



RESOURCE GUIDEBOOK

2024 BCBSRI MEMBER RESOURCES FOR USE BY HEALTHCARE & COMMUNITY BASED PROFESSIONALS

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MEDICARE ADVANTAGE PRODUCTS

This guide is offered as high-level overview, quick reference guide in supporting discharge planners in the Rhode Island community. Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.

SKILLED HOME HEALTH CARE

OVERVIEW

Use this resource to review BCBSRI home care network. Filter by location, language, services, availability, etc. to find the right fit. **Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.** [Home Care Agency Capabilities](#)

CLINICAL CRITERIA

Skilled home care criteria can be found at [here](#).

CONTACT TO INITIATE SERVICES

Hospital Discharge Planners	Request via Allscripts or other channels
In-Network Home Care Agencies	Request via Provider Portal
Out of State Home Care Agencies	Fax request to (401) 272-8885

NON-SKILLED HOME HEALTH CARE

OVERVIEW

Short-term, light-duty, in-home services to the qualifying member, by a Certified Nursing Assistant (CNA) or Home Health Aide (HHA), such as bathing, grooming, dressing, eating, toileting, light housekeeping, errands, and some cooking within their home. **Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.**

No referral or prior authorization required. Members can self-refer or PCP can refer by calling participating agencies directly. BlueCHiP for Medicare members receive a maximum of 10 non-skilled units per benefit year. BlueRI for Duals, BCBSRI's duals special needs plan (D-SNP), members receive a maximum of 20 non-skilled units per benefit year. One unit equals up to two (2) hours of non-skilled services.

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CONTACT TO INITIATE SERVICES*

Agencies	Phone	Fax
Bayada	(800) 305-3000	(973) 909-0028
Cathleen Naughton Associates, Inc.(St. Elizabeth at Home Corp)	(401) 773-7401	(401) 921-0948
Dependable Healthcare Services, LLC	(401) 491-9003	(401) 491-9054
Elmwood Home Care	(401) 941-1347	(401) 941-0823
Home Care Advantage	(401) 781-3400	(401) 781-3401
Nursing Placement Home Health Care Services, Inc.	(401) 728-6510	(401) 728-6509
Visiting Angels of Rhode Island	(401) 270-4664	(401) 270-4710
Your Choice of Home Care	(401) 537-7849	(401) 537-7815
Home Care Networks RI, LLC	(401) 351-5358	(401) 633-7669
Hope Nursing Home Care	(401) 467-8588	(401) 467-4224
Meet Caregivers	(888) 541-1136	(617) 507-8494
A Caring Experience	(401) 453-4545	(401) 314-9639
Evolve Community Services, LLC	(857) 557-4575	(508) 916-8700
Access Healthcare Inc.	(401) 438-4747	(401) 434-4268
Global Home Care and Staffing	(401) 522-9760	(401) 522-9759
Home Instead Home Care	(401) 667-2923	(401) 667-2928
Health Care Connections Nursing Services Inc.	(401) 437-3515	(401) 437-0635

*Network of agencies may change

IN-HOME PROGRAMS

OVERVIEW

In-home programming is provided by unique, BCBSRI approved vendors per primary care provider attribution. Services include coordinated care between NPs, SWs, RNs, and other specialty staff dedicated to providing patients the right care in the least restrictive environment. Services do not include 24/7 in-home care. **Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.**

CRITERIA

Member must be enrolled in a Medicare Advantage plan.

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CONTACT TO INITIATE IN-HOME SERVICES

In-Home Program	Contact Information, <i>Email and Phone numbers listed</i>
HouseCall by Blue via Landmark Health <i>For Lifespan, Southcoast and non-SOC PCPs</i>	Call to assess eligibility & refer 1-877-240-3112
ConcertoCare <i>For Lifespan, Southcoast and non-SOC PCPs</i>	bcbsri@concertocare.com 888-966-3044
Coastal @ Home	CM-careteam@lifespan.org
Prospect Care @ Home	RICareCoordination@ProspectMedical.com 1-844-762-9231
Integra @ Home	Meghan Walters at MEWalters@CareNE.org , 401-921-7907 Kim Bernier at KBernier@CareNE.org , 401-921-7448 Taylia Norcini at TNorcini@CareNE.org , 401-921-2741

REMOTE PATIENT MONITORING (RPM)

OVERVIEW

Provides telehealth monitoring services for patients with COPD CHF and other conditions*. NCM is provided with alerts for clinical values offering close to real time education and intervention. Program goal is to maintain ideal health and reduce avoidable ER and IP admissions. **Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.**

CLINICAL CRITERIA

Member must be enrolled in a Medicare Advantage plan. Members must have a diagnosis of Congested Heart Failure (CHF) Chronic Obstructive Pulmonary Disease (COPD), or other program condition*.

