

Application Eligibility and Underwriting Process Guide



For individual and family off-exchange plans
and Medicare Supplement plans

What you'll find inside

- Application processing information
- Eligibility
- Special enrollment periods
- Underwriting tips
- Broker resources

blueshieldca.com

Table of contents



Speed dial

For fast answers to application/underwriting questions, contact:

Producer Services

(800) 559-5905

ProducerServices@blueshieldca.com

Introduction.....	1
Application process	
The basics	2
Payment options.....	3
Cancellation and reinstatement	4
IFP applications	
Eligibility	6
Effective dates	8
Transfer guidelines	8
Final determination client conversations.....	9
Medicare Supplement plan applications	
Eligibility	10
Effective dates	11
Transfer policy	14
Final determination client conversations.....	14
Transfer rules and matrix	15
Declinable conditions	16
Dental, vision, and term life insurance coverage	
Submitting an application.....	18
Eligibility	18
Individual term life insurance plans	20
Broker resources	
Application how-to tips.....	1
Key contacts and resources.....	3

Introduction

We are pleased to present the latest edition of the **Blue Shield Application Eligibility and Underwriting Process Guide** – one of the many tools we regularly provide to assist the sale of Blue Shield of California and Blue Shield of California Life & Health Insurance Company (Blue Shield Life) (collectively, Blue Shield) products.

This guide focuses on the application and enrollment process for our Individual and Family Plans (IFP), Medicare Supplement plan and vision, dental and term life insurance coverage. It also includes enrollment information for IFP grandfathered plans and information about special enrollment periods. **Important note:** This guide focuses on off-exchange IFP enrollment only; for information concerning on-exchange enrollment rules, please refer to CoveredCA.com.

Your IFP clients may be eligible for tax credits to help pay their monthly premiums, or even to enroll in a plan with lower cost-sharing for medical services. To take advantage of these subsidies, consumers who qualify must enroll through Covered California (CoveredCA.com). We can guide you through the qualification process to help you determine if your clients might be eligible for subsidies, and whether it makes sense for them to apply for a Blue Shield plan through Covered California or directly through Blue Shield.

Blue Shield's enrollment process philosophy

The guidelines detailed here represent our application processing procedures and general approach to enrollment for new (non-grandfathered) business and existing (grandfathered) business.

Enrollment decisions for new plans are based on eligibility underwriting guidelines, which consist of the applicant's residency, limiting age (for certain plans),* and any qualifying events (also known as a "life event change"). Depending on the information provided on the application, as well as any additional information acquired during the enrollment period, the underwriter might request and consider additional documentation to validate eligibility (to establish California residency, limiting age, and any qualifying events) for a Blue Shield plan. Information related to medical or health history, lifestyle, or behavioral preferences are not requested or used to determine eligibility for enrollment in a new Blue Shield IFP medical plan.

* Age limits are associated with pediatric dental and vision benefits (up to age 19); enrollment in a Medicare Supplement plan; and for dependent status (up to age 26 if enrolling as a child dependent in an IFP plan).

Only Blue Shield can make the final decision to accept or decline an application, or to determine the effective date of coverage. Brokers are **not** authorized to bind or guarantee coverage or establish a specific rate or effective date. Please advise all prospective members to maintain their current coverage until Blue Shield notifies them in writing of our decision regarding their application for coverage.

Blue Shield will not refuse to enter into any contract, cancel, or decline to renew or reinstate any contract because of the race, color, national origin, ancestry, religion, sex, genetic history, marital status, sexual orientation, or age of any individual applicant or member. Blue Shield also will not modify the benefits or coverage of any contract because of race, color, national origin, ancestry, religion, sex, marital status, sexual orientation, or age, except for premium, price, or charge differentials because of the age of any individual when based on objective, valid, and up-to-date statistical and actuarial data.

This guide provides a general description of Blue Shield's individual eligibility and enrollment process for grandfathered plan requests to add dependents to coverage. Other criteria and guidelines not contained in this guide may apply.

The guidelines provided in this guide are the proprietary business information of Blue Shield. No part of this document may be copied, reproduced, or redistributed in any form or by any means without the express prior written permission of a Blue Shield officer or a Blue Shield sales director. If you have any questions contact Producer Services at **(800) 559-5905**.

Updates

In general, the information provided in this *Application Eligibility and Underwriting Process Guide* is updated and published annually. We make every effort to keep you updated on any interim changes to this information; however, policies and/or procedures may change without advance written notice.

Thank you for your support in making Blue Shield a popular choice among Californians.

Application process

The basics

Our internal tracking system monitors applications at each stage of the enrollment process when applying directly with Blue Shield – from receipt to determination. We notify you and your client in writing when a final determination is made on the application. In most cases, you and your client should receive notice of our final determination within 10 days of submission of a **complete** application.

Delays may occur when we need to request additional information from the applicant, such as verification of documented California residency, limiting age validation, proof that a qualifying event has occurred, or initial dues/premium payment. In such cases, we can't estimate the length of time necessary to complete the application process as it depends on several factors, including how long it takes for us to receive the requested information.

Important reminder: A complete IFP application requires the submission of the initial dues/premium payment.

Important for replacement of other coverage: If your clients are replacing other health plan coverage, please advise them not to cancel their existing coverage until they receive written notification that they have been accepted for Blue Shield coverage.

Payment options

Blue Shield requires payment of the first month's dues/premium with all application submissions for IFP coverage. If the first month's dues/premium is not included with the IFP application, the application will be delayed, or even returned. Payment will be processed only if the application is approved. If payment is received for IFP coverage via check, and the application is not approved by Blue Shield, the check will be destroyed. If payment is received for Medicare Supplemental coverage via check, and the application is not approved by Blue Shield, the check will be returned.

The subscriber is responsible for payment of dues/premiums to Blue Shield and only the subscriber can make changes to the contract/policy. One exception is under the Medicare Supplemental Household Savings Program*. Blue Shield will also accept payment of dues/premiums from the other household member party enrolled on the plan. Billing information and amounts due can/will be shared with both parties enrolled on the plan when calling Customer Care. Billing information and amounts due can be shared with both parties enrolled on the plan when calling Customer Service.

Note: Acceptance of payment by Blue Shield does not constitute an approval, or a declaration, of coverage.

Once coverage is approved, we offer three convenient payment options:

1. Automatic payment

This option lets your clients have their IFP or Medicare Supplement plan dues/premiums automatically deducted from their checking or savings account.

Simply have your clients go online through the member portal to complete and submit their payment option. They may make a one-time or reoccurring payment at **blueshieldca.com**.

Medicare Supplement plan members who choose automatic payment by EFT draft will save \$3 per month on their Medicare Supplement plan dues[†]. This savings program does not apply to IFP plans.

Clients can also make a payment over the phone using their bank account by calling Customer Service at **(888) 256-3650**.

2. Online payment

Members can choose to make a one-time payment or set up recurring payments from a bank account online. They can even view their billing statements and payment history online.

To use this tool, they need to register as a member at **blueshieldca.com**. Once registered and logged in, they will click on *Payment Center*, then *Pay My Bill*.

3. Paper billing

IFP or Medicare Supplement plan members who prefer to receive and pay their bill by mail can choose our paper billing option. The payment due date will be included on each bill they receive. IFP members and Medicare Supplement plan members on paper billing will be set up for monthly billing.

All payments should be sent to:

[Blue Shield of California
P.O. Box 4700
Whittier, CA 90607-4700]

* Savings due to increased efficiencies from administering Medicare Supplement plans under this program/service are passed on to the subscriber.

[†] Medicare Supplement plan members must agree to paperless statements to receive \$3 savings per month if paying by EFT draft.

Application process (continued)

Cancellation and reinstatement

Cancellation – general provisions

Blue Shield coverage under the *Evidence of Coverage and Health Service Agreement* or Policy (both referred to as, Agreement) is guaranteed renewable by the individual subscriber, except as specifically set forth in the Agreement and as allowed by law. The following is only an overview: the information contained in the Agreement governs, so please refer to the Agreement for complete information.

