

Insurance Tips and Tricks

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Insurance Tips & Tricks

Common Plans:

- **Aetna:**
 - Policy number/Member ID starts with "W"

- **BlueCross BlueShield (BCBS):**
 - Policy number/Member ID starts with a 3-letter alpha-prefix OR will start with "R"
 - **CareFirst BlueChoice Plans:**
 - Sterling - If Member ID starts with a single "A", select "CAREFIRST BLUE CHOICE" [Carrier Code: WRA 1025]
 - Sterling - If plan is CareFirst Administrators, select "CAREFIRST BLUE CHOICE" [Carrier Code: WRA 1025]
 - Sterling - If neither of the above applies, select "ANTHEM BCBS OF VIRGINIA" [Carrier Code: WRA 1015]
 - All Other WR Locations - Select "CAREFIRST BLUE CHOICE" [Carrier Code: WRA 1025]
 - **Anthem HealthKeepers Plans:**
 - All WR Locations - Select "HEALTHKEEPERS" [WRA 1043]
 - **Local/Out-of-State CareFirst, BlueCross BlueShield, and Anthem Plans:**
 - Sterling - Select "ANTHEM BCBS OF VIRGINIA" [Carrier Code: WRA 1015]
 - All Other WR Locations - Select "CAREFIRST BCBS" [Carrier Code: WRA 1024]
 - **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 X		
Effective Date Rt/IN Rt/PCN Rt/Grp	01/01/XXXX 610239 FEPHX 65006500	Deductible Individual	\$350
		Out-of-Pocket Maximum	
		Individual	\$5,000

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 X		
Effective Date Rt/IN Rt/PCN Rt/Grp	01/01/XXXX 610239 FEPHX 65006500	Deductible Individual	\$0
		Out-of-Pocket Maximum	
		Individual	\$8,500

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 X		
Effective Date Rt/IN Rt/PCN Rt/Grp	01/01/XXXX 610239 FEPHX 65006500	Deductible Individual	\$500
		Out-of-Pocket Maximum	
		Individual	\$8,500

FEP BLUE FOCUS

- **Cigna:**
 - Policy number/Member ID starts with "U"
- **United Healthcare (UHC):**
 - Policy number = Member ID
- **Humana:**
 - Policy number/Member ID starts with "H"
- **Ambetter Superior Health:**
 - Policy number/Member ID starts with "U"
 - DO NOT enter the "policy number" from the card; instead, enter the "member ID"
- **TriCare:**
 - Policy number/Member ID will be the benefits number on the back of the card
 - If there is no benefits number listed, 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 eRAD
 - EHE INTERNATIONAL [Carrier Code: WRA 1092]
- **Government Employees Health Association (GEHA):**
 - Do not enter the letters "GEHA" at the end of the policy number.
- **Insurance Not Found in eRAD:**
 - Reference the OON List BEFORE adding insurance
 - [Washington Radiology Out-of-Network Insurance List](#)
 - Use WRA UNKNOWN PAYER [Carrier Code: WRA 1128]
 - 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 BCBS, etc.

MEDICARE:

MEDICARE TRADITIONAL:

CENTER	MEDICARE INSURANCE PLAN	LINE OF BUSINESS
K Street	Medicare of DC [WRA 1106]	WRA
K Street MRI	Medicare of DC [WRA 1106]	WRA
Bethesda	Medicare of DC [WRA 1106]	WRA
Chevy Chase	Medicare of DC [WRA 1106]	WRA
Germantown	Medicare of DC [WRA 1106]	WRA
Park Potomac	Medicare of DC [WRA 1106]	WRA
Arlington	Medicare of DC [WRA 1106]	WRA
Fairfax	Medicare of DC [WRA 1106]	WRA
Fairfax MRI	Medicare of DC [WRA 1106]	WRA
Sterling	Medicare of Virginia [WRA 1109]	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

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.

- [Washington Radiology Out-of-Network Insurance List](#)
 - YTD
 - YTE
 - YTF
 - YTW
 - JKW
 - JTD
 - YRC
 - MDD
 - VAQ

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