



## A GUIDE TO FILING CLAIMS

Claims must be filed within 2 years from the time you receive care. Claims filed beyond 2 years will not be paid.

### HOW TO FILE CLAIMS

In most cases, claims are filed for you by your provider. This is usually true when you use a **participating provider**.

**Always be sure to show you Blue Cross Blue Shield of Delaware (BCBSD) ID card before you receive care!**

### WHEN YOU USE A PARTICIPATING PROVIDER

A provider participating with BCBSD files claims for you. The provider also accepts BCBSD's allowable charge as full payment for covered services. You still pay your share (any copayment or coinsurance). BCBSD pays participating providers for your care.

### WHEN YOU USE A NONPARTICIPATING PROVIDER

Some providers don't participate with BCBSD. These providers may ask you to pay full cost for your care.

You may need to submit a claim for your care. We'll pay the allowable charge to you, less any copayment or coinsurance. This is the same payment we make to participating providers.

You must pay any balance over our payment.

### WHEN YOU'RE OUT OF AREA

When you receive care in another state, show your BCBSD ID card. Providers participating with the local plan may file your claim with the local plan.

If the local plan is in the BlueCard<sup>®</sup> Program:

- The local plan accepts the provider's claim
- Payment is made to the provider
- You pay any copayment or coinsurance

If the local plan isn't in the BlueCard<sup>®</sup> Program:

- You must file the claim with BCBSD

### IF YOU NEED TO FILE A CLAIM

To file a claim, you'll need a claim form. To obtain a form, call Customer Service. Let us know how many forms you need. We'll send your forms right away. Please follow the instructions on the form. Attach an itemized receipt from the provider. Send your claim to this address:

Claims  
Blue Cross Blue Shield Delaware  
P.O. Box 8831  
Wilmington, DE 19899-8831