Members who want to terminate the Agreement shall give Blue Shield 30 days' written notice.

Blue Shield may terminate the Agreement, together with all like Agreements/Policies, by giving 90 days' written notice.

Blue Shield may cancel an Agreement immediately upon written notice for the following reasons:

1. Member has moved and established permanent residence outside of California.
Note: Medicare Supplement members moving out of California have the option to remain on their current Medicare Supplemental plan by request, but their rates will be adjusted to those applicable for Region 1. However, dental plans are not portable and must be cancelled.
2. Fraud or deception in obtaining, or attempting to obtain, benefits under the Agreement.
3. Knowingly permitting fraud or deception by another person in connection with the Agreement, such as, without limitation, permitting someone else to seek benefits under the Agreement, or improperly seeking payment from Blue Shield for benefits provided.

Cancellation of the Agreement is effective as of the date listed on the Notice of End of Coverage sent to the subscriber. It is not retroactive to the original effective date of the Agreement except in cases of rescissions.

Cancellation for nonpayment of dues/premiums

Blue Shield requires pre-payment for the coverage period for Individual and Family Plans. If dues/premiums have not been received by the due date, Blue Shield will send a Notice of Start of Grace Period that states:

- a. Dues/premiums have not been paid, and that the Agreement will be cancelled if the required dues/premiums are not paid the day following the 30-day grace period.
- b. The specific date coverage will end if dues/premiums are not paid; and
- c. Information regarding the consequences of any failure to pay the dues/premiums.

Within five (5) business days of canceling or not renewing the Agreement, Blue Shield will send a Notice of End of Coverage, which will inform the subscriber of the following:

- a. That the Agreement has been cancelled, and the reasons for cancellation.
- b. The specific date coverage ended; and
- c. Information regarding the availability of any reinstatement of coverage under the Agreement.

Grace period for payment of dues/premiums

After payment of dues/premiums for the first period of coverage, the subscriber receives a 30-day grace period for payment of dues/premiums for subsequent periods of coverage. During the grace period, coverage remains in force; however, the subscriber is responsible for payment of all dues/premiums that accrue while coverage is in effect (including the period of coverage provided during the grace period). If dues/premiums are not paid by the end of the 30-day grace period, coverage is cancelled effective at the end of the grace period.

Rescission

Blue Shield may, in accordance with state and federal law, be entitled to rescind coverage if the member or anyone acting on his or her behalf commits fraud or makes an intentional misrepresentation of material fact in the application for coverage or in other communications with Blue Shield prior to the issuance of the coverage. Rescission voids the coverage as if it never existed and, therefore, will be retroactive to the original effective date of coverage.

If Blue Shield rescinds coverage due to fraud or intentional misrepresentation of a material fact made by an applicant during the enrollment process, Blue Shield will take back the commissions paid to a broker.

Blue Shield expects that applicants will be provided a copy of the full application to carefully review. If you are assisting an applicant in completing the application, Blue Shield requires that the applicants review each question as it appears on the application. Do not skip questions, summarize them, or paraphrase them in any way.

In addition to English, Blue Shield offers its applications in several threshold languages: Spanish, Chinese, Korean, and Vietnamese. Please make certain that your clients are provided with an application written in their preferred language.

Never have your clients sign a blank application. They may only sign the application after it has been fully completed and they have carefully reviewed the answers.

Finally, please carefully review and complete the questions in the "Producer Information" section of the IFP or Medicare Supplement plan application. Discrepancies and/or incomplete information will delay the processing of your client's application.

Utilization review process

State law requires that health plans disclose to plan members and providers the process used to authorize or deny healthcare services under the plan. Blue Shield has documented this process ("Utilization Review"). For written information about Blue Shield's Utilization Management Program, visit blueshieldca.com or call the appropriate customer service department toll-free at the number listed below to request a copy of this document:

[Blue Shield IFP plans](#) (888) 256-3650

[Blue Shield Medicare Supplement plans](#) (800) 248-2341

IFP applications

Eligibility

Conditions of eligibility

To be eligible for a Blue Shield Individual and Family Plan, your client must be a resident of or work in California, must not be enrolled in Medicare coverage, and must submit a request for coverage during our annual open enrollment or experience a valid qualifying event and submit a request for coverage during a special enrollment period.

Dependent coverage is available for:

- Spouses
- Domestic partners
- Dependent children who are younger than age 26
- Qualifying Parent or Step-parent

Grandfathered IFP health plans

Grandfathered health plans are those plans that were in effect on or before the date the Affordable Care Act (ACA) was signed into law (March 23, 2010). Grandfathered plans do not need to comply with all ACA reform provisions; however, grandfathered plans are required to comply with some of the health reform requirements (e.g., the elimination of the lifetime benefit maximum, and additional benefits for preventive services).

Additional coverage considerations

Applications for coverage must be submitted during the annual open enrollment period. Unless there is a qualifying event, an applicant who does not apply during the annual open enrollment time frame will not be eligible for coverage until the next open enrollment period.

During the open enrollment period, Blue Shield will not require, request, or obtain medical history information from applicants for eligibility underwriting purposes. To be eligible for one of Blue Shield's medical plans, an applicant must be a California resident or a valid dependent of a subscriber and reside in a ZIP code area or region in which Blue Shield offers coverage.

Enrollment in a health plan outside of an open enrollment period will be permitted only during a special enrollment period due to a qualifying event, such as the birth of a baby, marriage, etc. Qualifying events will be discussed in more detail later in this guide. For additional information concerning eligibility, please contact your Blue Shield

IFP Sales Specialist or Producer Services at **(800) 559-5905**.

Qualifying event period/special enrollment period

A qualifying event is also known as a "life event change" and is considered a personal modification or change in status. A qualifying event generally allows enrollment in the health plan during a special enrollment period, which can occur year-round, even during an open enrollment period. Under the law, there are specific qualifying events scenarios that allow enrollment outside of the annual open enrollment period. Special enrollment periods are discussed in detail later in this guide.

Adding dependents

Non-grandfathered Individual and Family Plans

Adding a dependent child, spouse, partner or qualifying parent or step-parent to an existing plan is allowed only during an open enrollment period. Open enrollment periods occur annually. The exception to this requirement may be due to a qualifying event, which is discussed later in this guide under "IFP special enrollment period."

Grandfathered Individual and Family Plans

If your clients want to add recently eligible dependents to their existing grandfathered coverage (newborn/ recently adopted children, new spouses, etc.), they should:

1. Fill out the IFP application (Form C54128)
2. Mark the box, "Add dependent family member to existing coverage."
3. Submit the application to the I&B – Applications Department

Members in grandfathered plans may add a dependent child to their contract without underwriting if Blue Shield receives the request to add the dependent within 31 days of birth, or for a dependent child placed for adoption within 31 days of the date on which the adoptive child's birth parent or other appropriate legal authority signs a written document – including but not limited to, a health

facility minor release report, a medical authorization form, or a relinquishment form granting the subscriber, spouse, or domestic partner the right to control the health care for the adoptive child. An enrollment request must accompany one of these forms to process the request appropriately. Coverage will be effective the date of birth, or in the case of adoption, the date on which the right to control the health care of the adoptive child is awarded. Absent written documentation regarding the right to control the health care of an adoptive child, coverage will become effective on the date there exists evidence of the subscriber's, spouse's, or domestic partner's right to control the health care of the child placed for adoption.

Tell your clients their rates may be adjusted to reflect the changes made to their plan. If higher monthly dues/premiums are assessed, Blue Shield will bill your clients for the difference or deduct it from their bank account (if your client has elected our automatic payment option).

Deleting dependents

Requests to terminate or remove dependents from a family plan or from an application that is in process may be made by calling Producer Services at **(800) 559-5905**.

