

TRANSITION OF CARE FOR NEW MEMBERS



Blue Cross Blue Shield of Minnesota offers support and assistance as members transition from providers related to network changes and other provider situations/changes. The below information provides an overview of transitional care and details for members.

Definition:

Continuity of Care (COC) – Allows members to continue care with their current provider, who no longer qualifies for the highest level of benefits (provider is now out-of-network/non-participating), for a limited period of time if they fall under a qualifying situation for which COC is permitted. This is sometimes also referred to as Transition of Care (TOC).

➤ **When changes in a health plan are made by an employer**

This type of Continuity of Care applies to members covered on a group health plan that is new to Blue Cross Blue Shield of Minnesota and who have been receiving care from a provider or specialist who does not qualify at the highest level of benefits with Blue Cross. For qualifying conditions or circumstances, the member may request to receive care for a special medical need or condition for a reasonable period of time (typically up to a maximum of 120 days) before transferring to a provider that qualifies for the highest level of benefits (in-network) as defined under the terms of their new Blue Cross coverage.

Example: Employer has medical coverage with ABC insurance company through 2023, and effective 2024, the employer moved the medical coverage to Blue Cross Blue Shield of Minnesota. The member's medical provider was in-network with ABC Insurance company but is out-of-network under the Blue Cross Blue Shield Plan.

Transition of Care/Continued Care, if approved, supports you and /or your enrolled family members by managing your out-of-network services as in-network benefits for a specific period of time when qualifying conditions are met.

Transition of Care Key Points

We will authorize continuation of care for a terminal illness in the final stages or for the rest of your life if a physician, advanced practice nurse, or physician assistant certifies that your life expectancy is 180 days or less.

We will also authorize this continuation of care if you are engaged in a current course of treatment for any of the following conditions or situations:

1. Continuation for up to 120 days if you:
 - have an acute condition;
 - have a life-threatening mental or physical illness;
 - have a physical or mental disability rendering you unable to engage in one (1) or more major life activities provided that the disability has lasted or can be expected to last for at least one (1) year or that has a terminal outcome;
 - have a disabling or chronic condition in an acute phase, or that is expected to last permanently;
 - are receiving culturally appropriate services from a provider with special expertise in delivering those services; or
 - are receiving services from a provider that speaks a language other than English.

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2. Continuation through the postpartum period (six (6) weeks post-delivery) for a pregnancy beyond the first trimester.
3. A current member or dependent with Blue Cross may continue care when the member is undergoing treatment within the first trimester of pregnancy for up to 90 days of coverage.

Limitations

Continuity of care applies only if your provider agrees to:

- Accept Blue Cross' allowed amount;
- Adhere to all Blue Cross prior authorization requirements; and
- Provide Blue Cross with necessary medical information related to your care.

Continuity of care does not apply to services that are not covered under the plan, does not extend benefits beyond any existing limits, maximums, or coverage termination dates, and does not extend benefits from one plan to another.

If your provider previously terminated its contract with Blue Cross, we will not authorize continuation of care with or transition of care to that provider. If we have terminated our relationship with your provider for cause, we will not authorize continuation of care with, or transition of care to, that provider.

Transition to In-Network Providers

Blue Cross will assist you in making the transition from an out-of-network provider to an in-network provider if you request us to do so. Please contact Customer Service for additional details on the transition of care process, procedures, criteria, and guidelines.