# **Section 10**

# Member ID Cards

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# **Identifying Members and Validating Eligibility**

Member ID cards are for identification purposes only and do not guarantee eligibility or payment of a claim. Here are some accepted ways to identify members:

AZ Blue ID Card	Printed ID Card	Digital ID Card	Digital "Wallet" ID Card	Key Information
Most members will receive their physical or digital cards by the first day of the new plan year. For renewing members, last year's card also works.	Cards (front and back) printed at home should be accepted. You can use the information to validate eligibility.	Members can log in to their AZ Blue account and email you a PDF or text you a screenshot of their card (front and back).	Members can share identification credentials with you through their mobile "wallet" so you can use the information to validate eligibility.	Members can give you their last name, member ID, and date of birth so you can use the information to validate eligibility.

Note: As proof of insurance for new federal employees enrolled in a Federal Employee Program® (FEP®) plan, the new employee will have either an "SF2809" (copy of their enrollment form) or a computer-generated receipt of insurance.

#### Validating eligibility

You can verify eligibility through any of these 24/7 options:

How to Validate Eligibility	Notes		
24/7 Provider Portal Inquiries	AZ Blue, Federal Employee Program® (FEP®), and BlueCard® (Out-of-Area): Log in to the <u>AZ Blue provider</u> portal or the <u>Availity Essentials portal</u> (log in or visit Availity's <u>Register and Get Started page</u> ).		
	AZ Blue Medicare Advantage: Go to <u>azbluemedicare.com/login</u> > Eligibility & Benefits or log in to the <u>Availity</u> <u>Essentials portal</u> ( <u>log in</u> or visit Availity's <u>Register and Get Started page</u> ).		
	ACA StandardHealth with Health Choice (prefix IAZ): Log in to <a href="https://standardhealthhc.com">https://standardhealthhc.com</a> .		
	Corporate Health Services (CHS) group plans: Refer to the member ID card for the third-party administrator (TPA) website or contact information.		
	BlueDental (prefix 99D): Access the BlueDental provider portal at <u>azblue.com/bluedentalprovider</u> .		
24/7 HIPAA Transaction	Use the 270/271 electronic transaction (within your practice software).		
	AZ Blue: 602-864-4320 or 1-800-232-2345		
	FEP: 602-864-4102 or 1-800-345-7562		
24/7 IVR Automated Phone Inquiries	AZ Blue Medicare Advantage: 1-800-446-8331		
	ACA StandardHealth with Health Choice (prefix IAZ): 1-800-322-8670		
	BlueCard (Out-of-Area): 1-800-676-BLUE (2583)		
24/7 Email Inquiries	If you have trouble validating eligibility in the usual ways, please email us at <a href="mailto:ProviderHelp@azblue.com">ProviderHelp@azblue.com</a> . We can confirm eligibility within two hours so you can move forward with scheduling and servicing the member.		
24/7 Clinical Support	If you need timely assistance for imminent treatment needs, please contact our 24/7 clinical team at <a href="https://distriction.org/linical-team">https://distriction.org/linical-team</a> at		

Our Provider Assistance team is available during business hours (M-F, 8 a.m. to 4:30 p.m.) to help you with questions. Call 602-864-4320 or 1-800-232-2345 and follow the IVR prompts to identify yourself and your patient (for general questions you can use any member ID). Then you can say "representative" at any time to be routed to the Provider Assistance team.

You may also reach out to your assigned Provider Relations Contact for support.

Availity is a separate, independent company contracted with AZ Blue for provider portal services. Availity and Availity Essentials are registered trademarks of Availity, LLC.

#### **Member ID Card Overview**

The Blue Cross® Blue Shield® (BCBS) Association specifies the requirements for BCBS member ID cards. Our Medicare Advantage cards also align with CMS requirements and the Workgroup for Electronic Data Interchange (WEDI) standards.