Bundling/unbundling policy

Bundling or unbundling dependents may be made only during the annual open enrollment period. An exception may be made following a qualifying event. Please refer to the "IFP special enrollment period" section of this guide for information regarding plan changes outside of open enrollment.

If a dependent currently covered under a separate grandfathered plan wants to be bundled under the parent's current Blue Shield grandfathered plan, a completed Application for Blue Shield Individual and Family Plans Grandfathered Products Dependent Adds Only (Form C54128) must be submitted for review.

Exception: Family members, each of whom has coverage under the same grandfathered plan and tier, may be bundled with the same grandfathered plan and tier without review. These requests can be made by phone or mail (see the "Key Contacts and Resources" section in the back of this guide).

IFP special enrollment period

Special enrollment periods allow individuals to apply for or change coverage outside of the annual open enrollment period due to a qualifying event. A qualifying event is a life change resulting in the need to obtain health coverage.

The special enrollment period, due to a qualifying event, may apply to the entire family or only to the person affected. For example, a family with a newborn infant may enroll the child as an individual effective the child's date of birth, OR, the family may be enrolled effective the child's date of birth. A qualifying event affects the coverage needs of the family, as well as the individual affected. Special enrollment rules do not apply to adding dependents to IFP grandfathered plans. Refer to the current *IFP Eligibility and Residency Policy* for details on all qualifying events triggering a special enrollment period.

Requirements pertaining to special enrollment periods and qualifying events

To qualify for enrollment due to a qualifying event, the applicant must submit the application for consideration usually within 60 days after the qualifying event (known also as a triggering event). For loss of minimum essential coverage, an application may be submitted up to 60 days prior to the triggering event to avoid a gap in coverage. Specific eligibility documentation will be required.

Additional information concerning special enrollment periods and required documentation in support of the qualifying event may be obtained by contacting BlueShield Producer Services at **(800) 559-5905**.

IFP applications (continued)

IFP effective dates during open enrollment and special enrollment periods

Blue Shield IFP plan effective dates are dependent on several factors including the date we receive the application and the type of coverage being requested. Please refer to effective date rules below.

IFP open enrollment period effective dates

Applications with premium payment received between the 1st and the 15th of the month will be effective on the 1st of the next month. Applications with premium payment received between the 16th and the 31st of the month will be effective on the 1st of the month following the next month. For example, an application received December 5 will have an effective date of January 1, and an application received December 17 will have an effective date of February 1.

The bill date for new clients is the first of the month, so if your client is approved for an effective date other than the first of the month, the bill for the first month will be prorated.

IFP special enrollment period effective dates

The effective date assigned is based on the type of qualifying event. In most instances, the effective date is the 1st of the month following receipt of an application with notification that a qualifying event has occurred. For example, an applicant has gotten married and wishes to enroll both themselves and their spouse. The request for coverage (application) is received February 20, and therefore coverage is effective March 1. Or, for example, an applicant has given birth and wishes to enroll both themselves and the newborn. Coverage is effective on the newborn's date of birth.

Note, when there is enrollment in both IFP coverage and dental coverage due to a special enrollment period qualifying event for a new dependent child, the dental coverage will be effective on the same date as the IFP coverage.

A special enrollment period can apply to both new and existing contracts. The special enrollment period is usually limited to **60 days** from the date of the qualifying event. Note, the first month's premium payment must be received by Blue Shield prior to activation of coverage.

Transfer guidelines

- Plan transfers are permitted during open enrollment or during a special enrollment period.
- Members can transfer to any marketed (open) health plan.
- There is no age restriction for transfers. Members of all ages (including those age 65 and older) are eligible.
- A set of eligibility criteria must be met in order for a member to transfer during a special enrollment period.
- Grandfathered plan members will not be allowed to transfer back to their original plan once they have transferred out of the grandfathered plan to the plan requested.

Final determination client conversations

When your clients and their dependents receive a final eligibility determination from Blue Shield, you may need to communicate some or all of the following information depending on the circumstances.

Denied coverage

On family applications, if any of the applicant's family members are not eligible for Blue Shield coverage, the applicable portion of the initial payment will be applied toward future monthly dues/premiums for the approved member(s) on the application. If your client prefers to receive a refund of these dues/premiums, he or she must request it by calling Blue Shield Customer Service at **(888) 256-3650**.

Right-to-return policy

If your clients find that they're not satisfied with their contract, they may return it to:

Blue Shield of California
P.O. Box 272560
Chico, CA 95927-2560

If your client sends the contract back to us within 10 days of receiving it, we will treat the contract as if it had never been issued and return all of your client's payments.

Appeal of an eligibility decision

Your clients can appeal an eligibility decision online at blueshieldca.com or by using the Blue Shield mobile app. They can also send a written request to Customer Service Appeals and Grievance. The request needs to include information pertinent to the appeal. Mailed requests should be sent to:

Blue Shield of California
Customer Service Appeals and Grievance
P.O. Box 5588
El Dorado Hills, CA 95762

Your clients may write to us directly. Or they can provide you with the information to submit to us on their behalf.

If your clients have questions about appealing an underwriting decision, they may call us at **(888) 256-3650**.

Medicare Supplement plan applications

Eligibility

Clients may apply to enroll in a Blue Shield Medicare Supplement plan (A, F Extra†, G, G Extra or N) if they are:

- Age 65 or older.
- A resident of California
- Enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time of application.

Household Savings Program

Enrollment in Blue Shield's Household Savings Program is available to members age 65 and over for most Medicare Supplement plans and may result in additional monthly savings* when the following conditions are met:

- Both participants must reside at the same address and have the same billing and correspondence address.
- Both participants must have matching enrollment in all products (medical, dental).
- Neither participant is a tobacco user.

Welcome to Medicare Rate Savings

New members in Medicare Supplement plans A, F Extra†, G, and G Extra, that are age 65 or older, receive a \$25 savings* each month for their first 12 months of coverage when we receive their application within six months of the date they first enrolled for benefits under Medicare Part B.

Medicare Supplement dental plans

New members that enroll in a Medicare Supplement plan and one of the Medicare Supplement dental plans at the same time may qualify to save \$3 per month for six months.

Clients who are age 64 or younger may be able to enroll in a Blue Shield Medicare Supplement plan (A, F Extra†, G, G Extra, or N) under the following conditions:

- They are residents of California.
- They are enrolled in Medicare Parts A and B, Title 18, Public Law 89-97, at the time of application.
- They qualify for guaranteed acceptance in a Blue Shield Medicare Supplement plan according to Blue Shield's guidelines.
- They have not been diagnosed with end-stage renal disease.

If your client qualifies for guaranteed acceptance, completion of the Health Statement is neither required nor requested.

* Savings are due to increased efficiencies from administering Medicare Supplement plans under this program and are passed on to the subscriber.

† "Welcome to Medicare Rate Savings" do not apply to Plan N. Household Savings Program does not apply to High Deductible Plan F, Plan K, Pre-Standardized plans or tobacco uses.

‡ Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

Guaranteed acceptance (GA) plans

To qualify for guaranteed acceptance, your client must meet specific criteria as outlined in Blue Shield's *Guaranteed Acceptance Guide*. For additional information about qualifying for guaranteed acceptance in a Blue Shield Medicare Supplement plan, please refer to the *Guaranteed Acceptance Guide* (Form MSP17149), you will find a copy at Producer Connection on blueshieldca.com/producer. Or contact Producer Services at **(800) 559-5905**.

Rate guarantee policy

Medicare Supplement plan rates may change from time to time in response to the rising cost of health care. However, new members are given a twelve-month rate guarantee to shield them from these changes for at least twelve months. Guaranteed rates are also subject to age band rate increases, which take effect each year on July 1 for all open plans. Please note, any changes requested by the member to their coverage will affect their eligibility for a rate guarantee.

