

Objective: To assist brokers when conveying to Individual Health Coverage members to better educate and clarify how underwriting determinations are made.

Talking Points for Broker Education

- BCBST may deem it necessary to place a benefit exclusion rider on a past or current medical condition(s). No benefits will be paid for services related to this condition(s) for the life of the policy. However, the member may request a reconsideration based upon specific criteria related to the medical condition(s) in question.
- Refer to the listing of medical conditions, which will result in an automatic decline of coverage for individuals under 65 before offering applicants the grievance process. Please note: The list is not all-inclusive.
- Individuals with a condition listed as an automatic decline can still apply for Guaranteed Issue Coverage or AccessTN, if eligible.
- BCBST will consider removal of a benefit exclusion rider upon the member's written request and a current medical report regarding the condition. Members must wait 12 months after the effective date of the policy to request removal of the benefit exclusion rider.
- Following the issuance of coverage, if information becomes available through any source that indicates the information on the application may have been incomplete, BCBST will conduct an investigation. If the investigation provides information that was not disclosed on the application that would have changed the original underwriting disposition, BCBST has the right to take action, such as amending the policy to reflect rate increases, benefit exclusion riders, and in some cases termination of coverage.