

Claims Reimbursement if Members do not yet have an ID Card

For Premera Blue Cross small group members

In certain circumstances, a group may be set up by Premera Blue Cross but the effective date arrives without the members receiving their Member ID cards. While Premera is setting up this group and processing member ID numbers and cards, members may choose one of the following procedures to obtain claim reimbursement. Once the members have received their ID numbers, they may submit a [claim form](#) for medical and [prescription](#) claims.

Option 1

- Member will provide the health provider with the group name and group number as noted on the Group Benefits Confirmation letter emailed to the producer and group.
- Member will then advise the health provider that the group is new with Premera Blue Cross and is still in the process of being set up and being issued member ID cards.
- Member will pay the health provider at time of service and once member ID card is received, the member may submit a [claim](#) or [prescription](#) reimbursement form to Premera Blue Cross.
- Member will be reimbursed directly by Premera Blue Cross.

Option 2

- Member may request the health provider to bill member directly prior to receiving the member ID card.
- Once member has received the Premera member ID card, member will contact the health provider's billing department and provide the billing department with the group number and member ID number.
- Member will request the health provider billing department to rebill the services rendered to Premera Blue Cross with the member ID information.
- Health provider will be reimbursed directly by Premera Blue Cross.

Please note that if the patient is being seen by an established provider, they usually are very good about rebilling for those services. Providers know the Premera name and are confident of being reimbursed for claims.

If the provider is not an established provider or it is an emergency service, the member will most likely have to go with Option 1 and pay for the services upfront until they have a member ID number and can submit a claim against their Premera policy.