This section includes ID card samples for our Affordable Care Act (ACA) plans, AZ Blue group plans, AZ Blue-TPA co-administered plans, BlueCard® (out-of-area) plans, Blue High Performance<sup>SM</sup> Network (BlueHPN<sup>SM</sup>) plans, Corporate Health Services (CHS) group plans, Federal Employee Program® (FEP®) plans, Medicare Advantage plans, Medicare Supplement plans, international plans, and other BCBS plan options.

# ID cards for stand-alone BlueDental<sup>SM</sup> plans

AZ Blue issues separate ID cards for its stand-alone BlueDental plans (member ID prefixes 99D and MUM). For more information and samples of dental plan ID cards, see Section 26.

# **Digital ID cards**

The ID cards that are issued by AZ Blue are displayed on the provider portal via eligibility and benefits search results. We are unable to display ID cards that are issued by other entities, including those for BlueCard, FEP, and CHS plans.

# The front of an AZ Blue ID card may include the following information:

- AZ Blue logo
- Member name (policyholder) and member ID number (includes three-character prefix)
- Dependents' first names (up to three names per ID card)
   Note: Policyholders with more than three dependents will receive an additional card for every three dependents (the policyholder's name appears on all cards).
- Group ID (may include numbers and letters)
- Network name
- General coverage information and member cost-share amounts
- Product type and/or benefit plan name
- "Suitcase" logo identifying the member's out-of-area coverage and provider reimbursement level (for more information, see page 10-4)
- Card print date or plan year
- Prescription drug benefit information and member cost-share amounts (if applicable)

#### The back of the ID card displays claim filing instructions and plan-specific contact information for:

- Customer service
- Locating a BCBS network provider outside of the plan's service area
- Pharmacy benefit administrator and chiropractic services administrator (if applicable)

Blue Cross, Blue Shield, the Cross and Shield Symbols, BlueCard, Federal Employee Program, and FEP are registered service marks, and Blue High Performance Network, BlueHPN, and BlueDental are service marks of the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

#### **Member ID Prefixes**

An important element of a BCBS member ID is the prefix. Most BCBS-branded ID cards display a three-character prefix in the first three positions of the member's ID number. Here are the exceptions:

- Federal Employee Program (FEP) member IDs use only the letter "R" prefix followed by eight numbers
- Corporate Health Services (CHS) group member IDs do not include a three-character prefix. These plans have access to the AZ Blue Statewide PPO Network through a networkrental arrangement, but are administered by a third party as indicated on the ID card.
- Stand-alone vision and pharmacy plans (when delivered through an intermediary model) do
  not include a three-character prefix. For these plans, check the back of the member ID card
  for claim, and customer service information.

# The prefix is used as a router for eligibility/benefits information and claim filing

The member ID prefix is critical for electronic inquiries such as eligibility and benefits, and is necessary for proper claim filing. When filing claims, always enter the member ID number exactly as it appears on the ID card, including *all* letters and numbers.

#### AZ Blue member ID prefix list

Providers can view or download the current list of AZ Blue member ID prefixes on our <u>Member ID Prefixes page</u>. The detailed list includes prefixes for AZ Blue standard benefit plans and also the unique, group-specific prefixes we assign to certain large employer groups.

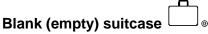
# **Prefix changes**

From time to time AZ Blue may update member accounts and assign a different prefix. In this case, the prefix list will display the original prefix, the newly assigned prefix, and the date the change was made.

- For claim submissions, the service date on the claim must correspond to the prefix that was valid on that date. If not, you will receive the following message:
  - "This member's ID prefix was replaced. Please check the prefix list at azblue.com/prefix and resubmit with the prefix that is valid for this service date."
- For online remit searches that include a date range, you may need to do two searches—one for payments issued before the date account was updated and one for payments issued on or after that date. Or you can simply search specific dates rather than date ranges.

# **Suitcase Logos**

Below are various "suitcase" logos that may be displayed on the front of BCBS member ID cards, in the lower right corner. These logos identify the type of coverage the member has when traveling or living outside of the BCBS Plan's service area. A suitcase logo is not a guarantee of payment. Provider reimbursement is based on services covered under the member's benefit plan and the provider's network participation agreement with AZ Blue.



