



GENERAL INFORMATION:

Guest Membership (Away From Home Care-AFHC) is an out-of-area program sponsored by the Blue Cross Blue Shield Association.

BCBSGa administers a program which is available to HMO and POS members who will be outside of their particular product service area for an extended period of time. Members who would benefit from the program are college students, dual residency retirees, subscribers temporarily outside of the state for 90-180 days, and dependents living with custodial parents outside the state of Georgia.

Through the Guest Membership process, eligible members are established under a courtesy HMO policy with the Blue plan in the state where they are residing. There is no extra charge to become a guest member with another Blue plan, but a completed Guest Membership application is required.

The Guest Membership application can be obtained by contacting an Away From Home Care Coordinator at **1-800-535-8291** (8:30am-5:30pm M-F) or via the BCBSGa web site as a downloadable form.

The Guest Membership program is not a group benefit so the benefits that guest members receive through their host guest member plan may differ from their regular group benefits.

	SUBSCRIBERS	DEPENDENTS
Minimum Period of Coverage	90 Days	90 Days
Maximum Period of Coverage	180 Days Each Year	Unlimited – Renewable Each Benefit Period

CRITERIA:

Subscriber must reside in a BCBSGa HMO product area.

HMO or POS actively covered member

Person desiring AFHC coverage must be in covered area for a minimum of 90 days.

APPROVAL PROCESS:

Interested members, group administrators, brokers can call an Away From Home Care Coordinator to verify whether a city/state is a covered area for guest membership coverage. If an application is received for a non-covered area the application will be returned to the subscriber along with a rejection letter. Guest Membership coverage with Blue plans go into effect 15 days from the date the application is processed. This 15 day grace period allows the out-of-state Blue plan time to mail provider and benefit information. It also allows the member time to select a PCP in the other state and receive the necessary new insurance card from the out-of-state Blue plan. The effective date of the guest member's coverage cannot be backdated to cover previous services.

EXCEPTIONS:

Subscribers who are permanently relocating outside the state of GA.
PPO
EPO
POS - Open Access Policy
Out of Country

States that do not participate with the Away from Home Care- Guest Membership program:

ALASKA	SOUTH DAKOTA
IDAHO	TENNESSEE
IOWA	UTAH
MISSISSIPPI	WASHINGTON STATE
MONTANA	W.VIRGINIA
NEBRASKA	WYOMING
OREGON	

The following states do not participate with the Guest Membership program but have counties that are covered by other BCBS plans.

ALABAMA- W/ EXCEPTION OF BALDWIN/ESCAMBIA COUNTIES COVERED BY BCBS FLORIDA

KANSAS- W/ EXCEPTION OF JOHNSON/WYANDOTTE COUNTIES COVERED BY BCBS MISSOURI

NORTH DAKOTA- W/ EXCEPTION OF CASS, GRAND FORKS, TRAILL COUNTIES COVERED BY BCBS MINNESOTA

VERMONT- W/ EXCEPTION OF CALEDONIA/ESSEX/ORANGE/WASHINGTON/ WINDHAM/ WINDSOR COUNTIES COVERED BY BCBS NEW HAMPSHIRE