

Medicare Supplement Frequently Asked Questions

CONTINUE WITH BLUE DISCOUNT

Introduction:

The Continue with Blue (CWB) discount was created to retain commercial and retail memberships as members age-in to Medicare. As a 7% monthly premium discount, the CWB discount was designed to ensure that former Blue commercial and retail members can stay Blue for life with Medicare Supplement.

Q: How do you qualify for the Continue with Blue Discount?

A: For new applicants:

- You must be able to provide your member (subscriber) ID from your Commercial/Retail plan from Blue Cross and Blue Shield of Illinois (BCBSIL), Blue Cross and Blue Shield of Montana (BCBSMT), Blue Cross and Blue Shield of New Mexico (BCBSNM), Blue Cross and Blue Shield of Oklahoma (BCBSOK) or Blue Cross and Blue Shield of Texas (BCBSTX).
- You cannot have a gap greater than 12 months from the date of when your Commercial/Retail membership ended to when your new Medicare Supplement policy will start.

Example:

| New Med Supp Policy Starts | Commercial/Retail Plans Ended |
|----------------------------|-------------------------------|
| 5/1/2022 | 5/1/2021-4/30/2022 |

A: For current members:

- Policy must be on the new platform (FACETS)
 - For BCBSIL, BCBSNM, BCBSOK – you must be on a Medicare Supplement plan after May 1, 2019.
 - For BCBSTX – you must be on a Medicare Supplement plan after January 1, 2020.
- There cannot be a gap greater than 12 months from the date of when your Commercial/Retail membership ended to when your Medicare Supplement policy started.

Example:

| State | MedSupp Policy Started | Commercial/Retail Plans Ended | Applied for CWB Discount | CWB discount applied |
|----------------------------|------------------------|-------------------------------|--------------------------|---|
| BCBSIL BCBSNM BCBSOK | 5/1/2019 | 5/1/2018-4/30/2019 | 5/1/2022 | Starting 6/1/2022 (or next billing cycle) |
| BCBSTX | 1/1/2020 | 1/1/2019-12/31/2019 | 5/1/2022 | Starting 6/1/2022 (or next billing cycle) |

Q: Is a member eligible if they come from government programs, (i.e. MAPD, MMAI, PDP etc.)?

A: No. Only members coming from commercial, or retail plans are eligible.

Q: Can members qualify for more than one discount?

A: Members can only benefit from one discount. If a member qualifies for both CWB and Household Discount (HHD), HHD will be applied since it will apply to two members.

Q: How long does the Continue with Blue Discount apply?

A: The Continue with Blue discount continues so long as the Medicare Supplement policy holder maintains an active Medicare Supplement policy.

Q: Can the discount be applied retroactively?

A: No. The discount will not be applied retroactively.

Q: Which commercial memberships are eligible?

A: Commercial memberships from BCBSIL, BCBSMT, BCBSNM, BCBSOK or BCBSTX – not other Blue Plans. Memberships are only from the above five Plans. Continue with Blue is currently not offered by BCBSMT. However, members from a BCBSMT commercial plan can qualify if they live in (and are applying in) IL, NM, OK or TX.

Q: When is the Continue with Blue Discount effective?

A: Policies will be ready to quote and be effective based on the following chart:

| 10/1/21 Ready to Quote 1/1/22 Effective Date | 2/1/22 Ready to Quote 4/1/22 Effective Date | 3/1/22 Ready to Quote 5/1/22 Effective Date |
|---|--|--|
| BCBSOK | BCBSIL, BCBSNM | BCBSTX |

Q: Where can a member find out more information regarding this discount?

A: Members can find out more information on BCBSIL, BCBSNM, BCBSOK or BCBSTX websites or by reaching out to customer service.

Q: Do current members have to apply for this discount? If so, where do they go to do that?

A: Current members can apply for the discount by calling into member services and providing their Commercial / Retail member ID.

Q: If a member switches their Medicare Supplement policy and has a CWB discount, will their discount transfer?

A: Members who transfer their Medicare Supplement policy will retain their discount.

Q: Does CWB apply to list bill members?

A: Yes, it applies to list bill members, but HHD does not apply to list bill members.

Q: Does CWB apply to those on other billing cycles (annual, quarterly, etc.)

A: Yes, but once eligibility is confirmed, the discount will show up on the next billing cycle and the discount will not be retroactive.