

Medicare Supplement Frequently Asked Questions

BLUE FAMILY DISCOUNT

Introduction:

The Blue Family Discount was created to reward members who qualify for both the Household Discount and the Continue with Blue Discount by providing them with an increased (12%) premium discount amount.

Members with plans effective 4/1/24 and later must meet both of the following eligibility requirements to receive the discount:

Household Discount (HHD):

You may be eligible for a discount if you reside with a spouse or civil union/domestic partner or have resided with as many as three adults age 60 or older for the last 12 months. Applies to BCBSIL Medicare Supplement policies issued with an effective date on or after May 1, 2019.

Continue with Blue Discount (CWB):

You may be eligible for a discount if you enrolled in a BCBSIL Medicare Supplement policy issued with an effective date on or after April 1, 2022 and you were enrolled in a Blue Cross and Blue Shield commercial group or individual health insurance coverage plan and that coverage was within one year of your BCBSIL Medicare Supplement policy becoming effective.

Q: How do you qualify for the Blue Family Discount?

A: You meet the criteria for both CWB and HHD.

Q: If an applicant qualifies for both Household Discount and the Continue with Blue Discount, is the discount 17% (10% + 7%)?

A: No. The discount is 12% not the sum of HHD (10%) and CWB (7%).

Q: If a member has a plan effective 3/1/24, can they receive the Blue Family Discount?

A: No. The Blue Family Discount is only for plans effective 4/1/24 and later.

Q: If a member enrolls on 4/1/24 and selects Blue Family Discount, when will their discount go into effect?

A: Their discount will take effect on 4/1/24, regardless of their billing cycle for new enrollees.

Q: If an existing member currently has the Household Discount and they also meet the criteria for Continue with Blue, can they switch to the Blue Family Discount if they meet the eligibility criteria?

A: No. Blue Family Discount is only for members that have an effective date on or after 4/1/24.

Q: Does BFD apply to list bill members?

A: No, because HHD does not apply to list bill members BFD also does not apply.

Q: Where can a member find out more information regarding the Blue Family Discount?

A: Members can find out more information on the BCBSIL website or by reaching out to customer service.

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

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

Q: How long does the Blue Family Discount apply?

A: The Blue Family Discount continues so long as the Medicare Supplement policy holder maintains an active Medicare Supplement policy.