A blank (empty) suitcase signifies that the member has out-of-area coverage that is not a PPO product. Benefit plans that display a blank (empty) suitcase logo on ID cards include:

**HMO** plans

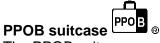
Traditional/indemnity plans

POS (point of service) plans

Providers contracted with AZ Blue for the broad PPO network (which includes the traditional-indemnity line of business) are reimbursed for covered services in accordance with contracted rates for the indemnity line of business. HMO plan coverage outside of the plan's service area is limited to urgent and emergency care (other care must be preauthorized by the plan).



The PPO suitcase means that the member has PPO or EPO benefits for covered services received outside of their plan's service area. Providers are reimbursed for covered services in accordance with their AZ Blue PPO contract.



The PPOB suitcase means the member has a PPO plan and has access to a BCBS nationwide PPO network known as **BlueCard® PPO Basic**. The **Basic National Network** was designed to make out-of-area in-network coverage available for state/federal exchange members.

In Arizona, the statewide PPO is part of the BlueCard PPO Basic network and providers are reimbursed for covered services in accordance with their AZ Blue PPO contract.



The BlueHPN<sup>SM</sup> suitcase means the member has an EPO plan using the national Blue High Performance Network<sup>SM</sup> covering over 65 metropolitan areas across the county. In the greater Phoenix area, the BlueHPN consists of the providers in the Alliance network.

Within BlueHPN service areas, BlueHPN providers must be used for all covered services except emergency care. Outside of BlueHPN service areas, coverage is limited to urgent and emergency care only.

#### No suitcase

Some BCBS ID cards do not have a suitcase logo. These include ID cards for:

- Plans with no BCBS coverage outside of their home plan's service area (i.e., leased network arrangements) – Note: The member ID card would not include a BCBS prefix and claims would not be submitted to AZ Blue in these cases
- Medicare Complementary and Supplemental products, also known as Medigap (coverage and reimbursement follows CMS rules)
- Stand-alone SCHIP (State Children's Health Insurance Programs) plans that are separate from a state's Medicaid program (coverage and reimbursement follow state rules)

# **Suitcase Logos**

# **Medicare Advantage**

BCBS Medicare Advantage (MA) plans will have one of the following logos on the bottom of the ID card, indicating the specific type of plan:

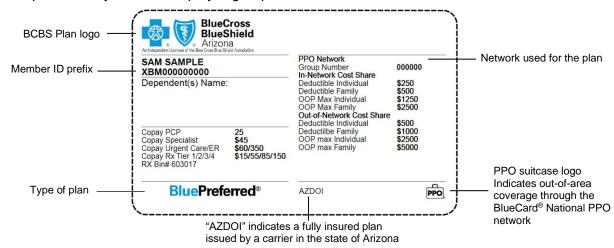
MEDICARE HMO	Except for urgent or emergency care, medical services are only covered when rendered by in-network providers in the plan's HMO service area.
MEDICARE MSA	Members with an MA medical savings account (MSA) have high-deductible plans that come with a savings account funded by Medicare to help pay medical bills.
MEDICARE PFFS	With a private fee-for-service (PFFS) plan, members may go to any Medicare-approved provider that accepts the plan's specific terms and conditions of participation in advance of rendering services.
MEDICARE POS	At the point of service, members with a POS plan may choose to receive certain designated services within the HMO system or seek those services outside of the HMO provider network (typically at greater cost to the member).
MA PPO MEDICARE ADVANTAGE	Members with MA PPO plans have in-network access to BCBS MA PPO providers across the country through the reciprocal MA PPO network sharing program. Contracted providers are reimbursed in accordance with their negotiated MA rate.

# AZ Blue Group Plans - ID Card Samples

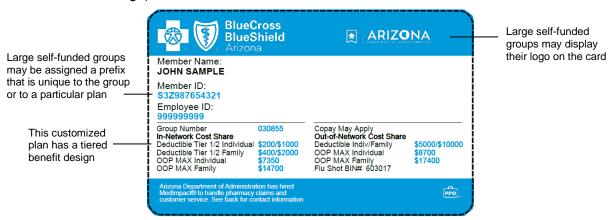
AZ Blue offers PPO, EPO, HMO, and Indemnity plans for groups. These plans may be paired with different networks and have various benefit and cost-share structures.

