

Premium Assistance Program



Blue Cross
Blue Shield
of Rhode Island



What is the Premium Assistance Program and how does it work?

At Blue Cross & Blue Shield of Rhode Island (BCBSRI), we know that rising healthcare costs make it difficult for many people to pay for health insurance. We've created the Premium Assistance Program to help individuals and families who qualify with financial assistance on their health insurance bill each month.

Two levels of assistance are offered through the Premium Assistance Program. If you qualify for the program, the amount of premium assistance you'll receive will depend on your income and whether you are enrolled in an individual or family plan.

If your income qualifies you for Level One or Level Two, the following premium assistance will be deducted from your monthly bill:

Level One*		Level Two*	
Individual Plan	Family Plan	Individual Plan	Family Plan
\$71	\$134	\$47	\$89

**See income qualification guidelines in Step 2 of next section.*

Getting Assistance

If you would like to apply for premium assistance, please follow the steps below.

Step 1: Determine if you are eligible.

You qualify for premium assistance if all of the following are true:

- You are a BCBSRI member** enrolled in one of our plans for individuals and families.
- You are a Rhode Island resident.
- Your gross annual household income meets our income guidelines. (See chart in Step 2.)
- You are not eligible for coverage under Medicare, TriCare, or other federal programs.
- You are not eligible for coverage under RIte Care or other state programs.
- You are not eligible for group coverage offered by your employer or your spouse's employer or similar coverage (unless you are a self-employed individual).

*** If you are not currently a BCBSRI member enrolled in one of our plans for individuals and families, you may apply for a plan. See Step 3.*

Step 2: Determine if you meet the income guidelines for the Premium Assistance Program.

Use the chart below to compare your gross annual household income to the federal government’s guidelines for your family size. Keep in mind, your gross household income is the total income earned by all household members before tax deductions are made. It includes earnings, unemployment compensation, social security, retirement income, interest, dividends, and income from other sources.

Qualifying Household Income

Family Size¹	You qualify for Level One if your income falls in the range below²:	You qualify for Level Two if your income falls in the range below³:
1	\$0 – \$20,420	\$20,421 – \$35,735
2	\$0 – \$27,380	\$27,381 – \$47,915
3	\$0 – \$34,340	\$34,341 – \$60,095
4	\$0 – \$41,300	\$41,301 – \$72,275
5	\$0 – \$48,260	\$48,261 – \$84,455
6	\$0 – \$55,220	\$55,221 – \$96,635
7	\$0 – \$62,180	\$62,181 – \$108,815
8	\$0 – \$69,140	\$69,141 – \$120,995

Qualifying Household Income is based on federal poverty levels for 2007.

¹ **Family Size:** Includes you, your spouse, and dependents (even if your spouse and dependents are not enrolled in our Plans for Individuals and Families).

² **Level One:** Gross annual household income at or below 200 percent of the federal poverty level.

³ **Level Two:** Gross annual household income between 201 and 350 percent of the federal poverty level.

Step 3: Fill out an application(s).

If you’re currently a member of a BCBSRI plan for individuals and families: Please complete the Premium Assistance Program application and be sure to include income documentation for all household members as indicated on the application.

If you’re not currently a member of a BCBSRI plan for individuals and families: You must apply for a BCBSRI plan for individuals and families when you apply for the Premium Assistance Program. Please complete the Health and Dental Application along with the Premium Assistance Program application. To see if you qualify for more savings, we recommend that you apply for our preferred rate by completing pages 3 and 4 of the Health and Dental Application.

(Continued on back)

Step 4: Sign and return your completed application(s).

Please send your paperwork to:

Individual Sales Department
Blue Cross & Blue Shield of Rhode Island
444 Westminster Street
Providence, RI 02903

Be sure to include all necessary attachments. We'll review your application(s) and send you a letter regarding your eligibility. **Important Note:** *Once you are enrolled in the program, you'll need to provide information each year to confirm your continued eligibility.*

Questions?

If you have any questions regarding the Premium Assistance Program, please contact our Customer Service Department at: **(401) 459-5000** or **1-800-639-2227**.



Your Plan for Life.™

www.BCBSRI.com

444 Westminster Street • Providence, RI 02903-3279

Blue Cross & Blue Shield of Rhode Island is an independent licensee of the Blue Cross and Blue Shield Association.

12/06

SAL-3201 • 3114BR