



GROUPMARKETINGSERVICES

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## BCBSIL FAQ for Individual Markets — Get answers some questions

The BCBSIL Customer Service area is receiving an unusually high volume of calls due the end-of-year changes and new enrollees, so wait times are longer than usual. They are working very hard to lower that hold time. A couple of recent changes have been made to accommodate the extra long hold times:

- **Extended the payment deadline** — The payment deadline for plans that start Jan. 1, 2014 has been extended. Individuals now have until Jan. 10<sup>th</sup> to make a first premium payment for Marketplace plans (on-exchange) and until Jan. 30<sup>th</sup> for Non-Marketplace (off-exchange) plans. *Please note: Although the payment deadline has been extended, claims will not be paid nor will eligibility be confirmed until the premium is paid.* Applicants are encouraged to submit payment at the time of enrollment to avoid service delays. Claims for services received between January 1 and the time payment is received will be processed retroactively.
- **Added a new billing and payment hotline** — BCBSIL introduced a new number to call, 800-792-8595, if enrollees have questions about a bill or would like to pay by phone.

Below you will find a list of **Frequently Asked Questions** that may save you or your customer a call.

### New members called to make a payment? There are other ways to pay premium.

- **New billing payment and inquiry phone number** — A new **Bill Pay Triage Unit** is now available to accept premium payments from members and producers (on behalf of members). Please use **800-792-8595** to submit payment over the phone. The new phone line is only available for payment-related issues and is a temporary line to give members an opportunity to pay their bill quickly without long wait times that are occurring when calling the Customer Service number. Any calls related to non-payment questions will be redirected to the Customer Service area.
- **Nationwide MoneyGram® locations** — With a member number, [members can also pay at any of the MoneyGram locations near them.](#)
- **Automatic recurring payments** — Members can setup a recurring electronic payment by registering online through your Blue Access for Members account or by calling Customer Service at 800-538-8833.

**If a plan starts on the first of the month, but BCBSIL has not received first premium payment yet, members won't be able to use the health plan when they see a doctor or get a prescription filled.**



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*The first premium payment activates coverage. After the policy is activated, health care expenses during that coverage gap will be applied to the deductible, or even get paid back for some services. The coverage gap would be the time between your requested effective date and the date you make your first payment.*

## **What is the \$9.95 charge to pay by credit card? And why can't I pay my total premium by credit card?**

BCBSIL is working with the credit card processing company to waive the fee charged directly to members when payment was made by debit or credit card. Until that change is made around mid-January, a fee may still be charged; however, BCBSIL will be refunding any fees paid. They are also working on removing the limit on how much can be charged at one time.

## **When will member ID cards be sent? How many will be sent?**

Member ID cards will be generated within 10 days of the application being approved. If the application was processed through the online Retail Shopping Cart, a temporary ID card can be printed online and additional cards can be requested through [Blue Access for Members](#) account within 48 hours of enrolling online.

Individual plans will get 1 card and family plans will get 2 cards. Note that all member ID cards will have the subscriber name on it and can be used by all of the dependents enrolled under the policy.

## **An application was submitted directly through the Health Insurance Marketplace (healthcare.gov), but I have not heard if the application was received or accepted. Will coverage begin Jan. 1?**

BCBSIL receives new applications from the Marketplace every day. The applications take at least a few days for processing through the Marketplace. It then takes a few days to process the application. If you have not heard from BCBSIL by phone, mail or email by Jan. 2, they have advised us to have members try to call again.



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## **When will I get benefit coverage information and the contract on the plan I selected?**

Soon after your application is accepted, you will receive a Welcome Kit from BCBSIL that includes your member ID and group number, your policy booklet and other information about your benefits.

This information is also available through your [Blue Access for Members](#) account once your plan is in effect.

## **After completing an application someone called asking questions about new coverage. Is this person with BCBSIL, and why are they asking these questions?**

Since new coverage is being issued, BCBSIL wants to make sure all members understand their benefits and that they have the information needed to help you with any health care needs. They are calling to explain how the plan works, to answer questions, and to explain some of the services offered to help manage care and your coverage. They also verify any information, such as the names of everyone on the plan, address and other details. The call typically only takes about 15 to 20 minutes.

## **A current member received a letter that tells them they cannot keep their 2013 plan. Now the members have been notified they can keep their 2013 plan. What's next?**

Some Blue Cross Blue Shield of Illinois (BCBSIL) members have learned that they can keep their current insurance plan for one more year, rather than change to a new plan on Jan. 1 that meets certain benefit requirements of the Affordable Care Act.