*conditions included in RPM program vary among servicing provider

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CONTACT TO INITIATE REMOTE PATIENT MONITORING SERVICES

Remote Patient Monitoring Program	Contact Information, <i>Email and Phone numbers listed</i>
Remote Patient Monitoring by AMC Health. <i>For Lifespan, Providence Community action, South Coast, Well One and non-SOC PCPs</i>	Discharge planners to call with the member: 1-866-944-8502 Equipment is sent via UPS to member's home the next day when referred prior to 2 p.m. <i>Members may also self-refer via BCBSRI's Medicare Concierge Team (401) 277-2958.</i>
Integra Remote Patient Monitoring	Meghan Walters at MEWalters@CareNE.org , 401-921-7907 Kim Bernier at KBernier@CareNE.org , 401-921-7448 Taylia Norcini at TNorcini@CareNE.org , 401-921-2741
Coastal Remote Patient Monitoring	CM-CareTeam@lifespan.org mailto:
Prospect Remote Patient Monitoring	RICareCoordination@ProspectMedical.com 1-844-762-9231
Southcoast Remote Patient Monitoring	Jessica Magalhaes at MagalhaesJ@Southcoast.org , 508-973-3275. Fax (508) 973-3241 Antonio Eires at EiresA@Southcoast.org , 774-319-4966

PRIVATE TRANSPORTATION

OVERVIEW

Up to 24** one-way rides to or from doctors' appointments, as well as community centers that support health and well-being, like senior centers, libraries, and Your Blue Stores. Any trip over 20 miles will count as additional trips and will be subtracted from your 24-trip total. **Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.** [BCBSRI Transportation Flier 2024](#)

*If member's Medicare Advantage plan does not include the transportation benefit or the benefit is exhausted, please refer to transportation community resources as identified in the Commercial Transportation section below.

** BlueRI for Duals members have an annual benefit limit of 72 one-way rides.

CRITERIA

Member must be enrolled in a Medicare Advantage plan.

CONTACT TO INITIATE SERVICES

Register on-line at bcbsri.kaizenhealth.org or contact the ride service by telephone at 1-833-972-2774. A representative will walk you through how the service works and can help set up your next ride. Number of private transportation rides vary depending on the member's Medicare Advantage plan. BCBSRI Medicare Advantage members may use this benefit to visit their provider, take a class or speak in-person with Customer Service at a Your Blue Store, or attend events at their local senior, community center and library.

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POST DISCHARGE MEAL DELIVERY BENEFIT

OVERVIEW

Members can receive 2 nutritious precooked meals for 7 days (totaling 14 meals) delivered to their door after an inpatient hospital (full admission) or skilled nursing facility stay. Members can access this benefit up to four times per year. There is a \$0 copayment for this benefit.

Registered dietitians design menus to meet a variety of dietary restrictions. Deliveries occur Monday through Friday only. **Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.**

CRITERIA

Member must be enrolled in a Medicare Advantage plan. Must be redeemed within 30 days of an inpatient hospital or skilled nursing facility discharge. Benefit does not include an observation stay and cannot be combined.

CONTACT TO INITIATE SERVICES

Call Millonzi Fine Catering at 401-768-0200 and provide the BCBSRI member ID number. Monday through Friday, 9:00 a.m. to 5:00 p.m. Or visit online at www.HFSfood.com.

