



Breaking the Code: Secrets You Can Uncover from Your Insurance Card

*Presented by
Lynne Kinst, HCC Executive Director &
Michael Bradley, Market Access Consultant*



What is the Hemophilia Council of California?

Our Beginning

HCC is a 501(c)3 nonprofit organization formed in 1989 to to coordinate the shared advocacy agenda of the four California hemophilia organizations

Our Focus

HCC coordinates statewide access, education and advocacy efforts on behalf of individuals living with bleeding disorders and rare or chronic conditions

Our Advocacy

HCC advocates to protect access to care, promote progressive treatment options and advance the quality of life for these individuals, families and caregivers

Mission & Vision

Our Mission

To improve access to care and treatment options in order to advance the quality of life for people with bleeding disorders through advocacy, education, and outreach in collaboration with our founding member organizations

Our Vision

Open access to quality innovative care and choice of treatment for all people with bleeding disorders



Do you have your
card?

Go grab your insurance card now!

Do you have more than one?

- Where do you keep your insurance card?
- Most people probably keep it in their wallet
- You can also take a picture and keep it on your phone (be sure to take front and back)



Breaking the Code

Why does it matter?

- You will need it to access care
- Your card can help you know where to go for help
- Your card may be able to tell you how much you will have to pay



Breaking the Code

What do Insurance Cards tell us?

- Reading an insurance card can be confusing due to various terms and information included
- Don't forget to check the back of the card. Often additional information, instructions and emergency numbers are found on the back
- Not all cards are the same, so your personal card may not include all the information we discuss today
- You may have more than one insurance card

Insurance Card Examples

**BlueCross
BlueShield**

Plan Name Here

Subscriber Name:
JOHN DOE
Subscriber ID:
YPPW123456789

Members:
JANE
SAM

Group No: 123456789
RxBin/Group: 123456
Date Issued: 00/00/00

In-Network Member Responsibility:

01	Primary	\$25
02	Specialist	\$50
03	Urgent Care	\$50
	ER	\$200
	Prescription Drug	\$8/\$35/\$50/25%
	Preventive Care	No Copay

DentalBlue

PREMERA 
BLUE CROSS BLUE SHIELD OF ALASKA
An Independent Licensee of the Blue Cross Blue Shield Association

Member
IMA MEMBER

Medical Network AK HERITAGE SELECT
Dental HIGH OPTION

Prefix	Identification#	Suffix
ZKR	999999999	01

Group# 1234567
Rx Group# BCWAPDP
BIN# 610014

BCBS 430
Date Printed 05/01/2010

OFFICE VISIT COPAY \$25
EMERGENCY ROOM \$75
RETAIL RX \$20/\$40/\$60/30%
MAIL-ORDER RX \$40/\$80/\$100/30%

Rx

RETAIL RX	\$20 / \$40 / \$60 / 30%
MAIL-ORDER RX	\$40 / \$80 / \$100 / 30%

Tier: 1 2 3 4

**Prescription card**

Rx Bin 004336
Rx PCNA DV
Rx GRP RX1234
Issuer (80840) 0001110000

ID 1234567890
Name Jane Doe



Health Insurance Card

Health Plan
Member ID: 123456789
Group Number: XXXXX
Member: EMPLOYEE X
PCP:

Payer ID: XXXXX

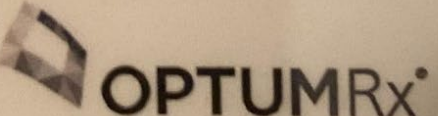
IDENTIFIES YOUR INSURANCE PROVIDER
IDENTIFIER USED BY INSURANCE COMPANIES TO DETERMINE WHICH CESSOR WILL HANDLE YOUR CLAIM
Tier 1 SpecOV:

Rx Bin: XXXXXX
Rx PCN: XXXX
Rx Grp: XHEALTH

IDENTIFIES THE TYPE OF INSURANCE PLAN YOU HAVE

Referrals Required
Health Insurance Card Corp
Underwritten by [Legal Entity]

westernhealth.com/calpers | 888.942.7377
Language Assistance: 888.942.7377 | TDD/TTY: 888.877.5378
Behavioral Health: 800.765.6820 | Nurse Advice Line: 877.793.3655
MEMBERS: For emergencies, call 911 or go to the nearest emergency room. Notify your PCP or WHA as soon as possible. Present this Member ID Card at time of service. Refer to your EOC/DF at westernhealth.com/calpers for coverage info.
PROVIDERS: Notify WHA of all emergency admissions by the next business day for concurrent review. This card is for ID purposes only. It does not verify eligibility. For claim submission info, visit mywha.org/providerclaims.
PHARMACISTS: Dispense preferred generic drug products per applicable pharmacy laws and regulations. OptumRx Pharmacy Help Desk: 855.438.4512

**OPTUMRx**
optumrx.com/calpers
OptumRx member services 855.505.8110
BIN 610011 | GROUP CALPWA | PCN IRX

Medi-Cal Card Examples

 **L.A. Care**
Medi-Cal lacare.org

Name:
Member ID:

PCP/Clinic:
PCP/Clinic Phone:
Medical Group:
Hospital:

Medi-Cal Member ID Card Front

 **Anthem**
BlueCross Medi-Cal Program

John Q Patient
MEMBER ID
ABC11111111C

SONORA REGIONAL MEDICAL CENT
193 FAIRVIEW LN STE F
SONORA, CA 95370
(209)536-5110

Group No. 23456789A
BIN 003858
PCN A4
RxGRP WLHA
Coverage Code SS75B

Member Effective Date 07/01/14
Plan Code 040
PCP Effective Date 07/01/2014

 **CalOptima** www.caloptima.org
A Public Agency Better. Together.

[MEMBER NAME]
Member ID: [CIN] Eff Date: [mm/dd/yyyy]
[HEALTH NETWORK] [HN PHONE]
Rx Services: 1-888-587-8088 DOB: [mm/dd/yyyy]
RxBIN: 017142
RxPCN: ASPROD1
RxGroup: CAT01

Providers: Eligibility must be verified at time of service.
Failure to obtain authorization may result in non-payment.