# Sample AZ Blue group member ID cards (for illustrative purposes only)

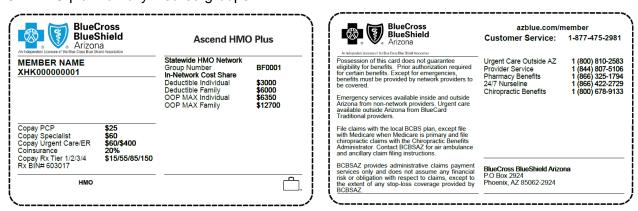
1. PPO plan for fully insured employer groups



2. Customized self-funded PPO plan for a large, self-funded employer group (this plan has a tiered benefit design)

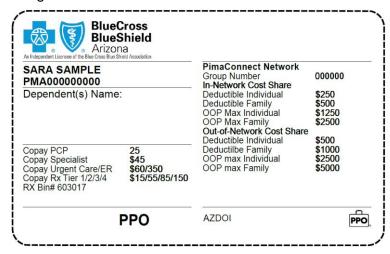


3. HMO plan for fully insured groups

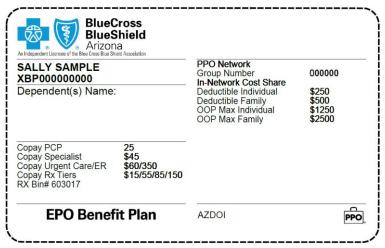


### AZ Blue Group Plans - ID Card Samples

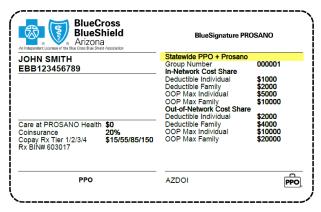
4. PPO group plan using an exclusive network

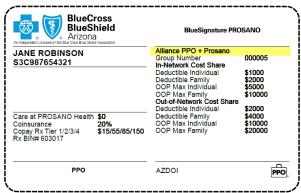


5. EPO benefit plan for employer groups (EPO plans have no out-of-network benefits except for emergency care and other limited circumstances)



6. BlueSignature Prosano PPO plans for employer groups (these plans offer access to AZ Blue network providers and the Prosano Health Care Centers)
Note: These plans may be paired with the Statewide/National PPO/EPO network or the Alliance PPO network.



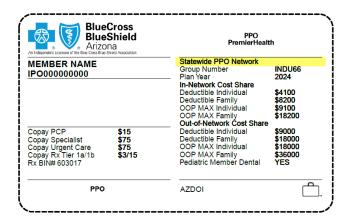


# Affordable Care Act (ACA) Plans – ID Card Samples

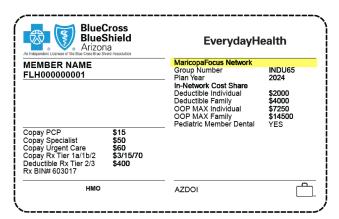
AZ Blue offers several PPO and HMO plans for small groups and individuals under 65 and their families. ACA plans include a dental benefit for members up to age 19 – you'll see that indicated on the front of the ID card. Always check to see which network the plan uses.

#### ID card samples for individuals/families

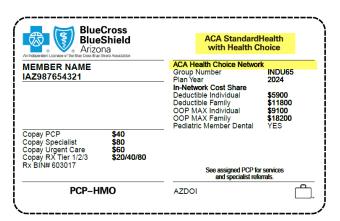
1. PremierHealth (PPO plan with the Statewide PPO Network)



2. EverydayHealth (Open-access HMO plan with the MaricopaFocus Network)



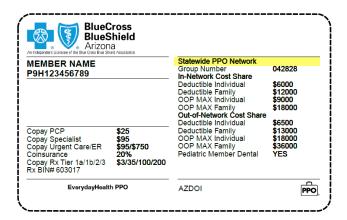
3. ACA StandardHealth with Health Choice (PCP-HMO plan with the ACA Health Choice Network)