HOUSEHOLD HELP THROUGH PAPA PALS

OVERVIEW

Household Help (via Papa Pals) provides in-person and virtual non-clinical visits, in-home support to members, such as the below listed activities. **Confirm eligibility with BCBSRI Customer Service, MA Concierge at (401) 277-2958 or 1-800-267-0439.**

[2024 BCBSRI Medicare Advantage Household Help, Papa Pals](#)

<p>Home Visits and eldercare: Augment IADLS, companionship, light housework, and senior assistance.</p>	<p>Social Connections: Targeted actions to keep members in their community with their peer groups.</p>
<p>Essential transportation: Local travel for errands, doctor’s appointments, medication pickups with members and other needs.</p>	<p>Fitness and activity: Activities vary per the member’s interest. Some examples include health club visits, walking, and gardening.</p>

CRITERIA

A member must be enrolled in a Medicare Individual plan.

CONTACT TO INITIATE SERVICES

Call (888) 865-1314 or visit www.papa.com/p/bcbsri to start the enrollment process. Hours of operation for the call center: Mon – Fri 8am –11pm and Sat/Sun 8am – 8pm EST.

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DEMENTIA CARE COORDINATION

OVERVIEW

Administered in partnership with the Alzheimer's Association and BCBSRI, members and caregivers receive supportive strategies and resources to care for members living with dementia or dementia-related diagnoses.

CRITERIA

A member must be enrolled in a Medicare Advantage plan.

CONTACT TO INITIATE SERVICES

Provider or family can call directly to set up services at 1-800-272-3900 or may go on-line to register by filling out the form found at https://hipaa.jotform.com/alz_dcc/referralfom, (401) 277-2958 or 1-800-267-0439 (TTY: 711). You can find additional resources at bcbsri.com/caregiver.

CHRONIC CONDITION MANAGEMENT

OVERVIEW

Through partnership with Livongo/Teledoc, Medicare Advantage members have access to two chronic condition management programs.

Diabetes Management Plus Program

Participating diabetics receive a digitally connected glucometer and unlimited testing supplies delivered to their home. Blood glucose results are downloaded to their personalized application for tracking and monitoring. The app also provides alert messaging, educational content and access to certified health coaches. Members with hypertension or a weight issue may also receive a connected blood pressure cuff and scale as well as education and support to manage these comorbid conditions. Members must have the anchor condition of diabetes to enroll.

myStrength

The myStrength application from Livongo provides members with education and support to address low level acuity behavior health needs. The application provides personalized digital content based on the results of survey questions and structured digital courses. Members also have access to certified health coaches supplemented with digital programming. Members may enroll as part of Diabetes Management Plus or as a stand-alone program. There is no eligibility criteria or anchor condition required.

CONTACT TO INITIATE SERVICES

Members may call the Livongo Member Support Line at 800-945-4355 or visit the [Registration Portal](#)

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FLEXIBLE BENEFIT CARD

Overview

Individual BCBSRI Medicare Advantage members utilize their Flexible Benefit Card to access unique dollar amounts and benefits according to their elected plan. Amounts are preloaded onto the card and do not carry over if unused during the designated timeframe. Flexible Benefit Cards function as credit cards and do not require PINs, personal identification numbers, at the time of purchase. The Flexible Benefit Card is managed by Nations OTC. For questions visit [Nations Benefits](#) or call 1-866-304-2138.

INITIATE SERVICES

A Flexible Benefit Card can be used for:

- Annual flexible spending towards hearing and dental services.
- Quarterly or monthly flexible spending towards over the counter (OTC) items to purchase a wide range of health-related items. OTC benefits can be accessed online at [NationsBenefits](#), by phone 1-866-304-2138 or in-person at CVS Pharmacy, Rite Aide, Walmart, Shaws, and Walgreens.
[BCBSRI OTC Catalog 2024](#)

GROCERY BENEFIT

Grocery delivery is available to BlueCHiP for Medicare Value ACCESS and BlueRI for Duals (D-SNP) members with LIS, Low Income Subsidy. Monthly allowances are dependent on the plan and range from \$75 to \$160. Amounts can be used for grocery or OTC items as determined by the member's needs. Groceries may be purchased:

1. In-person wherever Rhode Island SNAP benefits are accepted
2. Online via [Nations OTC](#)
3. Millonzi Fine Catering by calling (401) 768-0200 or by visiting www.HFSfood.com

For detailed information review our [Flex Benefit Card Flier for Duals](#)

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COMMERCIAL PRODUCTS

(Excluding FEP)

This guide is offered as a high-level overview, quick reference guide in supporting discharge planners in the Rhode Island community. Confirm eligibility with BCBSRI Customer Service (401) 459-5000 or 1-800-639-2227.

