

BlueNewsSM for Providers



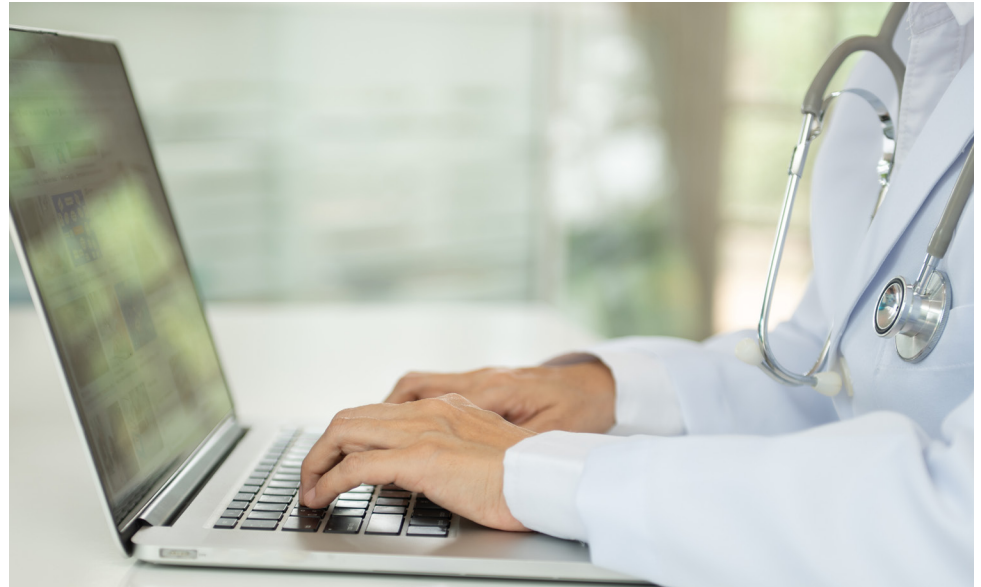
BlueCross BlueShield of South Carolina and
BlueChoice[®] HealthPlan of South Carolina

What You Need To Know
About Medical Policies

The Importance of
Using Network
Participating Providers

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for 2025

Medical Policy Updates



WHAT YOU NEED TO KNOW ABOUT MEDICAL POLICIES

BlueCross BlueShield of South Carolina is committed to using evidence-based data to establish medical necessity for medical treatments and interventions.

While our medical policies are based on well-supported scientific data, please do not take our policies, along with any listed codes, as medical advice or a guarantee of payment. Any codes in the policies are provided as general guidance.

As you research our medical policies to determine possible coverage, please also consider that coverage is determined based on the member's benefit plan. Each health plan determines how medical policies are applied. BlueCross tries to have policies address common situations, but there are some situations that may require further review.

For the most accurate information regarding the application of benefits and policies, we encourage you to contact Provider Services at the phone number listed on the back of the member's identification card. You can also find benefit and policy details on [My Insurance ManagerSM](#).

If you have questions regarding medical policies, please contact your Provider Relations consultant.



THE IMPORTANCE OF USING NETWORK PARTICIPATING PROVIDERS

BlueCross and BlueChoice® HealthPlan encourage you to use network participating providers for our members whenever possible. This helps reduce the member's out-of-pocket cost and avoids balance billing.

It can also reduce administrative efforts. Network providers have negotiated rates that can help claims adjudicate faster in accordance with the member's benefit plan. When a provider is not participating, this could cause delays or denials.

You can find network participating providers by using the available [Provider Directory](#). Also, refer to the [Member ID Card Guide](#) to ensure you are looking for the appropriate provider based on the member's plan.

REMINDER: NEW PLANS FOR 2025

BlueCross introduced two new regional plans that began Jan. 1, 2025: Blue Beaufort and Blue Direction.

Blue Beaufort:

- ▶ Members must live in Beaufort County.
- ▶ The plan does not have out-of-network benefits except for urgent or emergent services.
- ▶ Plan includes Beaufort Memorial providers.



Blue Direction:

- ▶ Members must live in Hampton, Jasper and Sumter counties.
- ▶ The plan does not have out-of-network benefits except for urgent or emergent services.
- ▶ Members are assigned a primary care provider.
- ▶ Referrals are required for specialists and other providers.
- ▶ Referrals are not required for emergent services.



| MEDICAL POLICY UPDATES

BlueCross frequently revises the medical policies used to make clinical determinations for a member's coverage.

Review the [latest medical policy updates](#). We strongly encourage you to visit the [Medical Policies and Clinical Guidelines](#) page regularly to stay abreast of these changes and to read any policy in its entirety.



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Benefits Disclaimer: The information listed is general information and does not guarantee payment. Benefits are always subject to the terms and limitations of specific plans. No employee of BlueCross BlueShield of South Carolina or BlueChoice HealthPlan of South Carolina has authority to enlarge or expand the terms of the plan. The availability of benefits depends on the patient's coverage and the existence of a contract for plan benefits as of the date of service. A loss of coverage, as well as contract termination, can occur automatically under certain circumstances. There will be no benefits available if such circumstances occur.

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