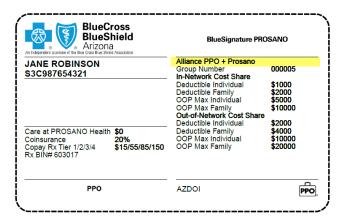
# Affordable Care Act (ACA) Plans - ID Card Samples

#### ID card samples for small groups

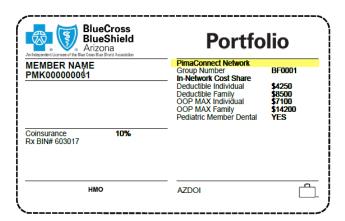
1. EverydayHealth PPO (PPO plan with the Statewide PPO Network)



2. BlueSignature Prosano (PPO plan with the Alliance PPO Network that includes access to the Prosano Health Care Centers)



3. Portfolio HMO (Open-access HMO plan with the PimaConnect Network)



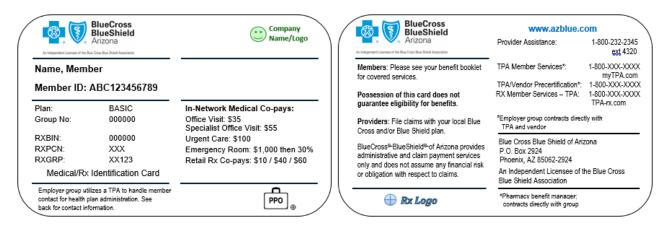
### AZ Blue-TPA Co-Administered Plans – ID Card Sample

Large self-funded groups may opt to have their health plan co-administered by AZ Blue and a third party administrator (TPA). When this is the case, the member ID card will display a disclaimer in the lower left corner of the front of the card stating that the employer group utilizes a TPA to handle member contact for health plan administration:

Employer group utilizes a TPA to handle member contact for health plan administration. See back for contact information.

#### Sample member ID card

The sample ID card below is an illustration only, as the card might include different information.



# BlueCard (Out-of-Area) Plans - ID Card Sample

#### ID cards from other Blue Plans

Member ID cards from other BCBS (Blue) Plans look similar to AZ Blue cards. However, the BCBS logo will be specific to the member's Blue Plan. Other differences include member ID prefixes, benefit plan names, cost-share amounts, and contact information. Because we do not issue these cards, we are unable to display them via the provider portal through eligibility and benefits inquiries.

Sample BlueCard (out-of-area) member ID card (for illustration purposes only, actual card design may be different)



# Blue High Performance Network (BlueHPN) EPO Plans – ID Card Sample

Blue High Performance Network (BlueHPN) EPO plans are available only to employer groups with national accounts. This plan use the national exclusive (narrow) BlueHPN network covering over 65 key metropolitan areas. In the greater Phoenix metropolitan area, the BlueHPN consists of providers in the Alliance Network (for more information about this network, see Section 8).

# **EPO rules apply**

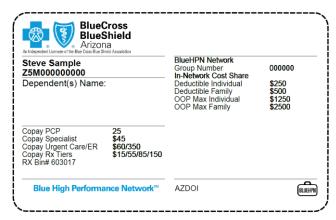
Because BlueHPN plans are sold as EPO plans, members only have benefits when they access care from BlueHPN-contracted providers within the specific BlueHPN service areas (except in emergency situations). You must refer only to providers in-network for the BlueHPN or request prior authorization for out-of-network services.

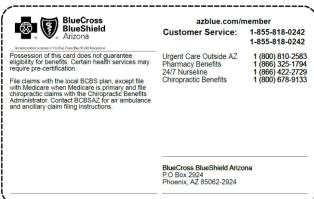
Coverage exceptions for emergency and urgent care depend on provider network status and practice location:

- Within BlueHPN service areas, providers who are not contracted for participation in the BlueHPN are considered out-of-network for BlueHPN plans except when delivering emergency care.
- Outside of BlueHPN service areas, coverage is limited to urgent and emergency care only.

