



Jan. 6, 2023

Initial Payment Options, Rules and Deadlines

Paying the Initial/Binder Premium

- Applicants should use their billing notices for directions on how to make their first premium payment to Blue Cross and Blue Shield of Illinois (BCBSIL).
- They can also [go here](#), click on the blue “First-Time Payment” button under “I Want to Make a First-Time Payment” and pay online. All other payment options are detailed on this webpage.
- Note the “I Want to Make a One-Time Payment” option is for current members only.

Initial Premium Payments: What You Need to Know

- We require the first month premium payment to effectuate new policies and active renewals*. After effectuation, members receive ID cards and policy fulfillment kits.
- If we receive an application without an initial payment, it will move to pend status.
- We recommend paying the initial premium as soon as possible so members can access benefits on their effective date if needed.
- Initial premium payments are processed upon receipt.
- If consumers don't pay the initial premium when submitting their applications, they'll get instructions on making their first payment via emails or letters. These communications include payment deadlines.
- If the initial payment is not paid by deadline, the application will be withdrawn, **resulting in no coverage**.

Initial Premium Payment Deadlines

- If the payment deadline isn't met, the application is withdrawn.
- If the applicant pays by the deadline, the effective date remains the date for which the applicant applied.

Initial Payment Deadline for Jan. 1 Effective Date

- **We're extending the payment deadline for Jan. 1, 2023, coverage to 12 p.m. CT on Jan. 31, 2023.**
- Applicants with deadlines of Jan. 1 through Jan. 30 now have until noon on Jan. 31 to make their initial payment and keep their Jan. 1 effective date. Applicants will receive communications about their new deadline.

Initial Payment Deadline for Feb. 1 and Later Effective Dates

OFF EXCHANGE Initial Payment Deadline	ON EXCHANGE Initial Payment Deadline
The initial premium payment due date is either 30 calendar days from the first payment request or the effective date of the policy, whichever is LATER The 30-calendar-day period begins the day we send the payment deadline letter.	The initial premium payment due date is either 30 calendar days from application receipt or the effective date of the policy whichever is LATER The 30-calendar-day period begins the day we receive the application.

* An active renewal is when an existing BCBSIL member chooses a new BCBSIL plan.