

## Worldwide Coverage Emergency and Urgent Care



Applies to Iowa and South Dakota:

Blue Medicare Advantage PPO<sup>SM</sup>, Blue Medicare Advantage Enhanced PPO<sup>SM</sup>, Blue Medicare Advantage Classic PPO<sup>SM</sup>, and Blue Medicare Advantage<sup>SM</sup> Valor PPO

## Worldwide Coverage – Emergency and Urgent Care

Coverage for emergency healthcare services rendered outside of the United States or its territories.

### Original Medicare

Items and services furnished outside the United States are excluded from coverage except for the following services, and certain services rendered on board a ship:

Emergency inpatient hospital services where the emergency occurred:

- While the beneficiary was physically present in the United States; or
- In Canada while the beneficiary was traveling without reasonable delay and by the most direct route between Alaska and another State.
- Emergency or nonemergency inpatient hospital services furnished by a hospital located outside the United States, if the hospital was closer to, or substantially more accessible from, the beneficiary's United States residence than the nearest participating United States hospital that was adequately equipped to deal with, and available to provide treatment for the illness or injury.
- Physician and ambulance services furnished in connection with, and during a period of, covered foreign hospitalization. Program payment may not be made for any other Part B medical and other health services, including outpatient services furnished outside of the United States.
- Services rendered on board a ship in a United States port, or within 6 hours of when the ship arrived at, or departed from, a United States port, are considered to have been furnished in United States territorial waters. Services not furnished in a United States port, or within 6 hours of when the ship arrived at, or departed from, a United States port, are considered to have been furnished outside United States territorial waters, even if the ship is of United States registry (see Chapter 1, General Billing Requirements, section 10.1.4.7, for a description of claims processing procedures).

**Note:** Services must be provided by a physician or suppliers as defined by the Centers for Medicare and Medicaid Service.

## Wellmark Advantage Health Plan PPO Enhanced Benefits

Wellmark Advantage Health Plans (WMAHP) are Medicare Advantage plans which provides at least the same levels of benefit coverage as Original Medicare (Part A and Part B) and may provide enhanced benefits beyond the scope of Original Medicare within a single health care plan. This flexibility allows WMAHP to offer enriched benefit plans by using Original Medicare as the base program and adding desired benefit options.

Because Original Medicare does not include coverage of emergent or urgently needed medical items and services furnished outside of the United States and its territories, the scope of the benefit, reimbursement methodology, maximum payment amounts, and the member's cost sharing are determined by WMAHP.

# Wellmark Advantage Health Plan

<https://www.WellmarkAdvantageHealthPlan.com>

## Emergency

An emergency medical condition is a medical condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, with an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Serious jeopardy to the health of the individual or, in the case of a pregnant woman, the health of woman or her unborn child
- Serious impairment to bodily functions; or
- Serious dysfunction of any bodily part.

## Conditions for Payment

Worldwide emergency, Worldwide urgent care and worldwide transportation care for Wellmark Advantage Health Plans (WMAHP) are subject to a combined lifetime maximum benefit of \$50,000.

## Reimbursement

WMAHP will determine reimbursement for covered services based on the reasonable charges, currency exchange when required and the applicable benefit category.

## Member Cost-Sharing

The member is paid based on the service rendered minus the cost share amount. This represents payment in full. The member may be held liable for amounts in excess of our payment amount.

Reference the plans Evidence of Coverage (EOC) or Summary of Benefits (SB) for specific cost share amounts.

If the member elects to receive a non-covered service, he or she is responsible for the entire charge associated with the non-covered service.

To verify member eligibility, benefits, and cost share, go to the Wellmark Advantage Health Plan secure website at [www.WellmarkAdvantageHealthPlan.com](http://www.WellmarkAdvantageHealthPlan.com) or call Provider Inquiry **1-855-716-2556 (TTY:711)**.

## Member Reimbursement

Services rendered in a foreign land and services rendered on a cruise ship that require interpretation or currency conversion must be submitted through Blue Cross Blue Shield Global Core (BCBSGC). Invoices and a BCBSGC International Claim Form must be submitted to the BCBSGC Service Center at the address on the claim form. Claim forms may be obtained by contacting customer service at the number on the back of the member's ID card or directly from the Global Core website at <https://www.bcbsglobalcore.com>. You will need to complete the user agreement and click on "Login" to access the claim submission form. Follow the directions included on the form for completing and submitting your claim.

Services rendered on a cruise ship that do not require interpretation or currency conversion may be submitted directly to WMAHP using the medical claim form available by calling Customer Service at **1-855-716-2544 (TTY:711)**.

The member must submit the following information along with their request form:

- Member name
- Member's WMAHP contract and group numbers
- Member address
- Bills or itemized statements that include name and address of treating hospital and/or physician
- Specific dates of service
- Diagnosis
- Descriptive Itemized list of services received
- Charges per service
- Paid receipts

## Revision History

Policy number: H5900-001; H5900-004; H5900-006; H5900-007; H5900-008

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