

BlueCross of Idaho Application Packet

Thank you for your interest in applying for the Blue Cross of Idaho Medicare Supplement plan!

This application packet provides you with access to a printable copy of the Enrollment Form and the Outline of Coverage in addition to a link to the Choosing a Medigap Policy Guide.

Should you decide to apply by secure upload/mail/fax/email, the printable application needs to be reviewed and signed by an Agent before it can be submitted to Blue Cross of Idaho. You may upload, email, fax or mail it in to CDA Insurance:

- Fax: 1.541.284.2994
- Email: cs@cda-insurance.com
- Secure File Upload: [Click here](#)
- Mail: CDA Insurance LLC
PO Box 26540
Eugene, Oregon 97402

Other Important Information

Download Medicare's [Choosing a Medigap Policy Guide](#) (.pdf)

Download [Policy Outline](#) (.pdf)

Download [Policy Application](#) (.pdf)

Our website: <http://www.medicare-idaho.com>

If you should have any questions on the application, please call us at 1.800.884.2343 or 1.541.434.9613.

APPLICANT INFORMATION

Your Name (first, initial, last)		Date of Birth (mm/dd/yy)	Age	<input type="checkbox"/> Male <input type="checkbox"/> Female
Physical Address (street or route)		City, State, Zip Code		County
Mailing Address (if different than physical address)		City, State, Zip Code		County
Billing Address (if different from physical address)		City, State, Zip Code		County
Email Address (OPTIONAL: By providing us with your email address you are agreeing to receive communications regarding your plan benefits and well-being. You can opt out at any time.)				
Marital Status <input type="checkbox"/> Single <input type="checkbox"/> Married	Do you or have you ever smoked or used tobacco in the past 12 months? <input type="checkbox"/> Yes <input type="checkbox"/> No	Preferred Phone	Alternate Phone	
Do you have Part A of Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No Effective Date _____	Social Security Number	Medicare Number		
Do you have Part B of Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No Effective Date _____				

Medicare Supplement plans are offered by Blue Cross of Idaho Care Plus, Inc. When this document says Blue Cross of Idaho Care Plus, it means Blue Cross of Idaho Care Plus, Inc.

PROGRAM INFORMATION FOR IDAHO MEDPLUS

- MedPlus – Plan A
 MedPlus – Plan F*
 MedPlus – Plan G
 MedPlus – Plan G, High Deductible

Requested Effective Date: _____

The effective date on the policy will be the first of the month following receipt and acceptance of the application by Blue Cross of Idaho Care Plus, Inc. or the requested effective date whichever comes later.

*For those eligible for Medicare prior to January 1, 2020

You may be eligible for a lower premium if another person that currently has a Blue Cross of Idaho Medicare Supplement plan resides at the same address.

- I live with a person who's currently covered under a Blue Cross of Idaho Medicare Supplement Plan

Name of Covered Person: _____ Enrollee ID Number: _____

- I live with a person who is in the process of applying for a Blue Cross of Idaho Medicare Supplement plan

Name of Covered Person: _____ Enrollee ID Number: _____

- I do not currently live with another person who has a Blue Cross of Idaho Medicare Supplement plan, and am not eligible for the household discount.

IMPORTANT INFORMATION BEFORE YOU APPLY

You do not need more than one (1) Medicare Supplement policy. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages. You may be eligible for benefits under Medicaid and may not need a Medicare Supplement policy. If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for twenty-four (24) months. You must request this suspension within ninety (90) days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within ninety (90) days of losing Medicaid eligibility.

If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension. If you are eligible for, and have enrolled in a Medicare Supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare Supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan.

If you suspend your Medicare Supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare Supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstated if requested within ninety (90) days of losing your employer or union-based health plan. If the Medicare Supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstated policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension. Counseling services are available through the Senior Health Insurance Benefit Advisors program (SHIBA), to provide advice concerning your purchase of Medicare Supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).

OTHER COVERAGE INFORMATION

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare Supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare Supplement plans. Please include a copy of the notice from your prior insurer with your application.

To the best of your knowledge:

1. Did you turn 65 in the last six (6) months? YES NO
2. Did you enroll in Medicare Part B in the last six (6) months? YES NO
 - (a) If YES, what is the effective date? _____
3. Are you covered for medical assistance through the state Medicaid program? YES NO
NOTE TO APPLICANT: If you are participating in a spend-down program and have not met your share of cost, please answer NO to this question.
4. Will Medicaid pay your premiums for this Medicare Supplement policy? YES NO
5. Do you receive any benefits from Medicaid OTHER THAN payments towards your Medicare Part B premium? YES NO
6. Did you have coverage from any Medicare plan other than original Medicare within the past sixty-three (63) days (for example, a Medicare Advantage Plan, or a Medicare HMO or PPO)? YES NO
 - (a) If so, with what company and what kind of policy? _____
 - (b) What are your dates of coverage under the other policy? _____
 - (c) List the full member ID number as printed on your member ID card. _____
7. If you are still covered under the Medicare plan, do you intend to replace your current coverage with this new Medicare Supplement policy? YES NO
8. Was this your first time in this type of Medicare plan? YES NO
9. Did you drop a Medicare Supplement policy to enroll in the Medicare plan? YES NO
10. Do you have another Medicare Supplement policy in force? YES NO
 - (a) If so, with what company? _____ What plan do you have? _____
 - (b) If so, do you intend to replace your current Medicare Supplement policy with this policy? YES NO
11. Have you had coverage under any other health insurance within the past sixty-three (63) days? YES NO
 - (a) If so, with what company and what kind of policy? _____
 - (b) What are your dates of coverage under the other policy? _____
 - (c) List the full member ID number as printed on your member ID card. _____