STATE OF CALIFORNIA
BENEFITS IDENTIFICATION CARD

ID No. 01234567A95052
JOHN Q RECIPIENT
05 20 1991 Issue Date 02 21 05

 **State of California**

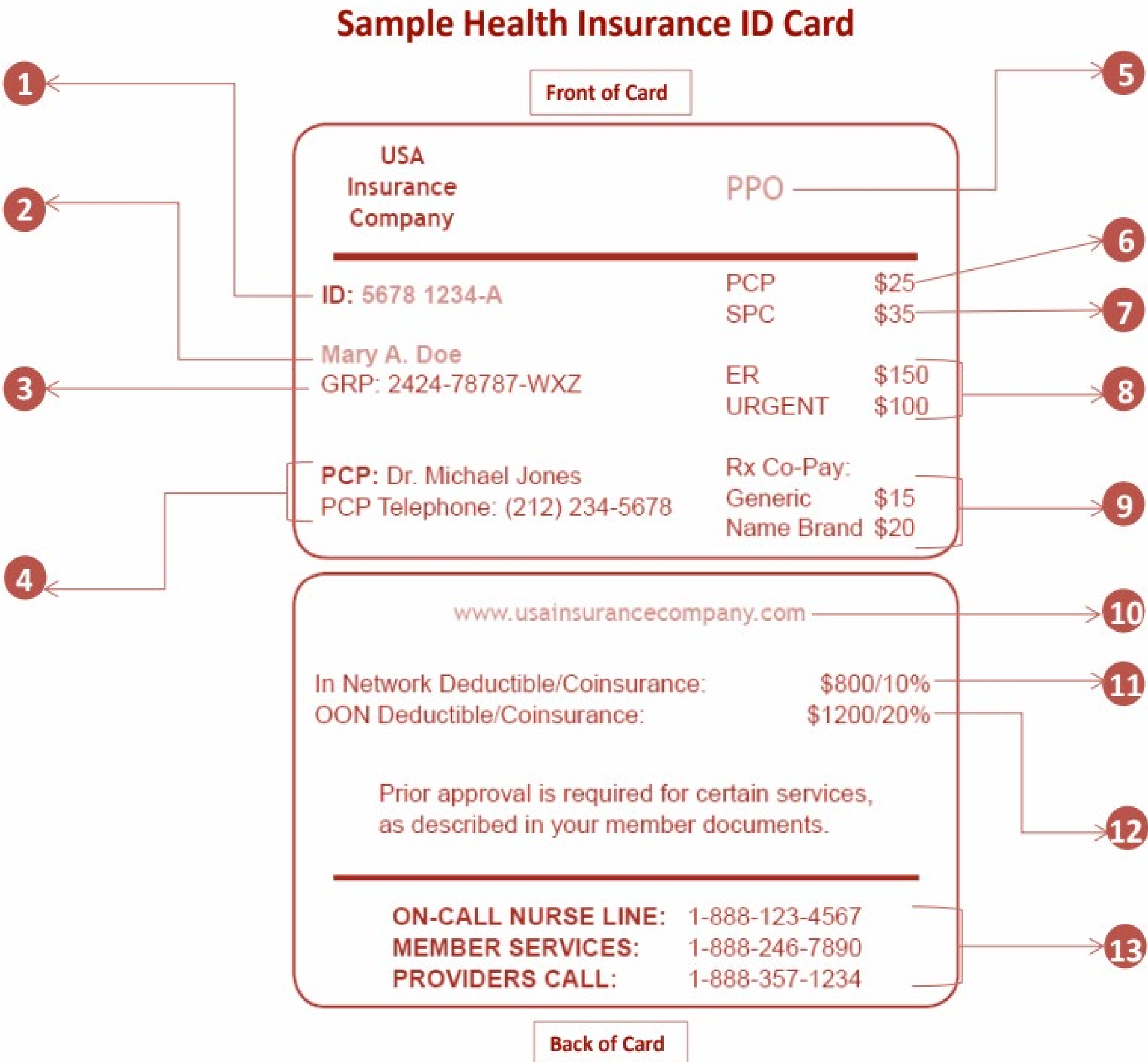
Benefits Identification Card

ID No. 90000000A95001
SUE G RECIPIENT
F 05 20 1993 Issue Date 01 01 05

Covered California Card Example (note the logo)

	L.A. Care <i>Covered</i> TM		COVERED CALIFORNIA TM
Effective Date:		Plan Level:	
Name:			
Member ID:		RxBIN: 610602	
PCP/Clinic:		RxPCN: NVT	
PCP Phone:		RxGroup: LCC	
Medical Group:			
Medical Group Phone:			
Office Visit: \$5		Urgent Care: \$5	
		ER Visit (<i>Waived if admitted</i>): \$35	

Insurance Card Overview



Sample Health Insurance ID Card	
1. Member ID Number	
2. Member Name	
3. Group Number	
4. Primary Care Provider (PCP) Name + Phone Number	
5. Plan Type	
6. Copay for Visits to PCP	
7. Copay for Visits to Specialty Care	
8. Copay for Emergency & Urgent Care	
9. Prescription (Rx) Drug Plan Information	
10. Health Plan Website	
11. In-Network (INN) Deductible \$/Coinsurance %	
12. Out-of-Network (OON) Deductible \$/Coinsurance %	
13. Plan Contact Information	

Insurance Card Overview

BlueCross BlueShield

Subscriber Name: **JOHN DOE** 01
Subscriber ID: **YPPW123456789**
Group No: 123456789
RxBin/Group: 123456
Date Issued: 00/00/00