Effective date of coverage

Medicare Supplement plans are effective the 1st of the month following receipt of the application. However, the effective date cannot be earlier than the date the client becomes entitled to Medicare Part B.

For those newly enrolled in Medicare Part B within six months prior to submitting an application for one of our Medicare Supplement plans, we will coordinate the effective date of their Medicare Supplement plan with the effective date of their Medicare Part B unless a later effective date is requested. Example: A Medicare Supplement plan applicant enrolled in Medicare Part B effective February 1. The application is submitted January 27, and approved February 6. This applicant will be given a February 1 effective date unless a later date is requested.

For those who have been enrolled in Medicare Part B for more than six months prior to submitting an application for one of our Medicare Supplement plans and do not have a qualifying guaranteed acceptance situation, the effective date of coverage will be the 1st of the month following the date the application is approved by Underwriting, unless a later effective date is requested. Example: A Medicare Supplement plan application approved on May 16 will have a June 1 effective date, unless a later date is requested.

Exceptions:

- Medicare Supplement plan applicants can choose a different effective date if they prefer, which helps with coordination of any current health coverage expiration. However, the requested effective date must follow the receipt date of the application and cannot be later than 90 days after the applicant's signature date on the application.
- All effective dates will be later than the application receipt date, except for applicants eligible under guaranteed acceptance scenario one.

The bill date is always the first day of the month.

Switching from another plan to a Blue Shield Medicare Supplement plan

Applicants should never disenroll from current coverage until coverage with Blue Shield has been approved.

If your client has a Medicare Advantage Plan or Medicare Advantage Prescription Drug Plan

The law prohibits Medicare Supplement plans from enrolling anyone who is currently enrolled in a Medicare Advantage Plan unless the effective date of coverage is after the termination date of the individual's coverage under the Medicare Advantage plan.

Medicare Supplement plan applications (continued)

For clients who are members of a Medicare Advantage Plan and would like to enroll in a Medicare Prescription Drug Plan and/or a Blue Shield Medicare Supplement plan, it is in their best interest to choose one of the options listed below to disenroll from the Medicare Advantage Plan. This will help ensure that the current Medicare Advantage coverage is terminated, and the client's Original Medicare coverage – which works in conjunction with Medicare Supplement coverage – is in place. For that reason, we will work with your clients to coordinate the effective date of any Medicare Supplement coverage we approve with the date they disenroll from their current Medicare Advantage Plan.

Options for disenrollment in Medicare Advantage

If your client also plans to enroll in a Medicare Prescription Drug Plan (PDP), make sure they enroll in a Medicare PDP *before* disenrolling from their Medicare Advantage Plan. During the Annual Election Period, disenrolling from a Medicare Advantage Plan will count as their election, and your client may have to wait until the next Annual Election Period to be able to enroll in a Medicare PDP. Enrolling in a Medicare PDP will automatically disenroll your client from their Medicare Advantage Plan.

If your client is only interested in applying for a Medicare Supplement plan without a Medicare PDP, they may choose one of the options below to disenroll from their Medicare Advantage Plan.

Option 1

Your client can go directly to their Social Security office and disenroll there. If your client chooses this option, please advise them to get a copy of the disenrollment form, including the date stamp from the Social Security office, for their records. Please fax or mail a copy of the form with the Social Security date stamp to Blue Shield.

Option 2

Your client can call the Centers for Medicare & Medicaid Services (CMS, the federal agency that administers Medicare) at (800) MEDICARE and

ask to be disenrolled from their current Medicare Advantage Plan. CMS will either mail or fax your client a confirmation of termination from the Medicare Advantage Plan. Please mail or fax a copy of the termination confirmation to BlueShield (see below).

Option 3

Your client can make a request to his or her current Medicare Advantage Plan to be disenrolled. This request can be made in one of two ways:

- By calling their current Medicare Advantage Plan and asking for a disenrollment form to be sent to them – then completing and returning the form to the Medicare Advantage Plan. (Advise your client to keep a copy for their records.)
- By sending their current Medicare Advantage Plan a letter, which includes their name and member ID number, requesting disenrollment. (Advise your client to keep a photocopy of the letter for their records.)

Your client's disenrollment request will be processed the same month it is received, effective for the first of the following month. The applicant must submit a termination letter to Blue Shield or ask their current Medicare Advantage Plan to call Blue Shield and provide us with a verbal confirmation that the applicant has been disenrolled from their plan.

Phone: **(800) 248-2341**

TTY: 711

Fax: (844) 266-1850

Mailing address:

Blue Shield of California

P.O. Box 948

Woodland Hills, CA 91365-9690

If your client has other health coverage

The law prevents Blue Shield from enrolling clients in a Medicare Supplement plan if they already have coverage (such as an existing individual Medicare Supplement or employer group Medicare Supplement plan) that the Blue Shield Medicare Supplement plan would duplicate. To help ensure that this does not happen, we will coordinate your client's effective date of coverage under his or her new Blue Shield Medicare Supplement plan to coincide

with disenrollment from his or her previous health plan. First, we will notify your client by letter of his or her acceptance in a Blue Shield Medicare Supplement plan pending verification that his or her other health coverage has been terminated. Once your client has terminated his or her previous coverage, please submit proof of termination so we can finalize your client's acceptance.

Important: Your client should not disenroll from current coverage until coverage with Blue Shield has been approved.

Retroactive coverage

Clients may request that their effective date coincides with the date they received Medicare Part B if they have applied and been approved for coverage under Blue Shield's guaranteed-acceptance guidelines, are age 65 or older, and have received Medicare Part B within the previous six months.

Suspension

If a subscriber becomes entitled to Medi-Cal assistance, the benefits of the agreement will be suspended for up to 24 months. The subscriber must make a request for suspension of coverage within 90 days of Medi-Cal entitlement. Blue Shield shall return to the subscriber the amount of prepaid dues, if any, minus any monies paid by Blue Shield for claims made after the effective date of suspension. If the subscriber loses entitlement to Medi-Cal, the benefits of the agreement will be automatically reinstated as of the date of the loss of entitlement, provided the subscriber gives notice within 90 days of that date and pays the dues amount attributable to the retroactive period.

Blue Shield shall suspend the benefits and dues of the agreement for a subscriber when that subscriber:

- Is totally disabled as defined herein and entitled to Medicare benefits by reason of that disability.

- Is covered under a group health plan as defined in section 42 U.S.C. 1395y(b)(1)(A)(v); and
- Submits a request to Blue Shield for such suspension.

After all the above criteria have been satisfied, benefits and dues of the agreement for the totally disabled subscriber will be suspended for any period that may be provided by federal law. For subscribers who have suspended their benefits under the agreement as specified above, and who subsequently lose coverage under their group health plan, the benefits and dues of the agreement will be reinstated only when the subscriber:

- Has notified Blue Shield of such loss of group coverage within 90 days after the date of such loss; and
- Pays the dues attributable to the period, effective as of the date of loss of group coverage.

If the above criteria have been satisfied, the effective date of the reinstatement will be the date of the loss of group coverage.

Blue Shield shall:

- Provide coverage substantially equivalent to coverage in effect before the date of suspension.
- Provide dues classification terms no less favorable than those which would have been applied had coverage not been suspended; and
- Not impose any waiting period with respect to treatment of pre-existing conditions.

Medicare Supplement plan applications (continued)

Transfer policy

Switching from one Blue Shield Medicare Supplement plan to a different Blue Shield Medicare Supplement plan

- Applicants should never disenroll from current coverage until coverage in the new plan has been approved. Members can always apply to transfer plans with one exception: transfers from open plans to closed plans are not available.
- Members must go through underwriting to transfer to an open plan that is richer than their existing plan or to an equal to or lesser plan outside of their open enrollment period. Clients must fill out an Application for Blue Shield of California Medicare Supplement Plans (Form C12687), including the Health Statement, and submit it to Blue Shield online, by mail, email, or fax for review and approval.

