

## BCBS Medex 2 with Blue Medicare RX PDP

### **Enrollment process – for NEW enrollees**

1. A BCBS enrollment form and a Blue Medicare RX PDP form are required for new enrollments.
2. Effective dates are the first of the month.
3. Both forms must be completed and signed by the retiree.
4. All fields on both forms must be completed if applicable.
5. There must be a residential address on the form. CMS does not allow for just a PO Box for a street address.
6. Extremely important to have the date of retirement on the BCBS enrollment form.
7. Forms must be sent to GBS at least 2 weeks before the effective date.
8. A copy of Medicare card/Social Security Award letter should be attached.
9. Retroactive enrollments are not allowed.

### **Cancellation process:**

1. A voluntary cancel requires a disenrollment form completed and signed by the retiree.(See attached)
2. A voluntary cancel with a signed disenrollment form can be assigned a cancel date that is the first of the month following receipt of the form
3. A voluntary cancel without a signed disenrollment form requires the employer to send out a 21 day letter (see attached). The assigned cancel date will be determined by the date of the 21 day letter. The letter must be sent out at least 21 days prior to the cancel date. For example:
  - a. If the date of the letter is 2/1, then the cancel date will be 3/1.
  - b. If the date of the letter is 2/17, then the cancel date will be 4/1.
4. **A copy of the 21 day letter must be sent to GBS. GBS has to send it to BCBS. If the timing is crucial for the date of cancellation, please fax the letter to GBS and contact us to let us know.**
5. If a retiree is late payer and the coverage has been canceled, the retiree will have to complete a new Blue Medicare RX form. Generally the effective date will be the first of the following month – but it depends on the receipt of the form and the original cancel date. Normally the re-enrollment date is not the same as the original cancel date.
6. **Effective 7/1/2016 *voluntary* retro-active cancellation requests are no longer allowed.**
7. Cancellations due to death are retroactive.

## ENROLLMENT/CHANGE FORMS

1. Please check forms for completeness:
  1. Date of hire for new effectives
  2. Effective date
  3. Social Security Numbers –required by the Affordable Care Act for everyone enrolling for health insurance
  4. Birth certificates, marriage license, etc to determine eligibility of spouse and dependents. (You keep this in your files)
  5. Termination date (term date is the LAST day of coverage)
  6. Group Numbers **MUST** be on forms
  7. Date(s) of birth
  8. Address
  9. PCP for HMO's
  10. Subscriber signature (new effectives, changes, voluntary cancellations)
  11. Legible handwriting
  
2. Late enrollees may enroll for coverage during open enrollment or at the time of a qualifying event. When enrolling someone off anniversary, the effective date should be the date of the qualifying event. The health plans require documentation when adding someone off anniversary.
  - Loss of coverage documentation
  - Adoption/placement papers for an adopted dependent
  - Court order for legal guardianship
  - Divorce decree when necessary
  - Additional information as requested by the health plan

**There is a time restriction when enrolling someone due to a qualifying event. The enrollee should notify you within 30 days of the qualifying event. The health plans allow 60 days for the transaction to be processed. (No retroactivity on BCBS Medex because of Blue Med RX)**

### **3. Proration: Wash Rule:**

#### **Adds:**

If effective dates is the 1<sup>st</sup> to the 15<sup>th</sup> of the month: group is charged for the entire month

If the effective dates is the 16<sup>th</sup> to the end of the month: group is not charged for the month.

#### **Terms:**

If the cancel date is from 1<sup>st</sup> to the 15<sup>th</sup> of the month: group is not charged for the month

If the cancel date is from 16<sup>th</sup> to the end of the month: group is charged for the entire month

#### **Example:**

**New hire effective 10/05 group is billed for the entire month of December.**

**New hire effective 10/21:** group is not charged for the month of December.

A **termination** with an effective date of **10/05**- group is not charged for the month of October.

A **termination** with an effective date of **10/21**- group is charged for the month of October.

**Coverage starts and stops as of the effective/term dates.**

#### **4. Termination dates on forms: \*\*\***

**Please use the last day of coverage on the forms.**

For example, if an employee's last day of coverage is 09/30th, then use 09/30 as the termination date on the BCBS form.

If you have a mid-month date of termination, say 10/5 is the last day of coverage, then use 10/05 on the BCBS form (the employee will be covered until midnight on 10/05)

#### **General Items**

- We prefer that you mail forms to GBS. If it is an emergency enrollment, you can fax the form. It is extremely difficult to read faxed forms
- We send a file to BCBS each week. This file overrides what is in the BCBS system (except for PCP's). It is important that all address changes come through GBS. BCBS should not be accepting address changes over the phone.
- Sometimes we receive faxed birth certificates, Medicare cards, full time student documentation, loss of coverage documentation, etc., without any notes or cover sheets. It is extremely difficult to identify where this information belongs. It would be helpful to have a cover sheet.
- You can email address changes to GBS.
- Your employees/retirees need to contact the health plan customer service area if they need new ID cards - or go online themselves. (In the case of lost or missing ID cards)