

# Medicare Supplement Frequently Asked Questions

## HOUSEHOLD DISCOUNT

### Q: How does the Household Discount work?

A: The Household Discount:

- Is available to members who reside with a spouse or civil union/domestic partner OR have resided with as many as three adults aged 60 or older for the last 12 months.
- Is available to members if they share a household with an individual that is not on a BCBS Plan, or an individual that is on a plan with a different issuer.
- Is only available with Medicare Supplement plans with effective dates of May 1, 2019, and later.
- Is not available to members with legacy plans (plans with effective dates prior to May 1, 2019).
- Is not available to members on list bill accounts.
- Is 10% of the monthly premium as of April 1, 2023, or the first invoice after then.

Example of Medicare Supplement member's enrollment with discount:

Plan Started	Applies for Discount	Discount Effective
5/1/19	3/1/23	4/1/23

### Q: Will the Household Discount be applied retroactively?

A: Due to this change in eligibility criteria, the ability to retroactively apply the discount and refund members will not be possible.

### Q: If a member were to apply for the discount 3/1/23, with an effective date on 3/2/23, when will their Household Discount be effective?

A: They will receive 7% on their first billing cycle, with an increase to 10% on 4/1/23.

### Q: How will members enroll/apply for the discount?

A: If it is a current member, they can call the customer support number listed on the back of their member ID card. If the member meets the eligibility criteria, a customer advocate can apply the discount over the phone.

If it is a new applicant, on the section of the application labeled "Household Discount", the applicant can check the box "yes" next to the question, "Are you applying for this discount?"

### Q: When will the discount be applied?

A: Discounts will be applied at the time of enrollment.

### Q: When will the discount be applied if they call in post enrollment?

Monthly	Quarterly	Semi-Annual
Next Month	First Bill of Next Quarter	First Bill of Next Period

**Q: Who is eligible?**

A: Any members who live with their spouse or civil union/domestic partner, or members who live with as many as three other adults that are at least 60 years of age for the last 12 months. Members must be on Medicare Supplement plans that have an effective date of May 1, 2019 or later.

Members are eligible to receive the discount if they share a household with an individual that is not on a BCBS Plan, or an individual that is on a plan with a different issuer.

**Q: Is the 10% discount available on each policy or just one policy?**

A: The household discount applies to every person in the household that qualifies.

**Q: Does the Household Discount still apply to couples?**

A: Yes. The discount is expanding for 2023 to include a broader population. For example, if a couple lives with a friend and all 3 are over age 60, or if 3 siblings live in the same home and all three are over age 60, the Medicare Supplement member/s would be eligible for the Household Discount.

**Q: If a couple receives the 10% discount, then one of the two individuals moves to a different residence in the future, would the couple lose their discount?**

A: No. We verify addresses for the Household Discount when the member enrolls. If a member of the household leaves the address for any reason (except when resulting in list billing), the Household Discount still applies.

**Q: If a couple has the Household Discount, what happens if one of them passes away?**

A: The Household Discount still applies.

**Q: If a member currently has the Continue with Blue Discount, can they switch to the Household Discount if they meet the eligibility criteria?**

A: Yes. If they meet the eligibility criteria for the Household Discount, they can switch from the Continue with Blue Discount to the Household Discount. The member needs to call the number on the back of their card to switch.

**Q: If a member is currently receiving the Household Discount at 7%, what do they need to do to receive the increased discount amount of 10%?**

A: Nothing, the member's discount will automatically increase to 10% effective on their next billing cycle.

**Q: If a member enrolls on 4/1/23 and selects Household Discount, when will their discount go into effect?**

A: Their discount will take effect on 4/1/23, regardless of their billing cycle.