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Newsletter

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BCBST MAKES SIGNIFICANT CHANGES TO GROUP ENROLLMENT AND TERMINATION GUIDELINES

- The following changes will take place **on the group's annual renewal date beginning with the 1/1/2015 renewals.** Each group administrator should receive a letter of explanation 30 days prior to their renewal from BCBST.
- **ENROLLMENTS/ADDS/CHANGES**
 - BCBST groups will now assign their own effective dates. This applies to all BCBST billed products (Medical, DentalBlue, VisionBlue, FSA, Group Life Products, etc).
 - BCBST will no longer house nor monitor the waiting periods. It is up to each group to abide by their contract and apply the correct effective date. **Please keep in mind the ACA guidelines of no more than a 90 day waiting period.**
 - However, BCBST will **still require the Date of Hire on all enrollments** due to possible backend audits that could take place.
 - BCBST will **require the requested effective date be on the application** since they will no longer house that information. If there is no effective date on the application, the enrollment will be delayed until resolved.
 - Rehire provisions will also no longer be housed by BCBST. If a group institutes such a provision it is up to the group to apply it consistently to all employees.
- **TERMINATIONS**
 - BCBST groups will assign their own employee termination dates. It will be the **group's responsibility to give BCBST the actual date they want the member terminated.**
 - BCBST will no longer use the "bill cycle" format. If a termination is submitted for 2/16/2015, that member will be terminated as of 2/16/15.
 - **If the group wants a member to have coverage until the end of the month, the group must put the last day of the month as the termination date.**
 - Just remember, what BCBST will need is the date of coverage termination that the group wants, not what the date of employment termination was as they are accustomed to listing now.

****THESE CHANGES WILL APPLY TO ALL SOURCES OF SUBMISSION — PAPER APPLICATIONS, ONLINE SERVICES THROUGH BLUEACCESS AND EDI FILE FEEDS ****