Members enrolled in a Blue Shield Medicare Advantage Plan may also apply for a Medicare Supplement plan. Please refer to the *Guaranteed Acceptance Guide* for specifics about transfers, applications, etc.

See page 15 for a complete list of plan transfer options.

Final determination client conversations

When your clients receive a final determination from Blue Shield, you may need to communicate some or all the following information, depending on the circumstances:

Right-to-return policy

If your client finds that he or she is not satisfied with his or her contract, he or she may return it to:

Blue Shield of California
P.O. Box 272560
Chico, CA 95927-2560

When a client sends the contract back to us within 30 days of receipt, we will treat the contract as if it had never been issued and return all your client's payments.

Denied coverage

If your client is denied coverage for a Medicare Supplement plan, we will automatically refund any payment submitted with the application. Refunds will be mailed within 7 to 10 business days.

Appeal of an underwriting decision

If your clients would like to appeal an underwriting decision, they may fax the appeal to: **(844) 266-1850**, Attention: Medicare. Email to: **MSInstall@blueshieldca.com**, or send via standard mail to:

Blue Shield of California
Attn: Medicare – Applications
P.O. Box 3008
Lodi, CA 95241-1912
(800) 248-2341

Medicare Supplement transfer rules matrix and key, effective 1/1/2025

Free: Members can transfer between these plans without underwriting approval during the annual open enrollment or guaranteed-acceptance period.

Apply: Member's application must be approved by Underwriting for transfer between these plans.

Transfer options for subscribers in 2010 standardized plans (effective 1/1/2025)

	Plan A	Plan N	Plan G	Plan G Extra	Plan F Extra**
Plan F High-Deductible	Apply	Apply	Apply	Apply	Apply
Plan K	Apply	Apply	Apply	Apply	Apply
Plan A	Free	Apply	Apply	Apply	Apply
Plan L	Free	Apply	Apply	Apply	Apply
Plan M	Free	Apply	Apply	Apply	Apply
Plan N	Free	Free	Apply	Apply	Apply
Plan B	Free	Free	Apply	Apply	Apply
Plan D	Free	Free	Apply	Apply	Apply
Plan G	Free	Free	Free	Free	Apply
Plan G Extra	Free	Free	Free	Free	Apply
Plan C	Free	Free	Free	Free	Apply
Plan F	Free	Free	Free	Free	Free
Plan F Extra**	Free	Free	Free	Free	Free
Plan F (w/additional benefits)***	Free	Free	Free	Free	Free

Transfer options for subscribers in 1990 standardized or pre-standardized closed plans** (effective 1/1/2025)**

Subscriber's current CLOSED plan	Plan A	Plan N	Plan G	Plan G Extra	Plan F Extra**
Plan F High Deductible	Apply	Apply	Apply	Apply	Apply
Plan J High Deductible	Apply	Apply	Apply	Apply	Apply
Plan K	Apply	Apply	Apply	Apply	Apply
Plan A	Free	Apply	Apply	Apply	Apply
Plan L	Free	Apply	Apply	Apply	Apply
Plan B	Free	Free	Apply	Apply	Apply
Plan H (no Rx)	Free	Free	Apply	Apply	Apply
Plan E	Free	Free	Apply	Apply	Apply
Plan D	Free	Free	Free	Free	Apply
Plan G	Free	Free	Free	Free	Apply
Plan I (no Rx)	Free	Free	Free	Free	Apply
Plan C	Free	Free	Free	Free	Apply
Plan F	Free	Free	Free	Free	Free
Plan J	Free	Free	Free	Free	Free
Plan H (with Rx)	Free	Free	Free	Free	Free
Plan I (with Rx)	Free	Free	Free	Free	Free
Pre-Standardized Plans****	Free	Free	Free	Free	Free

** Plan F Extra will only be available to applicants who attained age 65 before January 1, 2020, or first became eligible for Medicare benefits due to disability before January 1, 2020.

*** This is categorized as any Plan F (with additional benefits) offered by another Medicare Supplement carrier.

**** Pre-standardized plans include Blue Shield's pre-standardized plans, as well as other carriers' pre-standardized plans.

Per the 1358.11 of Knox-Keene Act.

Medicare Supplement declinable conditions

Medicare Supplement plan applicants who have any of the following conditions may be declined without medical record review.

	Esophageal varicosities	Declinable conditions list
Blastomycosis		Friedreich's ataxia Frohlich's syndrome Glioma, Glioblastoma
Brain hemorrhage		Glomerulonephritis, progressive
Buerger's Disease		Goodpasture's syndrome Hansen's disease
Bypass surgery, all cases		Heart valve stenosis
Cancer, in general, within three years and leukemia		Hemiplegia Hemolytic anemia, unoperated, acquired
Cardiac arrest and Hemiblock		Hemophilia A, B, or C Hepatitis C or higher Hepatomegaly, enlarged liver
Cardiomegaly		Hodgkin's lymphoma Huntington's chorea Hydrocephalus
Carotid artery disease		Hypertension, malignant
Carotid bruit		Hypertensive Renal Disease
Carotid endarterectomy		Immunodeficiency Disorder Interstitial Cystitis
Cerebral embolism		Kaposi's sarcoma Kimmelstiel- Wilson Syndrome
Cerebral Palsy, moderate or severe		Lupus Erythematosus, Systemic
Cerebral thrombosis		Lymphosarcoma, within 3 years Manic Depressive Disorder Marfan's syndrome
Charcot-Marie-Tooth		Mediterranean anemia Meningocele, present
Chemotherapy, current		Multiple myeloma Multiple sclerosis Muscular atrophy
Chondromalacia, systemic		Muscular dystrophy
Chronic Obstructive Pulmonary Disease, (COPD) severe, current smoker and emphysema		Myasthenia gravis, non-localized
Cirrhosis of the liver		Narcolepsy
Claudication		Nephritis, Chronic Nephroblastoma (Wilm's tumor) Nephrotic Syndrome
Clubbed fingers		Neurofibromatosis
Congenital heart defects, unoperated		Neuroma, multiple
Congestive heart failure		Non-Hodgkin's lymphoma Osteitis Deformans Osteogenesis Imperfecta Osteomyelitis, chronic
Coronary artery disease, Ischemic heart disease		Pacemaker
Craniopharyngioma		Paget's Disease of the Bone Paralysis – quadriplegia Parkinson's Disease
Cretinism		
Crohn's Disease (Ileitis)		
Cushing's Syndrome		
Cyanosis		
Cystic fibrosis		
Decubitus ulcer		
Dementia		
Demyelinating disease		
Diabetes with hypertension, neuropathy, retinopathy, renal, or circulatory complications, Ketoacidosis, or insulin pump, with amputation		
Diabetes, insipidus		
Dialysis, ESRD (end-stage renal disease)		
Drug abuse/dependence		
Dumping syndrome		
Dwarfism		
Eisenmenger's		
Embolism		
Endarterectomy		

Patent Ductus Arteriosus (PDA) unoperated	years Vasculitis
Pheochromocytoma, present Pituitary gland disorders	Ventricular Septal Defect (VSD), present
Pneumoconiosis	Von
Pneumocystis Carinii	Recklinghausen's disease Von
Polyarteritis Nodosa	Willebrand's disease
Polycystic kidneys	Waldenstrom's
Proctitis, ulcerative within 5 years	Macroglobulinemia
Psoriatic arthritis	Wegener's
Psychosis	granulomatosis
Pulmonary nodule, present	Wilm's tumor (nephroblastoma)
Pulmonary stenosis	
Purpura, hemorrhagic	
Reiter's Syndrome	
Rheumatoid Arthritis, chronic, severe, extra articular manifestation, surgery contemplated	
Scleroderma, recurrent	
Sheehan	
Sick Syndrome	
Sinus syndrome	
Silicosis	
Sponge kidney	
Syphilis, tertiary	
Syringobulbia	
Syringomyelia	
Systemic lupus erythematosus	
Takayasu's Disease	
Temporal arteritis	
Tetralogy of Fallot, present	
Thalassemia Major	
Thrombocytosis	
Thymoma, unoperated all cases, operated within 5 years	
Tracheostomy	
Transient Ischemic Attacks (TIA)	
Transplants all cases, except corneal	
Transposition of great arteries, unoperated	
Turners syndrome	
Ulcerative Colitis, within 5	

Dental and vision coverage

Submitting an application for individual and family dental and vision plans

Family dental and vision coverage with a medical plan

New health plan applicants do not need to complete a separate application for dental and vision coverage. When completing their health plan application, they can simply check the box for the dental and/or vision coverage they want. The application for health coverage and dental and vision coverage will be considered concurrently.

