

Networks and Benefit Plans

If you have any questions or would like additional information on the **Blue Cross and Blue Shield of Illinois** network and benefit plans available for 2026, visit our member website at bcbsil.com or contact your Provider Network Consultant.

Government Programs		
Plans	Blue Cross Community Health Plans SM	Blue Cross Community Health Plans SM (MLTSS population)
Network Code	TNF	TNF
Three-character Prefix	XXL	XXL
Member Criteria	<p>Member Criteria:</p> <ul style="list-style-type: none"> • Medicaid eligible • Seniors and adults (19+ years of age) with disabilities • Parents/guardians living with and caring for children (age 19 or younger), mothers and babies • ACA expansion: Low income members, ages 19-64 • Adults (21+ years of age) that qualify for both Medicaid and Medicare and opted out of MMAI • Includes Medicaid Waiver Members 	<p>Member Criteria:</p> <ul style="list-style-type: none"> • Age 65 or older/adults (21+) with disabilities • Entitled to Medicare Part A, and enrolled in Part B and Part D • Enrolled in the Medicaid Aid to the Aged, Blind and Disabled • Opted out of MMAI • Medicaid Waivers (SP2) members
Network Summary	<p>Medicaid network of BCBSIL contracted hospitals, ancillary facilities, physicians/other professional providers, and LTSS.</p> <p>Out-of-Network Benefits Out-of-network benefits are available, however both inpatient and outpatient services that are out-of-network must be pre-authorized prior to service.</p>	<p>Medicaid network of BCBSIL contracted LTSS, LTC, ancillary facilities, behavioral health and substance abuse providers.</p> <p>Out-of-Network Benefits Out-of-network benefits are available, however all services that are out-of-network must be pre-authorized prior to service.</p>
Geographic Area	State of Illinois	State of Illinois

The three-character prefixes listed do not represent an exhaustive listing of prefixes. Benefits and eligibility should be verified for all members prior to rendering services.

Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

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Government Programs				
Network	Medicare Advantage HMO	Medicare Advantage PPO	Medicare Advantage Group PPO	Blue Medicare Advocate Health SM
Network Code	Medicare Advantage HMO: MCA	Medicare Advantage PPO: PMC	Medicare Advantage Group PPO: PMA	AJV
Three-character Prefix	<p>XOJ:</p> <ul style="list-style-type: none"> Blue Cross Medicare Advantage Basic (HMO)SM Blue Cross Medicare Advantage Basic Plus (HMO-POS)SM Blue Cross Medicare Advantage Premier Plus (HMO-POS)SM 	<p>XOD:</p> <ul style="list-style-type: none"> Blue Cross Medicare Advantage Choice Plus (PPO)SM Blue Cross Medicare Advantage Choice Premier (PPO)SM 	<p>JLX:</p> <p>For these employer groups only:</p> <ul style="list-style-type: none"> DePaul University City of Chicago BCS Financial Corporation HCSC Retirees American Library Association Illinois Municipal Retirement Fund (IMRF) Town of Cicero Dell Cook County District 130 Deublin Company BCBS Association 	<p>XOJ</p>
Benefit Plans Utilizing Network	<ul style="list-style-type: none"> Blue Cross Medicare Advantage Basic (HMO) Blue Cross Medicare Advantage Basic Plus (HMO-POS) Blue Cross Medicare Advantage Premier Plus (HMO-POS) Physicians Health Associates of Illinois (PHAI): Blue Cross Medicare Advantage Basic (HMO) only 	<ul style="list-style-type: none"> Blue Cross Medicare Advantage Choice Plus (PPO) Blue Cross Medicare Advantage Choice Premier (PPO) PHAI: Blue Cross Medicare Advantage Choice Plus (PPO) only Blue Cross Medicare Advantage Flex (PPO)SM 	<ul style="list-style-type: none"> Blue Cross Medicare Advantage (PPO) Blue Cross Group Medicare Advantage (PPO)SM Blue Cross Group Medicare Advantage Open Access (PPO)SM 	<ul style="list-style-type: none"> Blue Medicare Advocate Health (HMO)SM
Network Summary	<p>Blue Cross Medicare Advantage (HMO)SM includes the same benefits as original Medicare Part A and B with a built-in prescription drug benefit.</p> <p>Out-of-Network Benefits</p> <p>A lower level of benefits will apply and there may be greater out-of-pocket costs to the member.</p>	<p>Blue Cross Medicare Advantage (PPO)SM includes the same benefits as original Medicare Part A and B with a built-in prescription drug benefit. Blue Cross Medicare Advantage Flex (PPO) members can see any provider that accepts Medicare nationwide at the same coverage level in and out of network plus a comprehensive drug card.</p> <p>Out-of-Network Benefits</p> <p>A lower level of benefits will apply and there may be greater out-of-pocket costs to the member.</p>	<p>Blue Cross Group Medicare Advantage (PPO):</p> <ul style="list-style-type: none"> Traditional PPO (with cost-share differences for in/out of network) Adequate Group MA PPO network in 11 counties in Illinois National network enables out-of-area retirees to access MA network providers contracted with other BCBS Plans at in-network rates <p>Blue Cross Group Medicare Advantage Open Access (PPO):</p> <ul style="list-style-type: none"> Open Access PPO – members can see any provider that accepts Medicare nationwide at the same coverage level in and out of network 	<p>Blue Medicare Advocate Health (HMO) includes the same benefits as original Medicare Part A and B with a built-in prescription drug benefit.</p> <p>Out-of-Network Benefits</p> <p>A lower level of benefits will apply and there may be greater out-of-pocket costs to the member.</p>
Geographic Area	State of Illinois, excluding Champaign and Massac counties	State of Illinois, excluding Champaign and Massac counties	Illinois counties with network adequacy - Cook, DeKalb, DuPage, Ford, Grundy, Iroquois, Kane, Kendall, Lee, Livingston, Will Blue Cross Group Medicare Advantage Open Access (PPO): No network restrictions	Illinois counties: Cook, DuPage, Kane, Kendall, Lake, McHenry, Will