

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
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Noridian Mutual Insurance Company

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 1-800-342-4718 (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 1-800-342-4718 (TTY: 1-800-366-6888).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-342-4718 (TTY: 1-800-366-6888).

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POD 2-17

+ **Member Advocacy**

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



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When the care is complex,
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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
- Speak to medical staff with you, or on your behalf
- 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?

Qualification is determined on a case-by-case basis.

Members with various conditions, and their families, benefit from Member Advocacy, such as those who

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

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



Chad, Palmer, Oliver and Angie Thompson

Photos by Jess Krueger Photography, Minot, N.D.

Meet the Thompsons from Minot:

Even before he was born, little Palmer Thompson was diagnosed with spina bifida. It was just the beginning of a flood of medical bills and insurance statements for out-of-state specialist visits, surgeries and hospital stays. The Thompsons were overwhelmed.

Then they received a call from a BCBSND member advocate. "It was music to my ears," says mom, Angie. Among other things, the member advocate took the time to handle the legwork and monitor claims so they were paid at the best possible level. "It's wonderful to know they're watching over us, and I can always call someone who is familiar with our family," Angie says. "I'm able to focus more on our two beautiful sons instead of worrying."

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