



Understanding remote (out-of-state WV/PA) health care provider billing

At CEBCO's request, we are providing this information to help members understand how remote (out-of-state) health care provider billing is handled for Anthem Blue Cross and Blue Shield members who live/work and/or seek health care in areas of Ohio bordering West Virginia and Pennsylvania.

Here are some example situations in which lab claims would be paid by Anthem normally, with no incremental member cost share responsibility:

- If an Anthem member goes to Barnesville Hospital lab site and has lab tests performed that were ordered by a physician whose office is based in Ohio, Anthem receives the claim and processes it accordingly.
- If your doctor's office is in WV or PA and (s)he orders lab tests for you, the best way to ensure the claim will be considered in-network is to ask your physician to order your lab tests on a Quest or LabCorp lab test order requisition form, then take that form to any Quest or LabCorp location or to a reference lab located in the same state as the ordering provider.

Here are some examples of situations in which members' lab claims would not be paid at 100%:

- If an Anthem member goes to the Barnesville Hospital lab site and has lab tests performed that were ordered by a physician whose office is based in West Virginia or Pennsylvania, the claim must be filed with the Blue Cross Blue Shield plan in WV/PA and will be processed as an out-of-network claim, for which the member may incur higher out-of-pocket cost, depending on the member's plan design. Claims for lab services must be filed in this manner due to Blue Cross and Blue Shield Association remote health care provider billing rules and the hospital being contracted as an independent lab.
- If an Anthem member goes to a Wheeling Hospital lab site for lab tests that were ordered by a physician in Ohio, West Virginia or Pennsylvania, the claim will be processed under the Highmark Blue Cross and Blue Shield contract; therefore, the member may be balance-billed by the hospital depending on their plan's benefits. This is because Highmark Blue Cross and Blue Shield's contract with this hospital does not categorize the hospital lab the same as an independent lab.



- East Ohio Regional Hospital is also subject to the outpatient level of benefits; therefore, members may be balance-billed by the hospital depending on their plan's benefits. This is because Anthem's contract with this hospital does not categorize the hospital lab the same as an independent lab.

To avoid uncertainty in hospital lab contracting, it is advisable to have lab tests performed by independent labs such as Quest or LabCorp. To find the closest Quest or LabCorp locations, visit www.questdiagnostics.com or www.labcorp.com.

QUESTIONS?

If at any time you have questions or need assistance understanding your benefits, please call the Member Service phone number on your Anthem ID card for guidance about your health plan's coverage.

This document is intended to help CEBCO members understand remote provider billing rules. For more details, please call the Member Service phone number on your Anthem ID card. Contracting and Association rules are subject to change. Your health plan's contract of coverage dictates how your claims will be managed.

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