If a member has already been enrolled in a Blue Shield Individual and Family health plan and would like to add dental and/or vision coverage, the member can either submit a completed dental or vision plan enrollment application (Form C36144) or apply online at bscapply.com.

Family dental and vision coverage without a medical plan

If your client is not enrolled in a Blue Shield health plan but would like to enroll in a Blue Shield dental and/or vision plan, a Blue Shield dental, vision and dental +vision plan application (Form C36144) must be completed.

Your clients can choose any of our dental, vision, or dental + vision plans*.

Pediatric dental benefits

Pediatric dental care is an essential health benefit and is now embedded in non-grandfathered individual and family medical plans on and off exchange. The benefit covers dependent children through the end of the month the child turns 19.

Pediatric dental benefit features include:

- One combined ID card for medical/dental/vision.
- No deductible.
- Orthodontics, dentally necessary only, at 50% coinsurance.
- No waiting period for child(ren).
- Once the maximum out-of-pocket is reached, the plan pays 100% of services incurred .

Pediatric vision benefits

Pediatric vision care is an essential health benefit that is embedded in non-grandfathered IFP medical plans sold on and off exchange. The benefit covers dependent children through the end of the month the child turns 19.

Eligibility for all vision plans

To be eligible for coverage, your client must reside in California.

Once coverage is approved, the coverage effective date will be the first of the month following receipt of the application.

* Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

Dental and vision coverage (continued)

Eligibility for all dental plans

To be eligible for coverage, your client must reside in California.

Once coverage is approved, the coverage effective date will be the first of the month following receipt of the application for Dental PPO plans and Dental HMO plans. For example, if the application is received August 17, coverage will be effective September 1.

You can download dental and vision brochures with applications at blueshieldca.com/producer/ifp/products/dental, or request copies be mailed to you by calling Producer Services at **(800) 559-5905**.

Medicare Supplement plan member dental plans

New Medicare Supplement plan applicants do not need to complete a separate application for dental coverage. When completing their Medicare Supplement plan application, they can simply check the box for the dental coverage they want. The application for Medicare Supplement coverage and dental coverage will be considered concurrently and once approved, coverage effective dates will be the same for both based on medical plan effective date assignment.

Members enrolling in Medicare Supplement may elect to enroll in a dental plan. If a member has already been enrolled in a Blue Shield Medicare Supplement plan and would like to add dental coverage, the member can submit a Dental PPO Plan Enrollment Form for Blue Shield Medicare Supplement Plan Members (Form A43738-DS).

This application is available for download at blueshieldca.com/producer by clicking on *Medicare Eligible* and then *Forms & Applications*. Once approved, the added dental plan will be effective the first of the month following the receipt date of the dental application.

Dental coverage without a medical plan

If your client's Blue Shield Medicare Supplement plan coverage is cancelled for any reason (by the client or by Blue Shield), the dental plan coverage will also terminate automatically at the same time.

Eligibility for dental plans

To be eligible for coverage, your client must reside in California. Blue Shield may cancel the agreement upon thirty (30) days written notice if your client moves out of California. Applicants previously enrolled in a Medicare Supplement dental plan and reapplying for dental coverage will have a six-month waiting period to reenroll.

Individual term life insurance

Submitting an application

Individual term life insurance* is available on a standalone basis. Any and all family members can request life insurance. Family members may even select different amounts of coverage for themselves.

Requests for individual term life insurance can no longer be made on the IFP medical plan application. If your client would like to apply for individual term life insurance, an Application for Individual Term Life Insurance Coverage must be completed for each applicant applying for coverage. You can download the form from blueshieldca.com/LifeApplication, or request a copy by calling Producer Services at **(800) 559-5905**.

Your client simply completes the form indicating the amount of coverage and returns it to:

Blue Shield of California Life & Health
Insurance Company
c/o HOVIN Underwriting Partners, Inc.
P.O. Box 249
Simsbury, CT 06070

If coverage is approved, the effective coverage date will be the first day of the month following approval.

Important: Your clients must also fill out the ITL Replacement section (Acknowledgement of Life Insurance Replacement Coverage) if they are replacing an existing life policy (located on page 4 of the application). This section needs to be signed and dated by both you and your client.

Eligibility

Coverage is available to the primary applicant (ages 1 to 64) of any Blue Shield individual and family health plan. Applicants under age 19 may not apply for amounts over \$30,000.

* Underwritten by Blue Shield of California Life & Health Insurance Company (Blue Shield Life).

Broker resources

Our *Application Eligibility and Underwriting Process Guide* makes selling Blue Shield easier than ever with these handy tools:

1. Application how-to tips
2. Key contacts and resources

Application how-to tips

Non-grandfathered IFP plan applications should be submitted online via our IFP Quote & Apply tool, available at bscapply.com.

Medicare Supplement plan application can also be submitted online via our Medicare enrollment tool. Simply log in to Broker Connection, click *Medicare Eligible Home* in the menu and then select *Compare Plans and Enroll*. You will automatically be logged in to the enrollment site and can run quotes and apply on behalf of your clients.

Forms to use

- Dependent addition to existing grandfathered plans: Use Application for Blue Shield Individual and Family Plans Grandfathered Products Dependent Adds Only – Form C54128.
- New enrollments and/or applications that require medical underwriting: Use Medicare Supplement plan application – Form C12687 (included in pre-sale kit, Med Supp-PR/PDP4).
- Existing Medicare Supplement members changing to a plan of equal or lesser value during their annual enrollment period: Use Medicare Plan Transfer Application–Form MSP15571.
- Existing Medicare Supplement members wanting to add a dental: Use Dental PPO Plan Enrollment Form for Blue Shield Medicare Supplement Plan Members – Form A43738-DS.

Checklist for completeness

You can help speed client applications through processing by doing a quick check to make sure each application is complete before you send it in. This checklist makes completed applications easy:

- Print clearly in all capital letters in black ink. Do not use pencil.
- Select a plan type.
- Complete gender and date of birth.
- Fill in all address information.
- Sign the application. The main applicant must sign the application.
- Write the date next to the signature.
- Submit applications within 30 days of the applicant's signature date.

Once completed, have your clients submit the application to Blue Shield. Submit the application along with a personal check or money order, payable to Blue Shield, equal to one month's dues/premiums.

IFP-specific tips

Save time with our online application

Try our online IFP Quote & Apply tool and see how much easier it is to close sales fast and smoothly.

Where to submit dependent additions to grandfathered plans

Blue Shield of California
Attn: I&B – Applications
P.O. Box 3008
Lodi, CA 95241-1912

Fax: (888) 386-3420

Email: IFPapplications@blueshieldca.com

Medicare Supplement plan-specific tips

These tips apply to applications for all Medicare Supplement plans.

Advice to clients

Please advise your clients to answer all questions truthfully and completely about their medical and health history. They should carefully review their completed applications before signing to be certain that each section has been properly recorded.