Members: 02
JANE
03
SAM

In-Network Member Responsibility:
Primary \$25
Specialist \$50
Urgent Care \$50
ER \$200
Prescription Drug \$8/\$35/\$50/25%
Preventive Care No Copay

DentalBlue Blue®

PPO R A

Insurance Company Information —

- Look for the name of the insurance company. Usually prominently displayed at the top
- Plan type— PPO, HMO, POS, etc.
- Health plan website/customer service contact information
- Provider contact information
- Medical and Pharmacy claims submission contact information

Policyholder Information —

- Your name and/or the name of the policyholder (i.e. spouse or parent)
- Member ID

Insurance Card Overview

BlueCross BlueShield		Plan Name Here	
Subscriber Name: JOHN DOE		01	Group No: 123456789 RxBin/Group: 123456 Date Issued: 00/00/00
Subscriber ID: YPPW123456789			
Members: JANE SAM		02 03	In-Network Member Responsibility: Primary \$25 Specialist \$50 Urgent Care \$50 ER \$200 Prescription Drug \$8/\$35/\$50/25% Preventive Care No Copay
DentalBlue		Blue	

Policy Number –

- This is a unique identifier for your insurance policy. It helps the insurance company identify your coverage details.

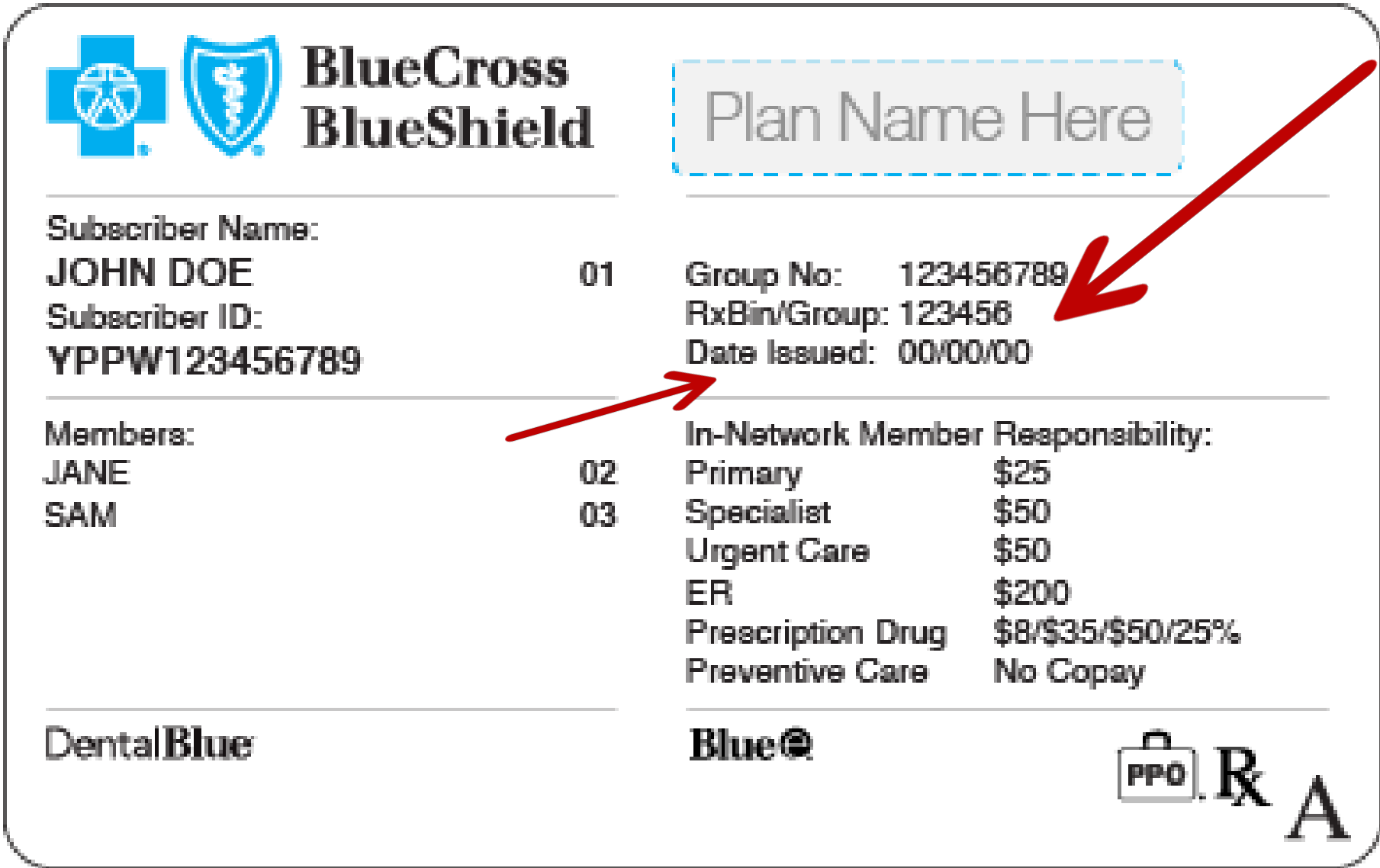
Group Number –

- If you have insurance through an employer or organization, a group number may be provided. This is used to categorize members of the same group for administrative purposes.

RxBIN/PCP –

- Is a six-digit number health plans use to process electronic pharmacy claims. RxBIN and PCN numbers are used to pick up a new prescription (or refill) without having a new ID card.

Insurance Card Overview



RxGRP—

- Is your employer identification number. Health insurance providers assign a GRS number to each employer plan. If you have health insurance through your employer, you’re subject to their insurance package.

Effective Date and Expiration Date —

- The effective date is the start of your coverage, while the expiration date is the end of your coverage under the current policy. Make sure your coverage is active during the time you need it.

Insurance Card Overview

		Plan Name Here	
Subscriber Name: JOHN DOE		01	Group No: 123456789
Subscriber ID: YPPW123456789			RxBin/Group: 123456
			Date Issued: 00/00/00
Members:		In-Network Member Responsibility:	
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DentalBlue		Blue	
		PPO R A	