SKILLED HOME HEALTH CARE

OVERVIEW

Use this resource to review BCBSRI home care network. Filter by location, language, services, availability, etc. to find the right fit. **Confirm eligibility with BCBSRI Customer Service (401) 459-5000 or 1-800-639-2227.** [Home Care Agency Capabilities](#)

CLINICAL CRITERIA

Skilled home care criteria can be found at [here](#).

CONTACT TO INITIATE SERVICES

Hospital Discharge Planners	Request via Allscripts or other channels
In-Network Home Care Agencies	Request via Provider Portal
Out of State Home Care Agencies	Fax request to (401) 272-8885

TRANSPORTATION

OVERVIEW

Members with a commercial plan may have access to use Medical Transportation Management (MTM) Rhode Island’s non-emergency medical transport services.

INITIATE SERVICES

For information regarding non-emergency transportation services or to check eligibility please refer to Medical Transportation Management’s [website](#) or call at **1-855-330-9131 (TTY: 711)**. You must call at least 48 hours before your appointment unless your trip is urgent. MTM schedules routine trips Monday through Friday from 7 a.m. to 6 p.m. MTM schedules urgent trips 24 hours a day, seven days a week.

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BCBSRI CARE MANAGEMENT

Members with plan, community resource, or Care Management questions can outreach their designated BCBSRI Care Management team. BCBSRI Care Management teams include:

Medicare Advantage & Commercial Members

Care Management can help connect members with Registered Nurse, Registered Dietitians, Pharmacists, and Health Advocates. The team is available to support our facility partners in collaborating on care [BCBSRI Care Management](#)

Call 1-844-563-0892 or Email care@bcbsri.org

BlueRI for Duals D-SNP Members

BCBSRI's D-SNP Care Management Team is available to support our facility and community partners with care coordination needs. Our team is comprised of Registered Nurses, Behavioral Health Specialists, Health Navigators, Social Workers, Pharmacists, and our Medical Director. The D-SNP Care Management Team works closely with BCBSRI's Medicare Concierge Team and the Medicaid Specialist Team. Medicaid Specialists are dedicated to supporting our members apply and recertify for Medicaid and apply for Long Term Services and Supports (LTSS).

Continuity is encouraged, especially during transitions of care. Call or email BCBSRI Care Management for assistance at:

Call 401-459-1187 or Email DSNPTriageGroup@bcbsri.org

Behavioral Health Care Management

Behavioral Health Case Management is a program to help you or a family member with your mental health or substance use needs. The goal of the program is to help you be your best and get the most out of treatment. The program is free for all BCBSRI members. [Behavioral Health Resources](#)

Call 1-800-274-2958 or Email care@bcbsri.org

Chronic Condition Management

BCBSRI Care Management provides education, self-management guidance and resources to members with chronic conditions.

Members may have access to enhanced chronic condition management programs through partnership with Livongo/Teledoc. Majority of our member base has access to these programs; however eligibility should be confirmed by calling (401) 459-CARE (2273) or emailing care@bcbsri.org

To register, members may call the Livongo Member Support Line at 800-945-4355 or visit the [Registration Portal](#)

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Diabetes Management Plus

Participating diabetics receive a digitally connected glucometer and unlimited testing supplies delivered to their home. Blood glucose results are downloaded to their personalized application for tracking and monitoring. The app also provides alert messaging, educational content and access to certified health coaches. Members with hypertension or a weight issue may also receive a connected blood pressure cuff and scale as well as education and support to manage these comorbid conditions. Members must have the anchor condition of diabetes to enroll.