Reimbursement for urgent and emergency services is in accordance with the provider participation agreement.

Member ID card sample (for illustration only, actual card information may vary)





# Corporate Health Services (CHS) Group Plans – ID Card Sample

Corporate Health Services (CHS) group arrangements provide large, self-insured employer groups access to an AZ Blue provider network. Under CHS agreements, AZ Blue provides network access (in Arizona only) and claim pricing. Although we do not provide administrative or claim payment services, all claims for in-network services rendered in Arizona must be submitted to AZ Blue for pricing.

Most CHS groups have opted to use a third party administrator (TPA) for claim processing and verification of eligibility and benefits. CHS Group member ID cards are issued by the TPA and display this disclosure statement:

Arizona network provided by Blue Cross Blue Shield of Arizona (AZ Blue). AZ Blue provides network access only and provides no administrative or claims payment services and does not assume any financial risk or obligation with respect to claims. No network access is available from Blue Cross Blue Shield Plans outside Arizona.

#### Include the medical plan group number on all claim submissions

The front of CHS ID cards display an AZ Blue-assigned group number that must be included with all claim submissions so we can route the claim to the correct TPA after pricing. The format used for the AZ Blue-assigned group number is three letters followed by three numbers (ABC123).

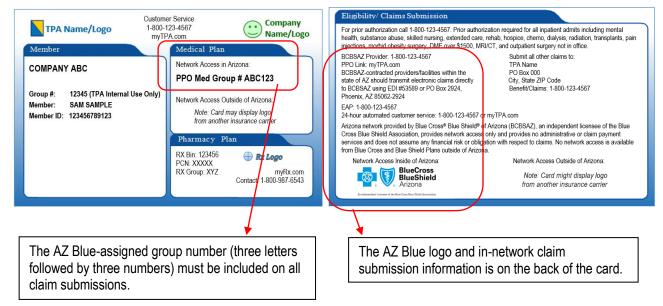
Note: CHS ID cards also display TPA information, which may include an internal TPA group reference number. Do *not* use this group number on claims.

#### Back of card displays in- and out-of-network claim filing information

The back of CHS ID cards display the AZ Blue logo, indicating access to the AZ Blue provider network for covered services in Arizona. The card back also includes claim submission information for AZ Blue network providers and separate instructions for out-of-network providers. Be sure to submit your claims to AZ Blue using EDI 53589. Do not submit them directly to the TPA.

#### Sample CHS group member ID card with AZ Blue-assigned group number

The sample ID card below is for illustration purposes only, as the design of CHS group ID cards varies by employer group/TPA and may include other names, logos, and information.



# Federal Employee Program (FEP) Plans - ID Card Samples

Members who receive their Blue Cross and Blue Shield Service Benefit Plan benefits through the Federal Employees Health Benefits Program (FEHBP) will have an FEP ID card. Because we do not issue these ID cards, we are unable to display them via provider portal eligibility inquiries.

- FEP cards do not display a three-character prefix. Rather, all FEP member IDs begin with the letter "R" followed by eight numbers. Be sure to include all characters in the member ID in transactions.
- Other information on the front of the ID card includes the member name, enrollment code, effective date, prescription BIN, PCN, and group number, and website address.
- The back of the FEP ID card includes information for providers and phone numbers for customer service, precertification, mental health/substance abuse, retail pharmacy, the 24/7 nurse line, and overseas assistance.

# Sample FEP Standard Option ID card





#### Sample FEP Basic Option ID card





#### Sample FEP Blue Focus ID card





# Medicare Advantage Plans - ID Card Samples

AZ Blue currently offers both HMO and PPO Medicare Advantage (MA) benefit plans:

- Blue Best Life HMO plans are available in Maricopa, Pinal, and Pima counties.
   We partner with OptumCare Arizona to provide utilization management and claim/payment services for a subset of our HMO membership in Maricopa and Pinal counties. These members can be identified by the Optum claim filing information and prior authorization number on the back of the ID card.
- BlueJourney<sup>SM</sup> PPO plans are available in Maricopa and Pima counties, with in-network access to care across the entire state.

