

# Travel and lodging

Applies to:

BCN Advantage Individual  BCN Advantage Group  Both

**BCN Advantage HMO** SM  
**BCN Advantage HMO-POS** SM



**Blue Care  
Network  
of Michigan**

Medicare and more

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

## Travel and lodging

Travel and lodging associated with a Medicare-covered organ transplant or clinical trial, or with services as defined in the Human Organ Transplant Services BCNA enhanced benefit policy paper, is covered when the group has this enhanced benefit.

## Original Medicare

Original Medicare covers travel and lodging only for Medicare-approved organ transplants when the Medicare Advantage plan chooses to provide services at a Medicare-approved transplant facility at a distant location that is farther away than the normal community pattern of care for transplant services.

## BCN Advantage enhanced benefit

BCN Advantage is a Medicare Advantage plan that provides at least the same level of benefit coverage as Original Medicare (Part A and Part B) and may provide enhanced benefits beyond the scope of Original Medicare within a single health care plan. This flexibility allows Blue Care Network to offer enriched plans by using Original Medicare as the base program and adding desired benefit options.

Travel and lodging is provided as an enhanced coverage option for select BCN Advantage group plans. This policy applies to select groups that purchase the enhanced travel and lodging coverage. This policy doesn't apply to BCN Advantage individual members. Travel and lodging reimbursement requires a minimum of 100 miles traveled one way from the member's residential address on record to the transplant facility or clinical trial location.

BCN Advantage group plans may vary in the level of travel and lodging benefits they offer. Because Original Medicare covers travel and lodging only for Medicare-approved organ transplants at distant locations, the scope of the benefit, reimbursement methodology, maximum payment amounts and member cost sharing are determined by the group. Refer to the group's Summary of Benefits or Evidence of Coverage for details that may be unique to their covered members.

When purchased, travel and lodging benefits are available for all transplants and clinical trials covered by the group's benefit plan. The travel and lodging benefit period for a covered organ transplant begins five days prior to the initial transplant and extends through the patient's transplant episode of care not to exceed one year after surgery. Solid organ transplant surgeries must be performed at a facility that has a Medicare provider agreement and is certified by CMS for the relevant covered procedure.

Travel and lodging benefits are also payable during Medicare-approved clinical trials. In these instances, travel and lodging benefits begin with the first service date of the clinical trial and end 180 days after that date.

## Travel

Reasonable and necessary travel and lodging expenses are covered for the patient and a person eligible to accompany the patient (two persons if the patient is under the age of 18 or the transplant involves a living donor). Coverage includes transportation to and from the designated transplant or clinical trial facility. Daily transportation to and from the transplant facility during the patient's episode of care may be covered only up to the combined daily total allowance.

# Blue Care Network of Michigan

[bcbsm.com/providers](https://bcbsm.com/providers)

## Lodging

The cost of lodging is for the patient (exclusive of inpatient hospital admission) and persons eligible to accompany the patient during the patient's episode of care.

## Excluded services

Items not directly related to travel and lodging expenses aren't payable. They include, but aren't limited to:

- Alcoholic beverages
- Car maintenance
- Cards, stationery, stamps
- Clothing
- Dry cleaning
- Entertainment (cable televisions, books, magazines, movie rentals, etc.)
- Flowers
- Household products
- Household utilities, including cell phone charges, maid, babysitter or day care services
- Kennel fees
- Laundry services
- Meals for the patient and persons eligible to accompany the patient (Note: meals for the patient during an inpatient hospital stay are covered as part of the inpatient hospital care.)
- Security deposits
- Toiletries
- Toys

## Conditions for payment

The table below specifies payment conditions for {enhanced benefit}:

Conditions for payment	
Eligible providers	Does not apply
Payable location	Does not apply
Frequency	Associated with a covered organ transplant or clinical trial
CPT/HCPCS codes	A0090, A0100, A0110, A0140, A0170, A0180, A0200
Diagnosis restrictions	Does not apply
Age restrictions	Does not apply

## Reimbursement

Benefits are payable up to a combined maximum of \$150 per day for the covered duration unless the group has chosen a different combined maximum (refer to the group's Summary of Benefits or Evidence of Coverage). Internal Revenue Service defined mileage rates in effect at the time of service will be used to calculate mileage reimbursement (applies to personal vehicle use only).

