Travel Coverage

What do I do if I need care while traveling?

It doesn't matter where or why you travel. With Anthem Blue Cross and Blue Shield coverage, you can rest assured that if you need emergency or urgent care while out of town, your benefits travel with you. Just remember to pack your Anthem Blue Cross and Blue Shield ID card.

Check your contract or Certificate for instructions. Keep in mind that regardless of the type of coverage, if you are experiencing an emergency, you should call 9-1-1 or go to the nearest hospital to receive care. However, you should call within 24 hours of going to the hospital, in order for the highest level of benefits can be paid for covered services.

The time period for contacting us may be different, depending on what your contract or Certificate says. The time frames in your contract or Certificate language will apply if in conflict with the time frames listed above.

What routine coverage do I have while I am traveling?

Check your contract or Certificate. Typically, if you have HMO coverage, routine care outside of the service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (“BCBSWi”), which underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products are non-HMO products, which are underwritten by HALIC and HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Contact Customer Service for more information and for guidelines that apply specifically to you.

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What emergency coverage do I have while I am traveling?

It doesn't matter where or why you travel. With Anthem Blue Cross and Blue Shield coverage, you can rest assured that if you need emergency or urgent care while out of town, your benefits travel with you. Just remember to pack your Anthem Blue Cross and Blue Shield ID card.

Check your contract or Certificate. However, except for certain products that only pay for inpatient care or specified diseases, emergency care will be covered while traveling to the same extent it would have been covered had the emergency occurred within our service area.

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