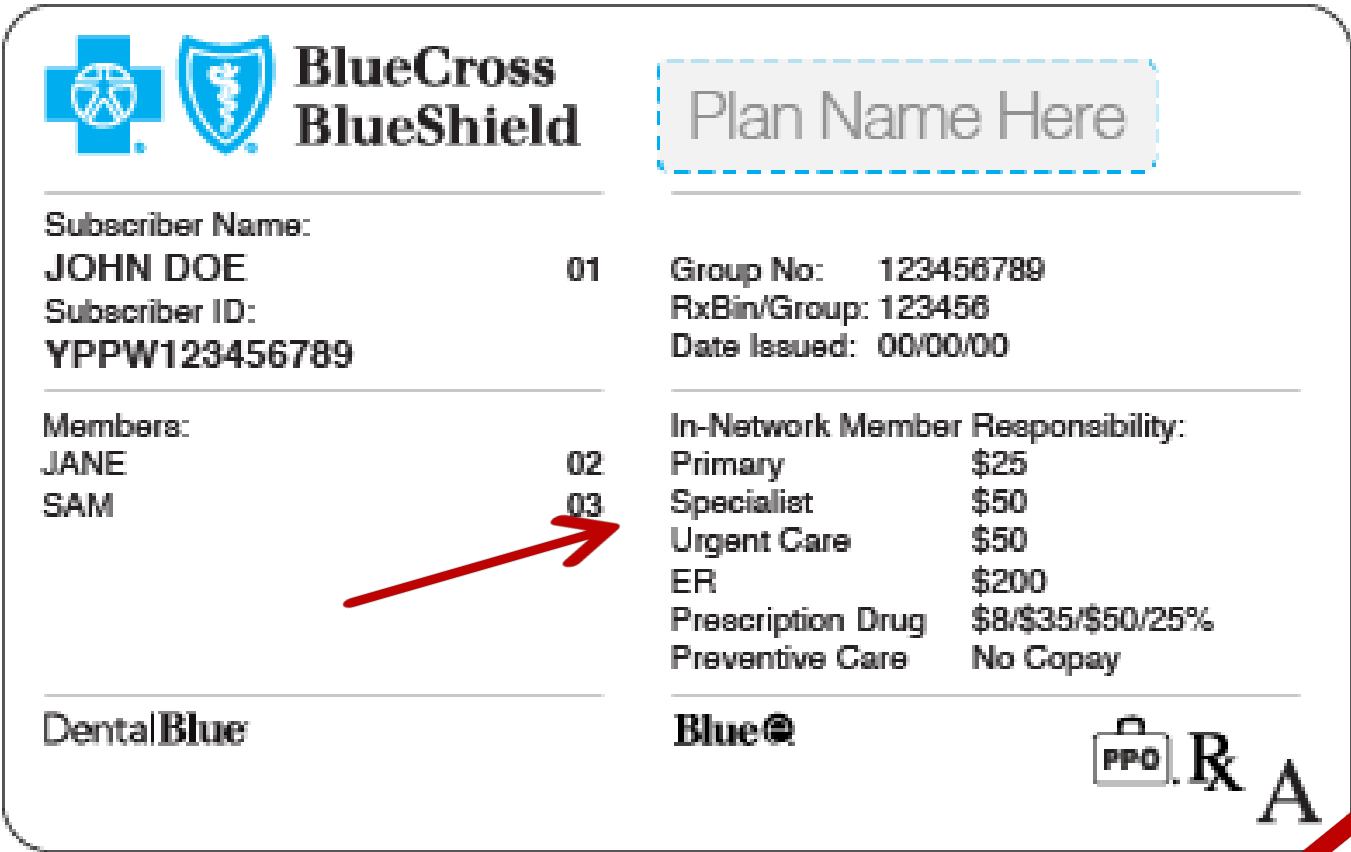
Primary Care Physician/Provider (PCP) Information —

- Some insurance cards list the name and contact information of your primary care physician, if you have one designated.

Co-payments, Deductibles, and Coinsurance: PCP, Specialty Care, Emergency & Urgent Care —

- These are amounts you might have to pay when you receive medical services. Copayment (co-pay) is a fixed amount you pay for each visit or service. Deductible is the amount you have to pay out of pocket before the insurance starts covering costs. Coinsurance is the percentage of costs you share with the insurance company after you have met your deductible.
- In-network and out-of-network deductibles and/or coinsurance.

