



## Limited Time Underwriting Holiday for Medicare Supplement For effective dates of January 1, February 1, and March 1, 2022. Holiday offer begins December 1<sup>st</sup> 2021.

### Frequently Asked Questions December 2021

**THIS DOCUMENT IS TO BE USED AS A TOOL ONLY TO VERBALLY ANSWER QUESTIONS FROM PROSPECTIVE ENROLLEES OR CURRENT MEMBERS. THIS DOCUMENT CANNOT BE GIVEN TO EITHER PROSPECTIVE ENROLLEES OR CURRENT MEMBERS.**

Great news! Blue Shield of California will be offering a limited-time underwriting holiday for all (internal and external) Medicare Supplement eligible **applications received with signature date between December 1, 2021, at 12:00 am through February 28<sup>th</sup>, 2022, at 11:59 pm.** (For effective dates January 1, February 1, and March 1, 2022)

#### 1. What is a limited time underwriting holiday?

Currently, existing Medicare Supplement plan members from Blue Shield and all other carriers who request a transfer may need to go through underwriting approval. For a limited time only, all (internal and external) eligible applications received for enrollment in one of Blue Shield of California's marketed Medicare Supplement plans will be accepted without underwriting review or approval. **Please note per law, Plan F Extra is only available to applicants who attained age 65 before January 1, 2020, or who first became eligible for Medicare benefits due to disability before January 1, 2020.**

#### 2. What is the qualification timeframe?

The underwriting holiday is being offered for a limited time. Applications must be received by Blue Shield of California between December 1, 2021, at 12:00 a.m. and February 28, 2022, at 11:59 p.m. to qualify. Any applications received before or after this underwriting holiday will be subject to standard underwriting rules and/or applicable Guaranteed Acceptance scenarios. No exceptions will be made for applications submitted after February 28, 2022, at 11:59 p.m.

#### 3. Who is eligible for the underwriting holiday?

Currently enrolled Medicare Supplement plan members, active with Blue Shield or any other Medicare Supplement carriers, are eligible for the underwriting holiday. **Additionally, due to the Medicare Advantage Open Enrollment Period (OEP), Medicare Advantage plan members are eligible for the underwriting holiday when switching to a Blue Shield of California Medicare Supplement Plan from January 1, 2022, through February 28, 2022.**

Applicants enrolled in **ANY** Medicare Advantage or Medicare Supplement plan may apply for enrollment into **ANY** other Medicare Supplement plan without underwriting review or approval.

#### 4. Can an applicant who is not currently enrolled in a Medicare Advantage or Medicare Supplement plan with Blue Shield or another carrier qualify for the underwriting holiday?

No, the underwriting holiday applies **ONLY** to existing Medicare Advantage or Medicare Supplement plan members from Blue Shield or other carriers.

#### 5. Are Blue Shield Medicare Supplement members who previously applied to transfer to another Blue Shield of California Medicare Supplement plan and were declined by underwriting now eligible for the underwriting holiday?

Yes, by submitting a new transfer application for Blue Shield of California Medicare Supplement plans if they have an existing Medicare Supplement coverage with Blue Shield.

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**6. Can underwriting holiday applicants be enrolled retroactively?**

No. All applicants who qualify will be assigned a future effective date. The effective date will be the 1<sup>st</sup> of the month following receipt of the application unless the applicant requests a different future effective date. No retroactive effective dates are permitted.

**7. Can an application submitted prior to the Underwriting Holiday start date of December 1, 2021 be withdrawn and resubmitted with a new date to qualify for the Underwriting Holiday?**

No. Applications submitted prior to **December 1<sup>st</sup>, 2021, signature date**, do not qualify for the Underwriting Holiday if the application was withdrawn and resubmitted with a new date after December 1, 2021, Standard underwriting rules will apply.

**8. How will Blue Shield manage existing Blue Shield Medicare Supplement members who have Dental/Vision Duo Plan and want to enroll in Medicare Supplement Plan F Extra, Plan G Extra and Plan G Inspire, which also have vision?**

No pend action will occur. The application will be processed as requested. The member will be enrolled in Plan F Extra, Plan G Extra, and Plan G Inspire with no change to their Dental/Vision Duo coverage, unless the member affirmatively cancels the Dental/Vision Duo Plan or submits a dental plan enrollment form to select an alternate dental plan. The dental page of the application addresses this. When speaking to Blue Shield Medicare Supplement members currently enrolled in a Dental/Duo vision plan about their transfer options, they should be advised of the potential duplication of coverage and a recommendation to select a dental only specialty plan should be made.

**9. Once the underwriting holiday expires, will Blue Shield offer a similar program again?**

The underwriting holiday is a limited-time offer and future programs are to be determined.

**10. What application should be used for applicants who qualify for the underwriting holiday?**

Eligible applicants currently enrolled in a Blue Shield Medicare Supplement plan can submit the Blue Shield of California Medicare Supplement Plan Transfer Application (Form MSP15571). All other eligible applicants **MUST** use the Application for Blue Shield of California Medicare Supplement plans (Form C12687) or the Blue Shield Medicare Supplement Online Enrollment Form. Please submit the appropriate application to ensure the coverage is effective on the desired effective date. The Blue Shield of California Medicare Supplement Plan Transfer Application will not be accepted for applicants not currently enrolled in a Blue Shield Medicare Supplement plan. If received, it will be pended for the correct application. **Please indicate GA code 99 when submitting applications.**

**11. Are applicants required to complete the "Statement of Health" section of the enrollment application?**

No. Medicare beneficiaries who qualify for the underwriting holiday are not required to complete any of the "Statement of Health" questions listed on page 7 of the Medicare Supplement application including question 5 regarding tobacco usage.

**12. Are applicants required to complete the "Current Insurance Coverage Information" section of the application?**

Yes, the "Current Insurance Coverage Information" section of the application must be completed in its entirety.

**13. Are there any added savings programs\* available with the underwriting holiday?**

Yes, if the applicant qualifies, the following savings programs may apply:

- Household Savings Program
- Welcome to Medicare Rate Savings
- Dental savings – if the member also has a Dental plan
- AutoPay savings program for electronic payment of premiums

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

To learn more about the available savings programs, please visit us online at [bsca.com/suppbenefits](https://bsca.com/suppbenefits)

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