To register, members may call the Livongo Member Support Line at 800-945-4355 or visit the [Registration Portal](#)

Prediabetes Management Plus

The Livongo Diabetes Prevention Plus program provides members at risk for developing diabetes with information tools and resources to address lifestyle factors such as weight and blood pressure which may be increasing their risk for developing diabetes. Participants are provided a digital scale and or blood pressure cuff which downloads result to their personalized application. The application also provides weekly lessons, educational content, and targeted messaging. Access to certified Health Coaches is also available digitally and telephonically. Members must meet the CDC Diabetes Prevention criteria in order to enroll.

To register, members may call the Livongo Member Support Line at 800-945-4355 or visit the [Registration Portal](#)

Cardiovascular Management Plus (Hypertension)

The Livongo Cardiovascular Plus Program provides members with necessary tools and support to address high blood pressure and weight. Participants receive a digitally connected blood pressure cuff and scales which connects to their personalized application for tracking. The application also provides educational programming, targeted messaging and access to certified Health Coaches. Members must have the hypertension anchor condition to be eligible to enroll.

To register, members may call the Livongo Member Support Line at 800-945-4355 or visit the [Registration Portal](#)

Behavioral Health (myStrength)

The myStrength application from Livongo provides members with education and support to address low level acuity behavior health needs. The application provides personalized digital content based on the results of survey questions and structured digital courses. Members also have access to certified health coaches supplemented with digital programming. Members may enroll in myStrength as part of any of the Plus programs or as a stand-alone. There is no eligibility criteria or anchor condition required to enroll.

To register, members may call the Livongo Member Support Line at 800-945-4355 or visit the [Registration Portal](#)

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BCBSRI Maternity Care Program

A dedicated BCBSRI Nurse Case Manager provides members assistance with finding a doctor, managing a chronic condition or dealing with mental health issues. The case manager works one-on-one with members to understand phases of pregnancy, navigate the healthcare system, arrange prenatal care, connect with a doula, schedule tests and screenings and prepare for delivery and infant care.

Call 1-844-563-0892 or Email care@bcbsri.org

BCBSRI Congestive Heart Failure Program

A comprehensive care management program that focuses on educating the member on improving their self-management of heart failure using the interventions and resources identified in the heart failure care pathway. Interventions include medication review/management, member education, lifestyle modification and referral to providers, behavioral health support and remote patient monitoring (RPM) services.

Call 1-844-563-0892 or Email care@bcbsri.org

BCBSRI IN-NETWORK DISCHARGE RESOURCES

HOME INFUSION

OVERVIEW

Benefits may vary between groups/contracts. **Please refer to the appropriate Benefit Booklet, Evidence of Coverage, or Subscriber Agreement.**

CONTACT TO INITIATE SERVICES

Company	Contact Information
Amerita - Nursing Services & Medication Delivery	Phone: (401) 431-9020 Fax: (401) 434-2026
Option Care - Nursing Services & Medication Delivery	Toll Free Phone: (800) 431-4250 option 1 Local Phone: (401) 431-1300 option 1 Fax: (401) 633-6076

DURABLE MEDICAL EQUIPMENT (DME)

OVERVIEW

Benefits may vary between groups/contracts. Please refer to the appropriate Benefit Booklet, Evidence of Coverage, or Subscriber Agreement for applicable Medical Equipment, Medical Supplies and Prosthetic Devices coverage/benefits. Call provider services for details (401) 324-2692.

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ADDITIONAL BENEFITS & RESOURCES

YOUR BLUE STORES and YOUR BLUE BUS

Our members love meeting in-person to address benefit questions, make payments and make the most of their rich BCBSRI benefits. Members also love free fitness and education classes provided at our retail locations. Class examples include Fall prevention, managing chronic conditions like diabetes, high blood pressure, cooking demonstrations and several types of exercise and yoga classes.

Your Blue Bus is a retail store on wheels that brings our face-to-face customer service to you! Be on the lookout for events near you. <https://www.bcbsri.com/yourbluestore>

[BlueRI for Duals Events](#)

BLUE365

Member discounts on wellness and lifestyle brands – Blue365 offers discounts for all BCBSRI members. Browse more than 45 wellness and lifestyle deals and save money on your favorite products. Visit Blue365 website, <https://www.blue365deals.com/> for more information.

