

Important clarification about HMO/Point of Service (POS) health plan information for CHEIBA members

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Anthem Blue Cross and Blue Shield and our subsidiary company, HMO Colorado (Anthem) is the proud payer of Colorado Higher Education Insurance Benefits Alliance (CHEIBA).

CHEIBA offers their employees multiple plan options, but we'd like to clarify some of the specifics around the HMO/POS plan offering.

Here's how the HMO/POS Plan options works:

HMO Colorado offers employer groups a point-of-service ("POS") rider designed to complement BlueAdvantage HMO benefits. The POS rider is an "opt-out" product for members who want to receive covered health care services without guidance from a PCP in our HMO network.

In-network (HMO benefits): A member must select a PCP. If the member seeks services from a provider participating in our HMO Network, the member receives BlueAdvantage HMO benefits, less any in-network copayments. This is the member's greatest benefit level.

Important Note regarding HMO benefits: There is **NO DEDUCTIBLE** for members utilizing providers in our HMO network.

Article Attachments

[404 - CHEIBA - ID Card.jpg](#)

image/jpeg - 87.68 KB

[404 - CHEIBA - Benefit-Service Type.jpg](#)

image/jpeg - 41.91 KB

[404 - CHEIBA - Professional Visit - Office.jpg](#)

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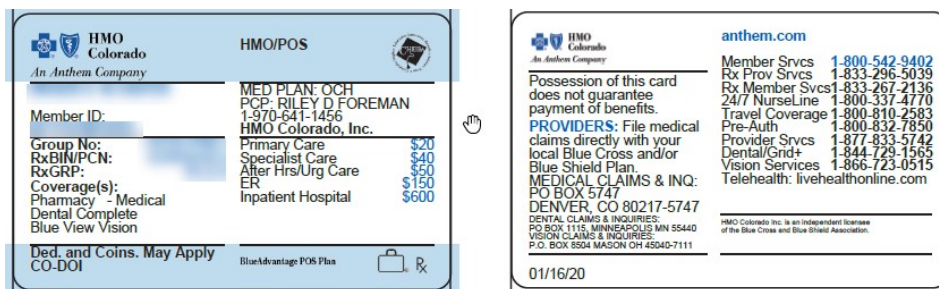
Out-of-network (POS or “Opt Out” benefits): A member can choose to receive health care services from an out-of-network provider. Certain services under the POS provision will be covered at a lower benefit level than services received from an in-network provider. This means members may have to pay an annual deductible, as well as coinsurance, for these services. The out-of-network provider’s reimbursement for POS services is based on HMO Colorado’s maximum benefit allowance, according to the member’s Health Benefit Plan. Certain services require pre-certification.

Important Note about POS or “Opt Out” benefits: When a member is utilizing their POS benefits, they “Opt Out” of using the HMO network. Benefits for Covered Services under this Point-of-Service rider are available only when received from Providers within the State Colorado. Providers may be:

- Participating within Anthem’s PPO network but, not participating within the HMO network.
- Non-participating Provider and have no agreement with Anthem.
- *Participating or Non-Participating can make a difference in the members out of pocket expense.*

Sample Member ID Card for CHEIBA members with the HMO/POS health plan option:

(Please note the Member ID card below is just a sample, and does not include actual member information such as copays, but is included when the Member ID cards are generated and sent to members prior to the effective date.)



Accessing HMO / POS or “Opt Out” benefit information on the Availity portal.

Providers can verify eligibility and benefit information online through the Availity portal.

- Go to www.availity.com
- Log in with user name and password
- Select **Patient Registration**
- Select **Eligibility and Benefits Inquiry**

* Payer ⓘ
ANTHEM - CO ▾

Provider Information

Express Entry ⓘ
▾

* NPI ⓘ
▾

Patient Information

* As of Date ⓘ
03/08/2020

* Benefit / Service Type ⓘ
Health Benefit Plan Coverage ▾

Patient Search Option ⓘ Add Multiple Patients
Patient ID, Date of Birth ▾

* Patient ID ⓘ
▾

* Date of Birth
▾

Patient Relationship to Subscriber ⓘ
Self ▾

Submit another patient

Submit

Important Note regarding Benefit/Service Type options on Availity: Ensure you are selecting the appropriate benefit type for your inquiry to obtain the appropriate benefits. Availity will default to the *Health Benefit Plan Coverage* option which is a general setting, and this may display the POS “Opt out” benefits first, you will need to scroll further on the page to see the HMO benefits.

Or if you are an in-network HMO provider, we suggest that you select a more specific benefit type as appropriate to ensure you are collecting appropriate copays. See example below for selecting *Professional (Physician) Visit – Office* as the benefit/service type from the drop down list. These copays display the same information as on the Sample Member ID card.

Professional (Physician) Visit - Office - 98 Feedback

Co-Payment - Professional (Physician) Visit - Office

<p>In Network Individual</p> <ul style="list-style-type: none"> ◦ SPECIALIST ◦ HMO NETWORK 	<p>\$40.00 Visit</p> <p>Collect Payment</p>
<p>In Network Individual</p> <ul style="list-style-type: none"> ◦ HMO NETWORK 	<p>\$20.00 Visit</p> <p>Collect Payment</p>

Co-Insurance - Professional (Physician) Visit - Office

<p>In Network Individual</p> <ul style="list-style-type: none"> ◦ SPECIALIST ◦ HMO NETWORK ◦ NON DIAGNOSTIC XRAY AND LAB/ SAME DAY SERVICES 	<p>0 %</p>
<p>In Network Individual</p> <ul style="list-style-type: none"> ◦ SPECIALIST ◦ OPT NETWORK 	<p>30 %</p>
<p>In Network Individual</p> <ul style="list-style-type: none"> ◦ HMO NETWORK ◦ NON DIAGNOSTIC XRAY AND LAB/ SAME DAY SERVICES 	<p>0 %</p>
<p>In Network Individual</p> <ul style="list-style-type: none"> ◦ OPT NETWORK 	<p>30 %</p>

Any additional questions:

Anthem is dedicated to providing excellent customer service for **CHEIBA** associates and their providers, and we look forward to continuing a successful relationship. If you have any additional questions about CHEIBA health plan options, please contact the CHEIBA Provider Service number at 1-877-833-5742.

URL: <https://providernews.anthem.com/colorado/article/important-clarification-about-hmopoint-of-service-pos-health-plan-information-for-cheiba-members>

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