

Compassion. Hope.
Guidance. Trust.

From your health insurance
company? **Believe it!**

+ Introducing
Member Advocacy



About Member Advocacy

Member Advocacy was conceived and designed entirely by BCBSND employees. It's a result of concerned employees listening to members and stepping in to make health care better—even if it means going beyond the scope of services you typically expect from a health insurance company.

Member Advocacy is available at no extra cost to BCBSND members who qualify.

Our commitment to participants

We're here to remove barriers to health care, in whatever form that takes. We vow to be creative in problem solving and caring in spirit.



Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association

877-528-5140 • 701-282-1337
www.BCBSND.com/memberadvocacy

Blue Cross Blue Shield of North Dakota complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. This information is available in alternate formats, free of charge, by calling Member Services at 1-844-363-8457 (toll-free) or through the North Dakota Relay at 1-800-366-6888 or 711.

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-844-363-8457 (TTY: 1-800-366-6888).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-844-363-8457 (TTY: 1-800-366-6888).

+ Member Advocacy

When the care is complex,
we're right beside you



We'll help you navigate the medical maze

Once the initial shock wears off, the challenges of a critical medical condition can be overwhelming. What are your choices? What's covered? What's next?

When faced with so much uncertainty, you may be surprised to learn your insurance company is your best ally. Through Member Advocacy, Blue Cross Blue Shield of North Dakota (BCBSND) can provide you a representative to personally walk you through this difficult time.



Meet your member advocate

This may be foreign territory for you, but it's familiar ground for your advocate. He or she is an expert in health care insurance and can clearly interpret medical industry jargon so you know exactly what to expect next.

Your advocate will go beyond the scope of services you'd expect from an insurance company and will:

- Help you navigate health care networks and manage physician referrals
- Help obtain pre-authorizations and prior approvals
- Explain your hospital, clinic or pharmacy bills
- Interpret your Explanation of Benefits—the document you receive from BCBSND after each medical service
- Review claims
- Suggest community resources that might be available for services not covered by insurance*
- Always lend an empathetic ear

Right now there's a loved one who needs your attention in order to heal. We'll help you keep your focus where it belongs.

Who is eligible?

Those going through life altering medical conditions are eligible for member advocacy. Examples of conditions that qualify for member advocacy include:

- Are born severely premature
- Have congenital defects
- Have pediatric cancer
- Experience a traumatic injury
- Undergo a transplant

Additional cases are considered on an individual basis.

*Suggested community resources are not endorsed by Blue Cross Blue Shield of North Dakota.



Royce, Anna Jo and Jennifer Shoemaker

Meet the Shoemakers from Fergus Falls, MN:

Born in 2015 with a rare disease, congenital anomalies and pulmonary disease, with asthma, epilepsy and seizures, Anna Jo Shoemaker and her mom and dad, Jennifer and Royce, rely on Blue Cross Blue Shield of North Dakota as they navigate the health care system--and travel the United States.

With Anna Jo's care requiring regular travel to out-of-state specialists, our Member Advocacy team helps them navigate the bills and secure equipment they need to provide Anna Jo with the best quality of life possible.

BCBSND helps Jennifer and Royce share more meaningful experiences with their daughter through travel in their RV. As they explore the country with their daughter, they plan ahead to make sure they know where the best care facilities and hospitals are along their route. Their coverage—and peace of mind—follow them everywhere, giving them the freedom to enjoy quality time with Anna Jo.