HEALTH STATEMENT

Please disregard if you are applying during Medicare initial enrollment period (within six months of your plan B effective date) or have federal/state guarantee issue rights.

Height _____ Weight _____

Answer each question YES or NO. If YES, in the chart below, write the item number along with specific condition details.

Has the applicant had or been told he or she has any of the following within the past five years:

1. Cancer, cyst or tumor (malignant or benign)? <input type="checkbox"/> Yes <input type="checkbox"/> No	8. Parkinson's, Multiple Sclerosis (MS) or Amyotrophic Lateral Sclerosis (ALS)? <input type="checkbox"/> Yes <input type="checkbox"/> No
2. Heart trouble, chest pain, stroke, hemophilia or any other disorder of the blood or circulatory system? <input type="checkbox"/> Yes <input type="checkbox"/> No	9. Emphysema, Tuberculosis (TB) or removal of any part of the lung? <input type="checkbox"/> Yes <input type="checkbox"/> No
3. High blood pressure or heart murmur? <input type="checkbox"/> Yes <input type="checkbox"/> No	10. Rheumatoid arthritis or osteoarthritis? <input type="checkbox"/> Yes <input type="checkbox"/> No
4. End-stage renal disease, dialysis, chronic hepatitis, cirrhosis or any other disorder of the kidney, liver or intestines? <input type="checkbox"/> Yes <input type="checkbox"/> No	11. HIV infection or AIDS? <input type="checkbox"/> Yes <input type="checkbox"/> No
5. Diabetes or thyroid disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No	12. Amputations or prosthetic devices? <input type="checkbox"/> Yes <input type="checkbox"/> No
6. Epilepsy, convulsions, Alzheimer's disease, dementia, loss of consciousness or any other cognitive disorder? <input type="checkbox"/> Yes <input type="checkbox"/> No	13. Any illness, condition or irregular symptoms not named above? <input type="checkbox"/> Yes <input type="checkbox"/> No
7. Organ transplant or any disorder of the stomach, bladder or prostate? <input type="checkbox"/> Yes <input type="checkbox"/> No	14. Advised to have surgery or hospitalization that has not yet been performed? <input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered YES to any question above, please explain below. Use extra paper if needed.

Item No.	Diagnosis	Type of Treatment	Date of Illness	Date of Last Visit	Was Recovery Complete?

List any medications or drugs taken by applicant within the past 12 months. Use extra paper if needed.

Item No.	Medication Name (Dosage)	Condition Requiring Medication	Still Taking?

STATEMENT OF UNDERSTANDING

- I understand and agree that the statements and answers on this Application and Health Statement are complete and accurate, and that any false statement, misrepresentation or concealment of fact may, at the option of Blue Cross of Idaho Care Plus, bar recovery of any benefits, and shall be grounds for voidance or cancellation of the policy.
- I acknowledge and understand my health plan may request or disclose health information about me from time to time for the purpose of facilitating healthcare treatment, payment or for the purpose of business operations necessary to administer healthcare benefits, or as required by law. For more information about such uses and disclosures, including uses and disclosures required by law, please refer to the Blue Cross of Idaho Care Plus Notice of Privacy Practices that is available at medicare.bcidaho.com.
- I understand and agree that the deposit, \$ _____ (if any), submitted with the Application is not binding upon Blue Cross of Idaho Care Plus for the benefits applied for herein until the application is approved; after approval, the deposit then is payment of premiums for _____ month(s) from the effective date.
- The Notice to Applicant and Outline of Coverage were furnished to me on _____ (Date).

Applicant's Signature _____ Date _____

INDEPENDENT PRODUCER (AGENT) CERTIFICATION

1. Who actually completed this application? Applicant Independent Producer Other

If Independent Producer or Other, please explain: _____

2. Were you present at the time the application was filled out? YES NO

If **NO**, please explain: _____

3. Are you aware of any medical information relating to the applicant or any family member that has not been disclosed on this application? YES NO

If **YES**, please explain: _____

4. Was money collected from the applicant? YES NO Amount \$ _____

5. List any other health insurance policies you have sold to the applicant.

a. List policies sold which are still in force. _____

b. List policies sold in the past five (5) years which are no longer in force. _____

- I hereby certify that I personally solicited and completed this application, that I personally asked each question on this application, and have accurately recorded the answers.
- That the answers to all of the questions are complete and accurate to the best of my knowledge and belief.
- That I have explained the eligibility provisions to the applicant and have not made any representations about benefits, conditions or limitations of the policy, except through written material furnished by Blue Cross of Idaho Care Plus.
- That I have verified the dates on the applicant's member ID card.
- I hereby certify that the information supplied to me by the applicant has been completely and accurately recorded.