### **There are two choices:**

1. Stay on the plan you have
2. See if the new 2014 plans offer something better

*If a member already switched their 2013 plan to a new 2014 plan they can complete a "Request to Withdrawal Enrollment in New 2014 Policy Form", which can be found here:*

*[http://www.bcbsil.com/PDF/enrollment\\_withdraw.pdf](http://www.bcbsil.com/PDF/enrollment_withdraw.pdf)*

*Also see the FAQ that goes along with this information at:*

*[http://www.bcbsil.com/PDF/plan\\_faqs.pdf](http://www.bcbsil.com/PDF/plan_faqs.pdf)*



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## Individual Maternity Rider May Be Added for Some Members

On July 15, Blue Cross and Blue Shield of Illinois (BCBSIL) made the business decision to discontinue sales of its maternity rider for new and existing individual policies. This decision was made because maternity benefits would be available in new policies effective on or after Jan. 1, 2014.

However, with the recent federal and state announcements allowing members to remain on their current policy, BCBSIL will now allow members, who had their maternity rider removed earlier this year, to add the maternity rider back to their 2013 policy.

To get a rate quote to add the rider, producers can call **800-538-8833**.

Members must contact BCBSIL at **800-538-8833** by Jan. 31 to add a maternity rider. (Producers may not contact BCBSIL on behalf of members. Requests to add coverage must come directly from the member via phone or in writing.)

Members previously within the waiting period for their original maternity coverage will receive credit for their waiting period since the original date of purchase, if they add maternity coverage. For example, if the member enrolled in maternity coverage on May 1, had their rider canceled on July 15 and reinstated on Jan. 1 — that member would have 245 days applied to the required 365-day waiting period.

## Tips on Enrolling and Navigating Enrollment Process

As open enrollment continues, it is BCBSIL's goal to make the experience agents and customers as easy as possible. Here is a list of helpful tips to navigating through the enrollment process.

1. Firefox (V. 21) is the preferred browser. This browser works best with both the Retail Shopping Cart and the Marketplace site. Google Chrome (V. 23) and Internet Explorer (V. 9 or V. 10) can be used as well.
2. **Always have your clients begin on the Retail Shopping Cart (RSC)** to access the Marketplace website, as this ensures that your agent information will be maintained throughout the process.
3. Official validation of any financial assistance or credit must be obtained from the Marketplace website to use during the application process within the RSC.
  - a. Be sure to review the list of required documents before going to the Marketplace website.
  - b. Be sure to provide your client with your NPN number.
4. Confirm that user is able to see "Return to Issuer Site" on the Marketplace website.
  - a. Be sure the Agent Information displays, or go to "Find an Agent" to add your agent information.



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- b. If there are multiple stop/starts, make sure customer adds agent information back to RSC once eligibility is completed at the federally facilitated Marketplace.
- 5. Signatures on the “sign” page must match identically with the information on the application (capitalization, spacing, middle initial, etc.).
- 6. **Always** clear your cache and cookies in between customers. This creates a clear separation between customers.

### What is an Express Link? How do I use it and how do I sign up?

The Retail Producer Portal makes it easy to track and sell individual business. If you are a licensed producer you need to be registered at <https://osc.hscil.com>. Click on the following link to download instructions: <http://www.gmsil.com/media-library/documents/84.pdf>

#### Additional Links & Resources:

<b>BCBSIL Producer Portal:</b>	<a href="http://www.bcbsil.com/producer/">http://www.bcbsil.com/producer/</a>
<b>BCBSIL Retail Producer Portal:</b>	<a href="https://osc.hscil.com/ProducerPortal/login.aspx">https://osc.hscil.com/ProducerPortal/login.aspx</a>
<b>Individual Plan designs &amp; SBC's:</b>	<a href="http://www.bcbsil.com/coverage/individual/index.html">http://www.bcbsil.com/coverage/individual/index.html</a>
<b>Prescription Drug Formulary:</b>	<a href="http://www.bcbsil.com/member/rx_drugs.html">http://www.bcbsil.com/member/rx_drugs.html</a>
<b>Affordable Care Act Timeline:</b>	<a href="http://www.gmsil.com/media-library/documents/85.pdf">http://www.gmsil.com/media-library/documents/85.pdf</a>
<b>Federal Premium Tax Credit Eligibility Sheet:</b>	<a href="http://www.gmsil.com/media-library/documents/86.pdf">http://www.gmsil.com/media-library/documents/86.pdf</a>
<b>Health Insurance Exchanges:</b>	<a href="http://www.gmsil.com/media-library/documents/87.pdf">http://www.gmsil.com/media-library/documents/87.pdf</a>
<b>Individual Mandate Flow Chart:</b>	<a href="http://www.gmsil.com/media-library/documents/88.pdf">http://www.gmsil.com/media-library/documents/88.pdf</a>
<b>Covered Preventive Services:</b>	<a href="http://www.gmsil.com/media-library/documents/89.pdf">http://www.gmsil.com/media-library/documents/89.pdf</a>
<b>Marketplace Open/Special Enrollment:</b>	<a href="http://www.gmsil.com/media-library/documents/90.pdf">http://www.gmsil.com/media-library/documents/90.pdf</a>
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