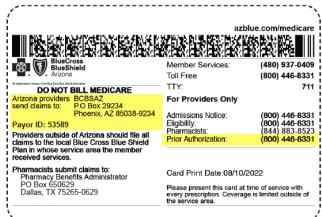
These plans are administered by AZ Blue.

Below are samples of each of type of plan. Check the back of the card for claim filing information and the applicable prior authorization phone number.

#### Blue Best Life HMO plan ID card samples

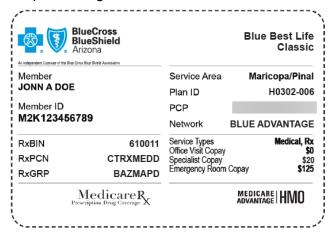
1. Blue Best Life HMO plan with AZ Blue for prior authorization and claim/payment processing:

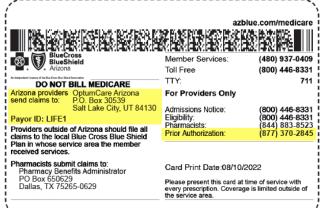




Note: Claim filing information indicates AZ Blue

2. Blue Best Life HMO plan with OptumCare Arizona for prior authorization and claim/payment processing:



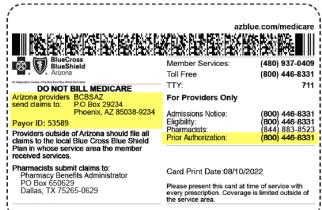


Note: Claim filing information indicates OptumCare Arizona

# Medicare Advantage Plans - ID Card Samples

# BlueJourney PPO ID card samples





Note: All BlueJourney PPO plans are administered by AZ Blue

# **Medicare Supplement Plans – ID Card Sample**

### **Medicare Supplement products**

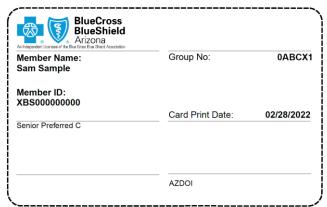
AZ Blue offers the following standardized Medicare Supplement products:

- **Senior Preferred** Medicare Select plans C, D, G, and N (members must use providers in the AZ Blue Senior Preferred Network except for emergencies and in other rare situations when no Senior Preferred network provider is not available)
- **Senior Security** plans A, C, D, F, G, and N (members may use any Medicare participating provider)

Additionally, AZ Blue has members enrolled in non-standardized Medicare Supplement products issued prior to 1992, when CMS imposed standardization requirements. AZ Blue also has members in legacy plans Senior Security Plan H and Senior Preferred Plan H. For more information, see Section 8.

### Sample ID card for Medicare supplement plan

Note: The **XBS** prefix is used for all Senior Preferred and Senior Security plans. Members typically keep the same ID card from one plan year to the next, unless something has changed.





#### **International ID Cards**

In addition to cards from other BCBS Plans across the U.S., you may see ID cards indicating international coverage, including GeoBlue plans, Blue Cross Blue Shield Global<sup>™</sup> plans, or plans from BCBS international/territory licensees. Because we do not issue these cards, we are unable to display them on the provider portal.

BCBS ID cards include a member ID prefix (for routing purposes) and may or may not have a suitcase logo. Please treat these members the same as you would domestic BCBS Plan members:

- File claims with AZ Blue.
- Do not collect any upfront payment from the member beyond the applicable cost-share amounts, such as deductible, coinsurance and copay.
- Check eligibility and benefits via the <u>AZ Blue provider portal</u> (or the <u>Availity Essentials</u> portal) or call the U.S. customer service number on the back of the ID card.
- Check claim status via the <u>AZ Blue provider portal</u> (or the <u>Availity Essentials portal</u>) or use the automated IVR phone system at 602-864-4320 or 1-800- 232-2345.

#### International/territory licensee plans

BCBS licensees from other countries and territories issue plans that are part of the BlueCard system, allowing members to receive healthcare services outside of the plan's service area.

