

2023 Blue Cross and Blue Shield Service Benefit Plan - FEP Blue Focus
Table of Contents
Page 1

Table of Contents

Introduction - [4](#)
Plain Language - [4](#)
Stop Healthcare Fraud! - [4](#)
Discrimination is Against the Law - [5](#)
Preventing Medical Mistakes - [6](#)
FEHB Facts - [9](#)
 Coverage information - [9](#)
 • No pre-existing condition limitation - [9](#)
 • Minimum essential coverage (MEC) - [9](#)
 • Minimum value standard - [9](#)
 • Where you can get information about enrolling in the FEHB Program - [9](#)
 • Types of coverage available for you and your family - [9](#)
 • Family member coverage - [10](#)
 • Children's Equity Act - [10](#)
 • When benefits and premiums start - [11](#)
 • When you retire - [11](#)
 When you lose benefits - [11](#)
 • When FEHB coverage ends - [11](#)
 • Upon divorce - [12](#)
 • Temporary Continuation of Coverage (TCC) - [12](#)
 • Finding replacement coverage - [12](#)
 • Health Insurance Marketplace - [12](#)
Section 1. How This Plan Works - [13](#)
 General features of FEP Blue Focus - [13](#)
 We have a Preferred Provider Organization (PPO) - [13](#)
 How we pay professional and facility providers - [13](#)
 Your rights and responsibilities - [14](#)
 Your medical and claims records are confidential - [14](#)
Section 2. Changes for 2023 - [15](#)
Section 3. How You Get Care - [16](#)
 Identification cards - [16](#)
 Where you get covered care - [16](#)
 Balance Billing Protection - [16](#)
 • Covered professional providers - [16](#)
 • Covered facility providers - [17](#)
 What you must do to get covered care - [18](#)
 • Transitional care - [18](#)
 • If you are hospitalized when your enrollment begins - [18](#)
 You need prior Plan approval for certain services - [19](#)

- Inpatient hospital admission, inpatient residential treatment center admission - [19](#)
- Other services - [19](#)
- Special prior authorization situations related to coordination of benefits (COB) - [23](#)
- Prior notification – Maternity care - [24](#)

How to request precertification for an admission or get prior approval for Other services - [24](#)

- Non-urgent care claims - [25](#)
- Urgent care claims - [25](#)
- Concurrent care claims - [26](#)
- Emergency inpatient admission - [26](#)

Go to [Inside cover](#). Go to page [2](#).