In addition to the general tips provided in this section, be sure to have clients who are applying for a Medicare Supplement plan do the following:

- Read all the instructions carefully.
- Print clearly in all capital letters in black ink – do not use pencil.
- Retain a copy of each page of the application for their files.

Completeness check

Additional items to check for Medicare Supplement plan applications:

- Health coverage information
- Subscriber number and prior healthcare company name
- Replacement form for applicants with current Medicare Supplement plan coverage
- Statement of health (except if guaranteed acceptance)
- Medicare Beneficiary Identifier (MBI) number

Where to submit

Submit new enrollment and transfer Medicare Supplement plan applications to:

Blue Shield of California
Attn: Medicare Supplement – Applications
P.O. Box 3008
Lodi, CA 95241-1912

Fax: (844) 266-1850

Email: msinstall@blueshieldca.com

Sales support

Blue Shield of California is dedicated to helping you grow your IFP business by incorporating Blue Shield plans into your portfolio. Blue Shield can provide training on Blue Shield IFP plans via webinars and teleconferences and help answer any questions you might have about Blue Shield products and processes.

Key contacts and resources

On these pages you'll find all the ways you can contact us, and whom to ask for what. For fast service, use the phone or fax number, address, or email address specific to your question.

Individual and Family Plans

	Email	Phone	Fax
New applications – submissions	IFPapplications@blueshieldca.com		(888) 386-3420
Pend information – submissions, SEP supporting documents	eligibilityverification@blueshieldca.com	(800) 559-5905	(888) 386-3420
Application status	ProducerServices@blueshieldca.com	(800) 559-5905 Mon through Thurs: 8 a.m. to 6 p.m. Friday: 9 a.m. to 5 p.m. Automated information available after business hours	(209) 371-5830
Information sources Dues/premiums payment information Delinquent report fax-back requests Underwriting guidelines Commissions information/issues Product information Supply orders Broker correspondence	ProducerServices@blueshieldca.com	(800) 559-5905	(209) 371-5830
Electronic claims submission help desk		(800) 480-1221	
Dental Member Services		(888) 271-4880	

IFP addresses

IFP applications – Dependent additions to grandfathered plans Application updates Underwriting requests Letters from members/subscribers	Blue Shield of California Attn: I&B – Applications P.O. Box 3008 Lodi, CA 95241-1912	(800) 559-5905	
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Medicare Supplement plans

	Email	Phone	Fax
New applications – submissions	msinstall@blueshieldca.com	(800) 559-5905	(844) 266-1850
Pend information – submissions	msinstall@blueshieldca.com	(800) 559-5905	(844) 266-1850
Guaranteed acceptance applications – submissions			(844) 266-1850
Application status	Seniormarketsproducer@blueshieldca.com	(800) 559-5905 Mon through Fri: 8 a.m. to 6 p.m. Automated information available after business hours	(209) 371-5830
Information sources Dues/premiums payment information Underwriting guidelines Commissions information/issues Product information Supply orders Broker correspondence	Seniormarketsproducer@blueshieldca.com	(800) 559-5905	(209) 371-5830
Electronic claims submission help desk		(800) 480-1221	

Address

Medicare Supplement plan applications Correspondence about Medicare Supplement plans	Medicare Supplement Department P.O. Box 3008 Lodi, CA 95241-1912
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General addresses

License updates Errors and omissions updates New appointment paperwork Broker of record changes Commissions issues New group quotes Broker information updates	
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Online resources

Plans and rates

- Product information including plan summaries
- Underwriting guidelines
- Applications and other forms

Tools

- Quoting
- Online application
- Application status
- Client list
- Supply ordering system
- Advertising resources to help promote your business

Rewards

- Commission structures
- Bonus programs

News

- Product and company information
- Policy announcements
- Press releases

blueshieldca.com/producer

Formembers

Blue Shield of California Network Provider Directory	blueshieldca.com
Blue Shield Life Network Provider Directory	bscalife.com
Health Insurance Counseling and Advocacy Program (HICAP): provides health insurance counseling for California senior citizens. Call the HICAP toll-free telephone number for a referral to the local HICAP office. HICAP is a service provided free of charge by the state of California.	(800) 434-0222
Medicare Supplement plan member customer service	(800) 248-2341 TTY: 711
IFP and Medicare Supplement member dues/premiums payment address	Blue Shield of California Attention: Plan Payment {P.O. Box 4700 Whittier, CA 90607-4700}
Dental Member Services	(888) 271-4880 yourdentalplan.com/bsca
Dental HMO claims address	Blue Shield of California Attention: Claims Unit P.O. Box 272540 Chico, CA 95927-2540
Dental PPO claims address	Blue Shield of California P.O. Box 272590 Chico, CA 95927-2590
Enhanced dental services for pregnant women	Blue Shield of California Periodontal Coverage for Women During Pregnancy 425 Market Street, 12th Floor San Francisco, CA 94105

Blue Shield of California

Notice Informing Individuals about Nondiscrimination and Accessibility Requirements

Discrimination is against the law

Blue Shield of California complies with applicable state laws and federal civil rights laws, and does not discriminate on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability. Blue Shield of California does not exclude people or treat them differently because of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability.

Blue Shield of California:

- Provides aids and services at no cost to people with disabilities to communicate effectively with us such as:
 - Qualified sign language interpreters
 - Written information in other formats (including large print, audio, accessible electronic formats, and other formats)
- Provides language services at no cost to people whose primary language is not English such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact the Blue Shield of California Civil Rights Coordinator.

If you believe that Blue Shield of California has failed to provide these services or discriminated in another way on the basis of race, color, national origin, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, or disability, you can file a grievance with:

Blue Shield of California
Civil Rights Coordinator
P.O. Box 629007
El Dorado Hills, CA 95762-9007

Phone: (844) 831-4133 (TTY: 711)

Fax: (844) 696-6070

Email: BlueShieldCivilRightsCoordinator@blueshieldca.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW.
Room 509F, HHH Building
Washington, DC 20201
(800) 368-1019; TTY: (800) 537-7697

Complaint forms are available at www.hhs.gov/ocr/office/file/index.html.

Blue Shield of California
601 12th Street, Oakland CA 94607

Application Eligibility and Underwriting Guide
A16159-23



Notice of the Availability of Language Assistance Services

IMPORTANT: Can you read this letter? If not, we can have somebody help you read it. You may also be able to get this letter written in your language. For help at no cost, please call right away at the Member/Customer Service telephone number on the back of your Blue Shield ID card, or (866) 346-7198.

IMPORTANTE: ¿Puede leer esta carta? Si no, podemos hacer que alguien le ayude a leerla. También puede recibir esta carta en su idioma. Para ayuda sin cargo, por favor llame inmediatamente al teléfono de Servicios al miembro/cliente que se encuentra al reverso de su tarjeta de identificación de Blue Shield o al (866) 346-7198. (Spanish)

重要通知：您能讀懂這封信嗎？如果不能，我們可以請人幫您閱讀。這封信也可以用您所講的語言書寫。如需免費幫助，請立即撥打登列在您的Blue Shield ID卡背面上的會員/客戶服務部的電話，或者撥打電話 (866) 346-7198。(Chinese)

QUAN TRỌNG: Quý vị có thể đọc lá thư này không? Nếu không, chúng tôi có thể nhờ người giúp quý vị đọc thư. Quý vị cũng có thể nhận lá thư này được viết bằng ngôn ngữ của quý vị. Để được hỗ trợ miễn phí, vui lòng gọi ngay đến Ban Dịch vụ Hội viên/Khách hàng theo số ở mặt sau thẻ ID Blue Shield của quý vị hoặc theo số (866) 346-7198. (Vietnamese)

MAHALAGA: Nababasa mo ba ang sulat na ito? Kung hindi, maari kaming kumuha ng isang tao upang matulungan ka upang mabasa ito. Maari ka ring makakuha ng sulat na ito na nakasulat sa iyong wika. Para sa libreng tulong, mangyaring tumawag kaagad sa numerong telepono ng Miyembro/Customer Service sa likod ng iyong Blue Shield ID kard, o (866) 346-7198. (Tagalog)