#### Sample card:

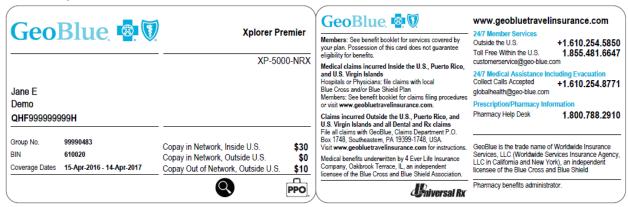




#### **GeoBlue**

GeoBlue is licensed with the BCBS Association to issue and administer international product solutions. GeoBlue offers individual and group solutions for both U.S. members accessing care in other countries and for international members accessing care in the U.S.

 GeoBlue branded ID card sample – This card represents an individual product for members accessing care in the U.S.

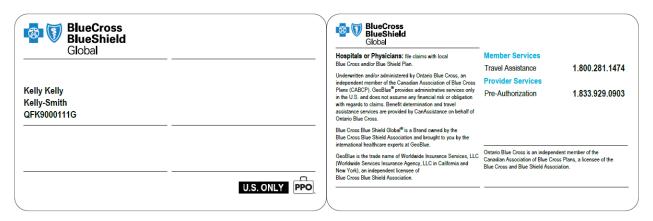


#### **International ID Cards**

- 2. **BCBS Global branded ID card samples –** These cards represent the licensed partnership administered by GeoBlue for international members accessing care in the U.S.
  - GeoBlue Corporate Expat (member ID prefixes QHA, QHB, QHC, QHD, Q3H, QHE, QHG, QHH, QHO)



b. GeoBlue and Canadian Blue Cross Program (member ID prefixes QFF, QFH, QFJ, QFK, QFE)



c. GeoBlue and Bupa Global Program (member ID prefixes QHM, QHN, QHI, QHJ, QHK, QHL, Q5N, Q5M)





#### **International ID Cards**

d. Geo Blue and Bupa Global Program (shield-only)

In certain territories, including Hong Kong and the United Arab Emirates, Blue Crossbranded products are not available. The ID cards will display the Blue Shield Global logo.





GeoBlue is the trade name of Worldwide Insurance Services, LLC (known as Worldwide Services Insurance Agency, LLC, in California and New York), an independent licensee of Blue Cross Blue Shield Association, made available in cooperation with Blue Cross and Blue Shield companies in select service areas.

Blue Cross Blue Shield Global are brands owned by the Blue Cross Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Bupa Global is a trade name of Bupa, the international healthcare company. Bupa is an independent licensee of Blue Cross and Blue Shield Association. Bupa Global's rights to use the Blue Cross Blue Shield Brands are limited in some areas.

#### Other BCBS ID Cards

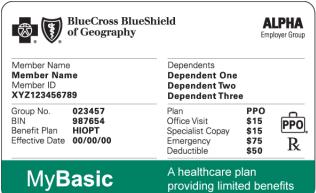
Some BCBS Plans may offer the following options, not currently offered by AZ Blue.

#### Limited benefits plans

Most traditional benefit plans have high lifetime coverage limits (i.e., \$1 million or more). Some BCBS Plans offer "limited benefits" plans with annual benefits limited to \$50,000 or less. The front or back of the member ID card will include a statement indicating this type of plan. The ID card design uses a green stripe at the bottom of the card and the BCBS logo will be black, rather than blue.

Sample cards for limited benefits plan:





To check the limited benefits coverage and current accumulated benefits, submit an eligibility and benefits inquiry. The member is responsible for costs related to services received beyond the covered amounts or number of treatments allowed by the plan.

#### **Electronic health ID cards**

Some BCBS Plans have implemented electronic health ID cards to enable electronic transfer of core member data, including coverage and eligibility, from the ID card to the provider's patient system. The card has a magnetic stripe on the back, similar to a credit or debit card. Providers must have a Track 3 Card Reader in order for the data embedded in the stripe to be read. The front of the card is similar to other BCBS ID cards.

Sample of an electronic health ID card:



