



Blue Cross of Idaho Medicare Advantage Changes

January 28, 2026
Presented by Jana Weis, Principal and The BCI Provider
Relations Team
Gill Compliance Solutions, LLC



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Presenters

Moderator

Jana Weis, Gill Compliance Solutions LLC, Principal

BCI Provider Services Department

Niki Lamay, Blue Cross of Idaho External Provider Relations
Representative

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Representative



Today's Agenda

- Review key areas of the Blue Cross of Idaho January 1, 2026 MA Plan Referral Policy
- Navigate through the BCI Referral Portal
- Updates and clarifications on BCI policy
- Live Q & A



BCI Medicare Advantage Information

Important Links:

Main Page - <https://providers.bcidaho.com/forms-and-resources/resources/medicare-advantage-information.page>

Announcements & Policy Guidance - <https://providers.bcidaho.com/forms-and-resources/resources/medicare-advantage-information.page>

Previous BCI Training FAQ's - <https://providers.bcidaho.com/resources/pdfs/providers/FAQs/2026-MA-Training-Session-Q-and-A.pdf>



General Purpose of the MA Referral Policies

Ensures members have quality coordinated care with central communication via a primary care provider (PCP)

Ensure covered and out-of-pocket costs are monitored on behalf of the patient

Ensure that care is reviewed in the context of the patient's broader health picture along with reducing unnecessary services that don't improve outcomes or duplicate prior care



Eligible Primary Care Providers

MA members select a PCP at enrollment

- If a PCP is not chosen, they are auto-assigned by BCI

Eligible PCP specialties:

- Family Practice
- General Practice
- Internal Medicine
- OB/GYN
- Pediatrics
- Geriatrics (can also be a specialist)

***Urgent/Emergent providers are not considered PCPs*



Referral Submission Rules

PCP Responsibilities

- PCPs must submit and obtain BCI confirmation of referrals before the specialist visit
 - **New:** *If a referral was not submitted and confirmed in advance, a 7-day grace period is allowed after the specialist visit to complete and confirm the referral with BCI*
- **Only electronic submission** via provider portal
 - ▶ Fax only accepted for portal outages
- Referrals are valid for 12 months. Note - most referrals should auto approve instantly. Some service types can take up to seven days for MA
- Use code 99213 to submit a referral. This code does not equate to a *pre-authorization* - only serves as a placeholder code



Specialist and Ancillary Confirmation

Specialist Responsibilities

- Specialists must confirm referrals *before* seeing patients
- If referral not in portal, contact the PCP for entry
- Sub-specialty referrals (new provider/scope) require new referral
- Same group (same TIN/specialty) does *not* require extra referral
 - ▶ BCI FAQ - physical therapy, occupational therapy and speech therapy require a referral from the PCP. They do not require a prior authorization
 - ! BCI ABN Clarification - Following the grace period, if a patient agrees to financial responsibility for a specialist visit because a referral has not been received at time of service, the patient would need to sign an ABN and provider will need to bill the appropriate modifier with the claim



Organize with your EHR Vendor

- ✓ Automate MA referral rules by payor
- ✓ Standardize referral order sets
- ✓ Centralize referrals to an individual or department
- ✓ Build a referral registry to track
- ✓ Train staff on process and tasking with referral submission



BCI – Provider Relations Contact

Email PRProviderRelations@bcdaho.com to submit questions or request training



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