

Blue Cross Blue Shield of Michigan
Individual Business - BCN OneBlue

Frequently Asked Questions
 May 25, 2009

Question No	Topic	Questions	Answer
1	Pre X	Is there an opportunity for the pre-existing condition period to be waived?	Based upon language in the application that states: ' I understand that the six-month waiting period for pre-existing conditions is waived if I am transferring directly from BCBSM or BCN without a lapse in coverage and I have been enrolled with BCBSM or BCN for six consecutive months. We will waive pre-existing for anyone who passes Medical UW, has six consecutive months of coverage with BCBSM or BCN, and Maintains that coverage until the effective date of One-Blue. This would be the only instance where pre-existing conditions will not apply. However, if the policy is approved based upon false information on the application, we reserve the right to void or cancel coverage or deny claims. Of note, we will be revising applications for One-Blue very soon. This language will be removed when the application is revised and pre-existing will apply to everyone who enrolls in One-Blue.
2	Underwriting COBRA	What happens to the waiver of pre-existing conditions if a subscriber has either chosen COBRA and exhausted, chosen COBRA and hasn't exhausted or does not choose COBRA?	Enrollment in COBRA does not factor into the ability to have pre x waived.
3	Underwriting Child only	Can I enroll a child only and what is the minimum age?	No, children may only apply if a parent or guardian age 18 or older also is enrolled.
4	Underwriting Retroactive Effective Dates	Will the effective date be applied retroactive if the Underwriting process takes more than 14 days?	The effective date assigned will be the first available date after Underwriting approval. Unless the application is received within 30 days of a Bcbsm or BCN contract ending that has been in effect 6 months or longer then the eff date will be aligned.
5	Underwriting Auto Declinations	What conditions will be automatically declined?	The list was emailed out on 6/4. Essentially, any high risk condition such as those you find on the MyBlue BCBSM application.
6	Underwriting Requested Effective Dates	There is no where on the application to request an effective date? What if they want a future date from the approved date?	Effective date request will be on the updated version of the enrollment form. This will be complete sometime late summer.

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7	Underwriting Health Questions	If a health condition was not disclosed on the application and it is later identified they have a condition, what will happen to the applicants status?	Their policy may be terminated back to the original effective date for misrepresentation.
8	Underwriting Family Continuation	How old can a family continuation member be to apply?	Dependent child can only remain on contract until they are 19.
9	Underwriting Family Continuation	When is the 19 year old removed from the contract?	End of year they turn 19.
10	Underwriting Over 65	Are applicants over the age of 65 eligible?	No.
11	Underwriting Eligibility	If someone has VB or any other Individual plan, can they enroll in One Blue? What effective date would they get, will coverage be continuous?	Yes they can enroll in OneBlue but they will have to be medically Underwritten and all contract provisions will apply. The effective date will be aligned if the application is received within 30 days of Bcbsm ending
12	Underwriting Eligibility	Page 2 of the application states that individuals on Medicare or Medicaid can not purchase this coverage, but page 1 only mentions those enrolled on Medicare, please verify that both will be excluded?	Medicare and Medicaid recipients cannot purchase this coverage.
13	Underwriting Over 65	Can a person enroll that is over 65 but not eligible for Medicare? What if someone is eligible for medicare but doesn't want to enroll in it?	Enrollment is limited to persons under the age of 65, regardless of medicare eligibility.
14	Underwriting Address	Pg 1 of the app asks for a street address. One page 2 the first bullet states "The address should include apt number or PO Box when applicable" Will an individual be able to enroll with a PO Box only? If their intention is to have the PO Box as the mailing address where would they add that information to the app?	An individual will not be able to enroll in this product if they only supply a PO Box. Street address is required in order for us to verify Michigan residency.
15	Underwriting Cancel/option change	Can I cancel One Blue at any time? How do I request cancellation? If I cancel can I enroll in a Bcbsm My Blue product, & will my pre-x be waived?	Cancellation requests must be received by BCN as of the effective date that the subscriber wishes to cancel their coverage in order to receive proper credit on their billing. Cancellation can be requested by calling customer service at 1-800-662-6667. If the subscriber then enrolls in a BCBSM MyBlue product, the time served under One Blue does not apply toward the MyBlue product 180 day waiting period for pre-existing conditions.