Travel by car (personal or rental), bus or air will be reimbursed with legible receipts and itineraries corresponding to the dates of service up to a maximum of \$300 per person. Land travel is limited to a maximum total of four days to and from the Medicare-approved transplant or clinical trial facility. Daily transportation to and from the facility during the patient's episode of care may be covered only up to the combined daily total allowance. Mileage will be calculated as the distance from the enrolled member's residential address of record (e.g., not a P.O. box) to the Medicare-approved facility selected by the

member to perform the service (applies to personal vehicle use only). When rental vehicles are used, rental fees and gasoline are covered, but not mileage. When rental receipts don't clearly indicate a daily rate, the payable portion of the bill can be divided by the total number of days of the rental to arrive at a daily rate. Mileage for daily travel (applies to personal vehicle use only) will be calculated based on the addresses of the approved facility and the lodging facility. Daily travel, parking and tolls may be paid with legible receipts as part of the combined total of daily lodging and travel up to the combined daily allowance and the maximum payable limit.

- The maximum amount payable for all travel and lodging services related to an initial solid organ transplant is \$10,000.
- The maximum amount payable for all travel and lodging services related to an approved clinical trial or bone marrow transplant (allogenic or autologous) is \$5,000. BCN Advantage group plans will reimburse members for covered services based on reasonable charges, minus the member cost-sharing amount. The currency exchange rate, when required, will be applied to the reimbursement amount.

**Note:** State of Michigan group members are excluded from the \$5,000 travel and lodging coverage related to clinical trial and bone marrow transplants.

## Member cost share

- BCN Advantage group member cost-sharing responsibilities don't apply to travel and lodging services. If a member elects to receive a noncovered service, he or she is responsible for the entire charge associated with that service.
- Providers may not have members sign an ABN to accept financial responsibility for noncovered items or services. If there is any question about whether an item or service is covered, seek a coverage determination from Blue Care Network before providing the item or service to the member. If a provider provides a noncovered item or service to a member without first obtaining a coverage determination, the member must be held harmless for all charges except for any applicable cost share.

To verify benefits and cost share, providers may use our provider portal or call 1-800-344-8525.

## Member reimbursement

To be reimbursed for covered services, members must submit their request along with the following information to the address below.

- Member name
- Member BCN Advantage contract and group number
- Member address
- Street addresses (no P.O. boxes) of the following to permit calculations for mileage reimbursement (applies to personal vehicle use only)
  - o Starting location (member primary residence or acute or extended care facility if applicable)
  - o Approved transplant facility
  - o Lodging facility
- Legible bills and itemized statements
- Legible paid receipts

The member will send the request and all supporting information to the following address:

Member Reimbursements – G804  
Blue Care Network  
P.O. Box 68753  
Grand Rapids, MI 49516-8753

## Medicare Plus Blue Group PPO enhanced benefit for State of Michigan group

Travel and lodging costs are covered when related to the initial solid organ transplants only.

- Benefit includes up to \$10,000 for travel and lodging (meals removed 7/2011).
- The travel and lodging benefit for companion/caregiver begins five days prior to transplant and extends through the patient's episode of care, until discharged from care to go home.
- In the event of a rejection episode, additional travel and lodging coverage beyond the episode of care will be reviewed.
  - If transplant complications require a patient to stay in the area beyond transplant episode of care or return to the transplanting facility, the HOTP RN will review clinical documentation from the transplanting facility for medical necessity.
- Cost of lodging (hotel, motel) is reimbursable with a copy of the paid invoice.
- Cost of transportation to and from the designated transplant facility is reimbursable for the patient and another person eligible to accompany the patient (two persons if the patient is a child under age 18 or if the transplant involves a living related donor).
- If transportation is by car, mileage is reimbursable at the current rate per mile (see IRS medical mileage rate) for initial transplant care and return care if necessary. Daily local travel isn't reimbursed. Gasoline isn't payable (mileage over gas) unless rental car is used.
- Rental cars and gas are reimbursable with paid receipts, but not the mileage (gas over mileage with rental car).
- Parking is reimbursable with paid parking receipts.
- Airfare is reimbursable with flight itinerary and paid ticket receipt.
- Only the out-of-pocket expense of the air ambulance is covered under travel and lodging (the bulk is processed under the ambulance benefit of the member's contract).

The services below are not covered under the travel and lodging benefit. See above for other excluded services.

- Travel and lodging cost incurred after the initial transplant surgery and hospitalization beyond episode of care, unless for rejection episode
- Additional travel (mileage) for the same date as a paid lodging receipt\*

\*Note: We will reimburse for daily travel between home and hospital if no lodging receipts are submitted.

### Revision history

Policy number: BCNA

Effective 01/01/2024

Reviewed:

Revised: