPPLEMENT PLAN:

- Medicare Supplement Cards – ADD to Traditional Medicare
 - Secondary to Traditional Medicare
 - Patient will have Traditional Medicare Primary and Supplement Secondary
 - Will typically state “Medicare Supplement” on card
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MEDICAID

WE DO NOT ACCEPT MEDICAID AT WASHINGTON RADIOLOGY
The only exception would be John Hopkins Priority Partners Medicaid Plan

ANY plans with the following prefixes are NOT accepted. These are Medicaid plans through BCBS.

- For Virginia:
 - YTD
 - YTE
 - YTF
 - YTW
 - JKW
 - JTD
 - YRC
 - VAQ
 - For Maryland:
 - MDD
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