Type of Company Appointment: Personal Agency (Name) _____

Agent's Name

ID Number

Signature of Agent

Date

– FOR AGENT USE ONLY –

List policies you have sold to this applicant that are still in force. (Use extra sheet of paper if needed.)

List policies you have sold to this applicant in the past five years that are no longer in force. (Use extra sheet of paper if needed.)

NOTICE TO APPLICANT REGARDING REPLACEMENT OF MEDICARE SUPPLEMENT INSURANCE OR MEDICARE ADVANTAGE

SAVE THIS NOTICE! IT MAY BE IMPORTANT TO YOU IN THE FUTURE.

According to information you have furnished, you intend to terminate existing Medicare Supplement or Medicare Advantage insurance and replace it with a policy to be issued by Blue Cross of Idaho Care Plus, Inc. Your new policy will provide a 30-day grace period within which you may decide without cost whether you desire to keep the policy.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare Supplement coverage is a wise decision, you should terminate your present Medicare Supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

STATEMENT TO APPLICANT BY ISSUER, AGENT OR OTHER REPRESENTATIVE:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare Supplement policy will not duplicate your existing Medicare Supplement or Medicare Advantage coverage because you intend to terminate your existing Medicare Supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason (check one):

- Additional benefits.
- No change in benefits, but lower premiums.
- Fewer benefits and lower premiums.
- My plan has outpatient prescription drug coverage and I'm enrolling in Part D.
- Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.

- Other (please specify) _____

If you still wish to terminate your present policy and replace it with new coverage, be certain to completely and accurately answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in effect. **After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.**

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

Signature of Agent, Broker or Other Representative

Printed name and address of Insurer, Agent or Broker

Applicant's Signature

Date

DISCRIMINATION IS AGAINST THE LAW

Blue Cross of Idaho and Blue Cross of Idaho Care Plus, Inc., (collectively referred to as Blue Cross of Idaho) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. Blue Cross of Idaho does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Blue Cross of Idaho:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - o Qualified sign language interpreters
 - o Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - o Qualified interpreters
 - o Information written in other languages

If you need these services, contact Blue Cross of Idaho Customer Service Department. Call 1-800-627-1188 (TTY: 711), or call the customer service phone number on the back of your card. If you believe that Blue Cross of Idaho has failed to provide these services or

ATTENTION: If you speak Arabic, Bantu, Chinese, Farsi, French, German, Japanese, Korean, Nepali, Romanian, Russian, Serbo-Croatian, Spanish, Tagalog, or Vietnamese, language assistance services, free of charge, are available to you. Call 1-800-627-1188 (TTY: 711).

Arabic: انتبه: إذا كنت تتحدث اللغة العربية ، فإن خدمات المساعدة اللغوية متاحة لك مجانًا اتصل على 1-800-627-1188 (للصم والبكم: 711).

Bantu: ICITONDERWA: Nimba uvuga Ikirundi, uzohabwa serivisi zo gufasha mu ndimi, ku buntu. Woterefona 1-800-627-1188 (TTY: 711).

Chinese: 注意: 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-800-627-1188 (TTY: 711)。

Farsi: توجه: اگر به زبان فارسی صحبت می کنید، خدمات رایگان پشتیبانی زبان، در دسترس شما است. شماره تماس 1-800-627-1188 (TTY: 711).

French: ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-627-1188 (ATS : 711).

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-627-1188 (TTY: 711).

Japanese: 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。1-800-627-1188 (TTY: 711) まで、お電話にてご連絡ください。

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-627-1188 (TTY: 711)번으로 전화해 주십시오.

discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance with Blue Cross of Idaho's Grievances and Appeals Department at:

Manager, Grievances and Appeals
3000 E. Pine Ave., Meridian, ID 83642
Telephone: 1-800-274-4018
Fax: 208-331-7493
Email: grievances&appeals@bcidaho.com
TTY: 711

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Grievances and Appeals team is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TTY). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Nepali: ध्यान दनुहोस्: तपाइंले नेपाली बोलनुहुन्छ भने तपाइंको नमिति भाषा सहायता सेवाहरू नि:शुल्क रूपमा उपलब्ध छ । फोन गर्नुहोस् 1-800-627-1188 (टटिविडि: 711) ।

Romanian: ATENȚIE: Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-800-627-1188 (TTY: 711).

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-627-1188 (телетайп: 711).

Serbo-Croatian: OBAVJEŠTENJE: Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-800-627-1188 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 711).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-627-1188 (TTY: 711).

Tagalog: PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-627-1188 (TTY: 711).

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-627-1188 (TTY: 711).