Baa' ákohwiindzindooigi: Díí naaltsoosish yíiníltá'go bíiníghah? Doo bíiníghahgóó éí, naaltsoos nich'í' yíidóotahígíí lá' níhee hólo. Díí naaltsoos áldó' t'áá Diné k'ehjí ádoolníít nínízingo bíghah. Doo bąąh ílínígó shíká' adoowoł nínízingó nihich'í' béésh bee hodílnih dóó námbóo éí díí Blue Shield bee néího'dílnínígí bine'déé' bikáá' éí doodagó éí (866) 346-7198 jí' hodiílnih. (Navajo)

중요: 이 서신을 읽을 수 있으세요? 읽으실 수 경우, 도움을 드릴 수 있는 사람이 있습니다. 또한 다른 언어로 작성된 이 서신을 받으실 수도 있습니다. 무료로 도움을 받으시려면 Blue Shield ID 카드 뒷면의 회원/고객 서비스 전화번호 또는 (866) 346-7198로 지금 전환하세요. (Korean)

ԿԱՐԵՎՈՐ Է. Կարողանում ե՞ք կարդալ այս նամակը: Եթե ոչ, սպաս մենք կօգնենք ձեզ: Դուք պետք է նաև կարողանաք ստանալ այս նամակը ձեր լեզվով: Օտարալեզուներն անվճար է: Խնդրում ենք անմիջապես զանգահարել Հաճախորդների սպասարկման բաժնի հեռախոսահամարով, որը նշված է ձեր Blue Shield ID քարտի ետևի մասում, կամ (866) 346-7198 համարով: (Armenian)

ВАЖНО: Не можете прочесть данное письмо? Мы поможем вам, если необходимо. Вы также можете получить это письмо написанное на вашем родном языке. Позвоните в Службу клиентской/членской поддержки прямо сейчас по телефону, указанному сзади идентификационной карты Blue Shield, или по телефону (866) 346-7198, и вам помогут совершенно бесплатно. (Russian)

重要：お客様は、この手紙を読むことができますか？もし読むことができない場合、弊社が、お客様をサポートする人物を手配いたします。また、お客様の母国語で書かれた手紙をお送りすることも可能です。無料のサポートを希望される場合は、Blue Shield IDカードの裏面に記載されている会員/お客様サービスの電話番号、または、(866) 346-7198にお電話をおかけください。(Japanese)

مهم: آیا می‌توانید این نامه را بخوانید؟ اگر پاسختان منفی است، می‌توانیم کسی را برای کمک به شما در اختیاران قرار دهیم. حتی می‌توانید نسخه مکتوب این نامه را به زبان خودتان دریافت کنید. برای دریافت کمک رایگان، لطفاً بدون فوت وقت از طریق شماره تلفنی که در پشت کارت شناسی Blue Shield تان درج شده است و یا از طریق شماره تلفن (866) 346-7198 با خدمات اعضا/مشتری تماس بگیرید. (Persian)

महत्वपूर्ण: की तुमी इस पत्र नु पढ़ सकदे रहे? जे नही तां इस नु पढ़ुन विच मदद लयी असी किसे विअकती दा पृषय कर सकदे हां। तुमी एह पत्र आपनी भासा विच लिखिआ रहेआ वी पूपउ कर सकदे रहे। मुडउ विच मदद पूपउ करन लयी तुहाडे Blue Shield ID कार्ड दे पीछे दिंते मँबर/कस्टमर सर्विस टैलीफोन नँबर ते, जां (866) 346-7198 ते कॉल करे। (Punjabi)

ប្រការសំខាន់៖ តើអ្នកអាចលិខិតនេះ បានដែរឬទេ? បើមិនអាចទេ យើងអាចឱ្យគេជួយអ្នកក្នុងការអានលិខិតនេះ។ អ្នកក៏អាចទទួលបានលិខិតនេះជាភាសារបស់អ្នកផងដែរ។ សម្រាប់ជំនួយដោយឥតគិតថ្លៃ សូមហៅទូរស័ព្ទក្លាមខ្យទៅកាន់លេខទូរស័ព្ទសេវាសមាជិក/អតិថិជនដែលមាននៅលើខ្នងប័ណ្ណសម្គាល់ Blue Shield របស់អ្នក ឬក៏តាមរយៈលេខ (866) 346-7198។ (Khmer)

المهم: هل تستطيع قراءة هذا الخطاب؟ أن لم تستطع قراءته، يمكننا إحضار شخص ما ليساعدك في قراءته. قد تحتاج أيضاً إلى الحصول على هذا الخطاب مكتوباً بلغتك. للحصول على المساعدة بدون تكلفة، يرجى الاتصال الآن على رقم هاتف خدمة العملاء/أحد الأعضاء المنون على الجانب الخلفي من بطاقة الهوية Blue Shield أو على الرقم (866) 346-7198. (Arabic)

TSEEM CEEB: Koj pos tuaj yeem nyeem tau tsab ntawv no? Yog hais tias nyeem tsis tau, peb tuaj yeem nrhiav ib tug neeg los pab nyeem nws rau koj. Tej zaum koj kuj yuav tau txais muab tsab ntawv no sau ua koj hom lus. Rau kev pab txhais dawb, thov hu kiag rau tus xov tooj Kev Pab Cuam Tub Koom Xeeb/Tub Lag Luam uas nyob rau sab nraum nrob qaum ntawm koj daim npav Blue Shield ID, los yog hu rau tus xov tooj (866) 346-7198. (Hmong)

สำคัญ: คุณอ่านจดหมายฉบับนี้ได้หรือไม่ หากไม่ได้ โปรดขอความช่วยเหลือจากผู้อ่านได้
คุณอาจได้รับจดหมายฉบับนี้เป็นภาษาของคุณ หากต้องการความช่วยเหลือโดยไม่มีค่าใช้จ่าย
โปรดติดต่อฝ่ายบริการลูกค้า/สมาชิกทางเบอร์โทรศัพท์ในบัตรประจำตัว Blue Shield ของคุณ หรือโทร
(866) 346-7198 (Thai)

महत्वपूर्ण: क्या आप इस पत्र को पढ़ सकते हैं? यदि नहीं, तो हम इसे पढ़ने में आपकी मदद के लिए किसी व्यक्ति का प्रबंध कर सकते हैं। आप इस पत्र को अपनी भाषा में भी प्राप्त कर सकते हैं। निःशुल्क मदद प्राप्त करने के लिए अपने Blue Shield ID कार्ड के पीछे दिए गये मँबर/कस्टमर सर्विस टैलीफोन नंबर, या (866) 346-7198 पर कॉल करें। (Hindi)

ສິ່ງສຳຄັນ: ທ່ານສາມາດອ່ານຈົດໝາຍນີ້ໄດ້ບໍ່? ຖ້າອ່ານບໍ່ໄດ້, ພວກເຮົາສາມາດໃຫ້ບາງຄົນຊ່ວຍອ່ານໃຫ້ທ່ານຟັງໄດ້.
ທ່ານຍັງສາມາດຂໍໃຫ້ແປຈົດໝາຍນີ້ເປັນພາສາຂອງທ່ານໄດ້. ສຳລັບຄວາມຊ່ວຍເຫຼືອແບບບໍ່ເສຍຄ່າ, ກະລຸນາ
ໂທຫາເບີໂທຂອງຝ່າຍບໍລິການສະມາຊິກ/ລູກຄ້າໃນທັນທີເບີໂທວະສັບຢູ່ດ້ານຫຼັງບັດສະມາຊິກ Blue Shield ຂອງທ່ານ,
ຫຼືໂທໄປຫາເບີ(866) 346-7198. (Laotian)