VIRGIN PULSE

Fitness on your phone – Our no-cost wellness program and mobile app, powered by Virgin Pulse®, can help you get active and stay well with fun challenges, trackers, and more! For details visit Virgin Pulse’s website at <https://www.bcbsri.com/individual/member/wellness>.

MAIL ORDER PRESCRIPTION SAVINGS

Save time and money with up to a 90-day supply of medicine delivered right to your door. Members can call either vendor to establish delivery schedule. Please reach out 10-20 days prior to running out of the medication. Typically, mail orders are received within 5-8 business days after the mail order pharmacy receives the order:

- Express Scripts 833-599-0726 ESI
- Alliance 855-457-1205
- Amazon Pharmacy 855-206-3609

MEMBER NEWSLETTER

The Rhode Ahead – Your member newsletter, available online, by mail, and by email, is packed with important updates, health tips, recipes, and more. Check it out online at <http://www.rhodeahead.com/>

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PROVIDER CONTACTS

<p>BlueLine (401) 272-1590 1-800-327-6712 Available 24/7 Routine membership, eligibility, benefit information, and claims status for all BCBSRI members.</p>	<p>Out-of-State Plans 1-800-676-2583 Available 24/7 Membership and eligibility information for your Blue Cross and Blue Shield BlueCard members.</p>
<p>Physician and Provider Service Center (401) 274-4848 1-800-230-9050 Monday – Friday, 8:00 a.m. to 4:30 p.m. Complaints and grievances, complex claims inquiries, policies and procedures, business practice change requests, authorization information, referral questions, and web access information.</p>	<p>Facility Call Center (401) 274-3103 1-800-637-3718 ext. 6067 Monday – Friday, 8:00 a.m. to 4:30 p.m. Hospital and facility claim inquiries, policies, and procedures, and Web access information.</p>
<p>Behavioral Health Care Management and Utilization Management 1-800-274-2958 Hours: Monday through Friday, 8:00a.m. to 4:30p.m. Contact BCBSRI’s Behavioral Health Team for questions related to the notification of admission and discharge process and to refer members with behavioral health conditions for case management services.</p>	<p>IT Support (401) 751-1673 1-855-721-4211 Available 24/7 Production problems with HIPAA transactions, issues with electronic claims transmissions, or difficulty retrieving Provider Control Reports.</p>
<p>Utilization Management (401) 272-5670 1-800-635-2477 (401) 272-8885 (fax) Monday – Friday, 8:00 a.m. to 4:30 p.m. Initiate inpatient admissions, emergency admission notification, skilled nursing facility admissions, cosmetic surgery reviews, out-of-state inpatient services, out-of-network services, experimental/investigational reviews, and other reviews required by medical policy, such as gastric bypass surgery, genetic testing, prior authorization for some durable medical equipment, acute inpatient rehabilitation, private duty nursing.</p>	<p>BlueRI for Duals Care Management, Duals Specials Needs Plan (D-SNP) (401) 459-1187 DSNPTriageGroup@bcbsri.org Monday – Friday, 8:00 a.m. to 4:30 p.m. BlueRI for Duals members are auto enrolled into BCBSRI’s D-SNP care management services. Supportive medical, behavioral health and community resource specialists are actively involved in the member’s care plan development at the time of enrollment and throughout enrollment in the plan. Please reach out to coordinate services for the duals population.</p>
<p>Federal Employee Program (FEP) Service (401) 831-0153 1-800-377-4418 (401) 459-2709 (fax) Monday – Friday, 8:00 a.m. to 4:30 p.m. Complaints and grievances, complex claims inquiries, policies and procedures, business practice change requests, authorization information, referral questions, and web access information.</p>	<p>Case Management, for Medicare Advantage and Commercial members (401) 459-2273 1-800-637-3718, ext. 2273 (401) 459-5804 (fax) Monday – Friday, 8:00 a.m. to 4:30 p.m. To refer members with complex health conditions for health education, coordination of care, supportive resources, and assistance in self-managing health conditions.</p>
<p>Prospect Utilization Management 1-844-765-9231 Fax: 844-762-9230</p>	<p>Blue Cross Dental (401) 453-4700 or 1-800-831-2400 Monday – Friday, 8:00 a.m. to 8:00 p.m. Patient eligibility and claims inquiries.</p>

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

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