Insurance Card Overview



Emergency Contact Information —

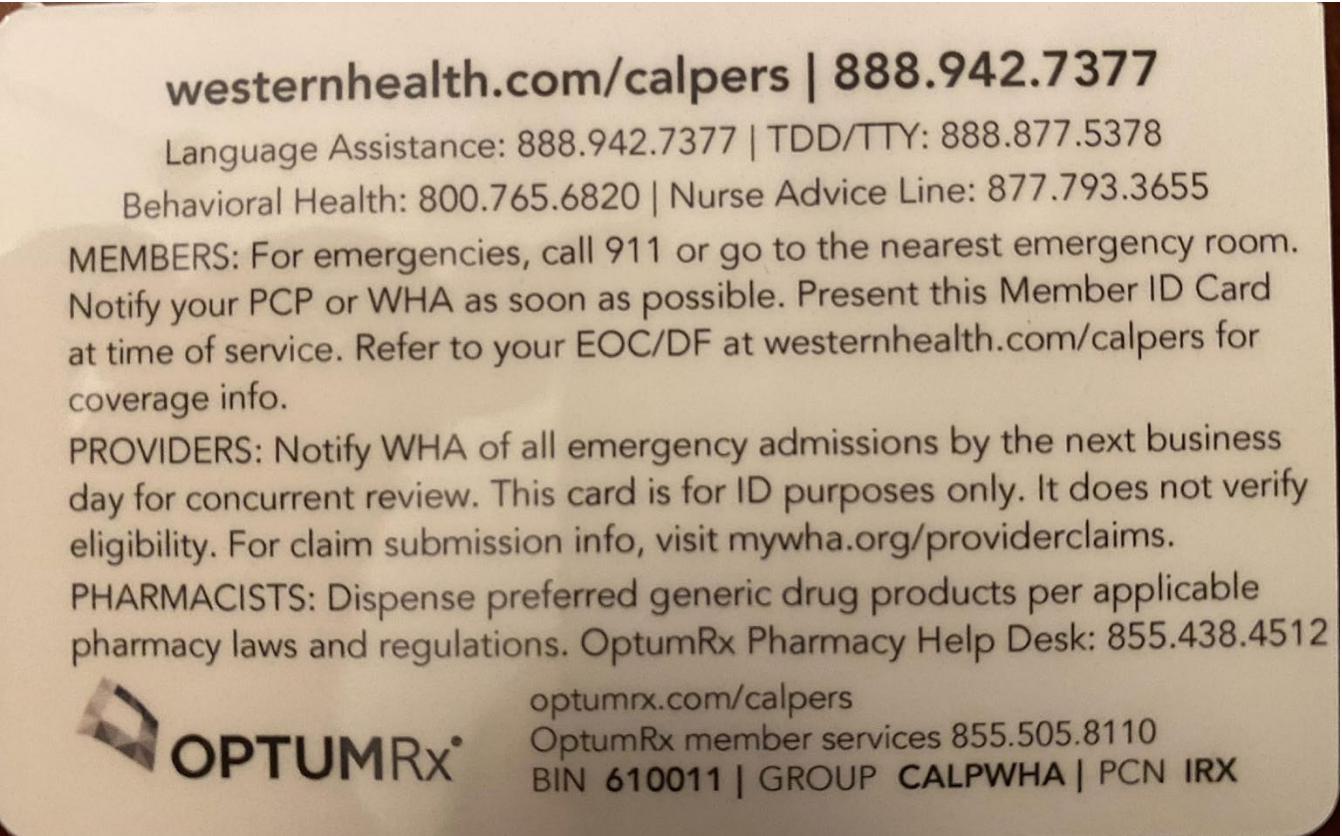
- Some cards may provide a phone number to call in case of emergencies or for preauthorization of certain treatments or procedures.

Network Information —

- Check whether your insurance is an HMO, PPO, or another type, and ensure you understand how it affects your choice of healthcare providers.

Prescription Information —

- If your insurance covers prescription drugs, there might be details about prescription benefits, such as copays for medications (generic may be cheaper).



Resources

- [Centers for Medicaid & Medicare \(CMS\)](#)
- [California State Employees MyCalPERS](#)
- [St. Jude's Health Insurance Resource](#)
- [National Association of Insurance Commissioners](#)



Overview of Upcoming Webinars

- September 27 – Just My Type: Choosing the Right Insurance for You
- October 25 – Young Adults: Preparing for Insurance Transitions in Your 20s
- November 29 – A Quick Guide to Medi-Cal, GHPP and Medicare



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Thank you for joining us!

REMINDER:

This webinar is part of a series of educational webinars presented by the Hemophilia Council of California.

A recording and slides will be available in a few weeks at

<http://www.hemophiliaca.org/education/webinars/>

NEED HELP?

Contact **Lynne Kinst** at (916) 572-7771 or lkinst@hemophiliaca.org