

# Medicare Supplement Frequently Asked Questions

**Introduction:**

The Continue with Blue (CWB) discount intends to retain Blue branded commercial and retail memberships as members age-in to Medicare. A 7% monthly premium discount, the CWB discount is 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: You must be able to provide your member (subscriber) ID from your Blue issued Commercial/Retail plan from anywhere in the United States.

You cannot have a gap greater than 12 months from the date of when your Commercial/Retail membership ended to when your Medicare Supplement policy will start.

A: Example of new applicants:

New Med Supp Policy Starts	Commercial/Retail Plans Ended
4/1/2024	3/31/2024

A: Example of existing members:

Med Supp Policy Started	Commercial/Retail Plan Ended	Commercial Retail state and issuer	Applied for new (2024) CWB Discount	New CWB (2024) effective	Original CWB (2022) discount applied
4/1/22	3/31/22	Illinois: Blue Cross and Blue Shield of Illinois	N/A	N/A	Starting 4/1/22 (or next billing cycle)
4/1/23	3/31/23	Florida: Blue Cross and Blue Shield of Florida	2/15/24	Next billing cycle	N/A

**Q: If a member enrolls on 2/15 with an effective date of 3/1, will they be eligible for CWB?**

A: No. The member must enroll with an effective date of 4/1/24 or later to receive CWB with the new, expanded eligibility criteria.

**Q: How does the discount appear on the application?**

Continue with Blue™ Discount		
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. The discount is 7%.		
Are you applying for this discount?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
If <b>yes</b> , provide your previous commercial group or individual coverage subscriber ID:		

**Q: Is a member eligible if they come from government, 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 Continue with Blue and Household Discount, they should select the Blue Family Discount.

**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. Invoices are generated a month in advance. If a member/agent calls in to have the discount added, it will not be added until the next invoice is generated.

**Q: Which commercial memberships are eligible?**

A: Any memberships that were with a Blue plan in the United States. On the application, the member must provide the commercial ID from their previous Blue plan.

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

A: Members can find out more information on the BCBSIL website 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 Blue 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 HDD 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. For example, If a member is on annual billing 11/1/23-10/31/24, the discount cannot be added in the middle of an invoice. It will take effect on 11/1/2024.

**Q: If an applicant was previously enrolled in an individual Medicare Supplement policy, would they be eligible for the Continue with Blue discount?**

A: No. They need to be a prior commercial plan. Members coming from a Med Supp plan (changing plans) will not be eligible for CWB.