



Guest Membership: health care coverage that goes with you

As a Blue Cross and Blue Shield HMO member, you have access to health care benefits across the country. To meet the different health care needs of members and dependents who are away from home, your Anthem HealthKeepers coverage includes benefits for covered family members who have extended stays outside the service area through the Guest Membership program.

Please note: There are 19 states, in addition to Puerto Rico, that do not participate in this program: Alabama, Alaska, Idaho, Iowa, Kansas, Mississippi, Montana, Nebraska, North Dakota, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Washington, West Virginia and Wyoming. States that are covered are not always covered statewide, and some areas of a covered state may not be available.

What is Guest Membership?

Guest Membership (also known as the Away From Home Care program) enables an HMO member to be a “guest” of a participating Blue Cross and Blue Shield HMO while away from their home service area for 90 consecutive days or more. Guest Members remain covered by their home HMO plan, and their premium continues to be paid to their home plan. Guest Membership ensures you have ongoing access to contracted health care providers.

There are three types of Guest Membership, each based on member eligibility and the length of time that the member will be out of the home service area.

Long-Term Traveler: The Long-Term Traveler Guest Membership is available to qualified HMO members and their covered spouse or dependent(s) who will be away from home for at least 90 consecutive days, but not more than 180 days. This type of Guest Membership is typically used for long-term work assignments or for a retiree with a dual residence.

Families Apart: The Families Apart Guest Membership is available to qualified HMO members and their covered spouse or dependent(s) who do not reside in the member’s home state for 90 or more consecutive days. The member is not eligible for this type of Guest Membership. This type of membership is typically used when the spouse or dependent(s) in divorced or separated families who reside outside the member’s home plan service area.

Student: The Student Guest Membership is available to a qualified HMO member’s covered spouse or dependent(s) who are out of their home state for 90 or more consecutive days attending school. While many colleges can have onsite infirmaries, parents should be aware that these infirmaries typically don’t accept health insurance and students’ families can then face hefty bills. That’s where the value of Guest Membership comes in, offering students the ability to seek care from a participating doctor at a much lower out-of-pocket cost.

Accessing prescription coverage

HMO members on Guest Membership must use their Anthem HealthKeepers member ID cards when purchasing prescriptions in order to receive coverage (or they may pay up front and submit a paper claim). Prescription benefits are provided under your Anthem HealthKeepers home plan; they are not handled as a Guest Membership benefit.

Enrolling in Guest Membership

- Contact Anthem HealthKeepers' Member Services at the number on the back of your ID card and let them know that you will be away from home for at least 90 consecutive days. We will let you know if there is a participating HMO in the area where you'll be staying.
- We will work with you to complete a guest membership application and will forward the application to the participating HMO (the "Host") in your destination location.
- The Host HMO provides you with a membership ID and information on your benefits. Please note that your copayments for services may be different than those required by your Anthem HealthKeepers plan.

How long does it take to set up Guest Membership?

You will receive notification from us within 20 days from the date your application is received. Coverage for urgent care or emergency room visits is available to members during the notification period if necessary. Coverage is subject to the usual limitations and member out-of-pocket amounts as stated in your Anthem HealthKeepers plan.

To learn more about your health care coverage when you are away from home, call Anthem HealthKeepers' Member Services or visit [BCBS.com](https://www.bcbs.com).

Can Guest Membership be extended or renewed?

Renewals are sent out two months prior to the termination date. If members do not return renewals, their Guest Memberships is terminated. Guest Membership are automatically renewed 6-8 weeks prior to the termination date on your original welcome letter. You will receive a renewal notice indicating your Guest Membership was renewed. If one is not received 30 days prior to the terminated date please call Member Services. However, it is your responsibility to contact us if there is any change in your Guest Membership coverage, including address or phone number changes, or if the member moves outside of their original approved location.

Using your Guest Membership benefits

When you need medical care, call your Host HMO primary care physician for an appointment. You won't have to complete a claim form or pay up front for your health care services, except for those out-of-pocket expenses (non-covered services, deductible, co-payment and coinsurance) that you'd pay anyway. (Please note that these payments may be different from those required by your Home Anthem HealthKeepers plan. Please note: you will also need to follow the rules of the host plans HMO plan, including selection of a PCP if required. The Host HMO will communicate this information to you upon acceptance of your Guest Membership application.)

Access to your 24/7 Nurseline goes with you!
We know health care issues don't follow a 9 to 5 schedule. That's why your Anthem HealthKeepers coverage includes access to staffed nurses who are available to assist you with any health questions you may have, any time of the day or night, seven days a week. Trained nurses can direct you on the best course of treatment, including whether to seek urgent or emergency care. This coverage is extended to members using the Guest Membership program.