

At Blue Cross & Blue Shield of Rhode Island (BCBSRI), we know that rising healthcare costs can make paying for health insurance challenging. That's why we're bringing you **AccessBlue**<sup>1</sup>. This BCBSRI program helps qualifying individuals and families pay for their health coverage.

Eligibility for AccessBlue is based on gross annual household income and is available to subscribers whose income is not more than 450 percent of the federal poverty level. Keep in mind that your gross annual household income is the total income earned by all household members before tax deductions are made. This includes earnings, unemployment compensation, Social Security, retirement income, interest, dividends, and income from other sources.

If you qualify, **AccessBlue will pay a portion of your monthly bill**. The chart below shows how much AccessBlue will pay:

<ul style="list-style-type: none"> <li>• BlueSolutions for HSA Direct</li> <li>• VantageBlue Direct</li> <li>• VantageBlue SelectRI Direct</li> </ul>	<ul style="list-style-type: none"> <li>• BasicBlue Direct</li> </ul>
Individual or Family Plan \$100	Individual or Family Plan \$50

## 3 Steps to Get Started

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

### 1. Determine if you are eligible.

You qualify for AccessBlue if:

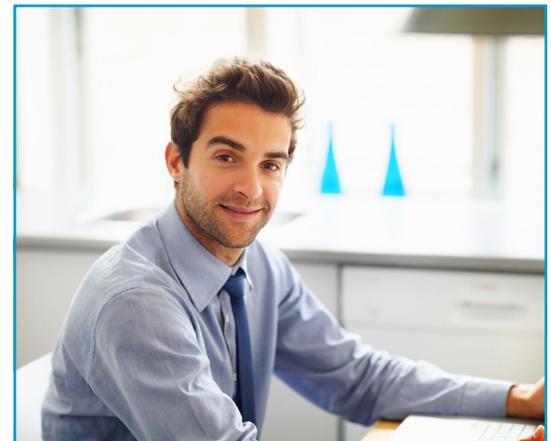
- You enroll with BCBSRI directly in BasicBlue Direct or a Silver or Bronze plan.
- You are a Rhode Island resident.
- Your gross annual household income (as filed on your federal income taxes) is not more than 450 percent of the federal poverty level. (See "Find out if your income qualifies" box below.)

You do not qualify for AccessBlue if:

- You are eligible to receive a federal tax credit through HealthSource RI. (Check your eligibility by using the calculator on [healthsourceri.com](http://healthsourceri.com).)
- You are eligible for coverage under Medicare, TriCare, or other federal programs.
- You are eligible for coverage under RIte Care or other state programs.
- You are eligible for group coverage offered by your employer or your spouse's employer or similar coverage (unless you are a self-employed individual).

### Find out if your income qualifies

To find out if your income meets our guidelines, please visit <http://aspe.hhs.gov/poverty/14poverty.cfm>. On the federal poverty guidelines chart, choose your family size, then multiply the corresponding income guideline by 4.5 (which is equal to 450 percent).



### Example of a Bronze Plan

Each month **Joe, age 33**, receives a bill for his individual BlueSolutions for HSA Direct 5000/10000 Plan for.....**\$198.42**

AccessBlue pays this much of Joe's bill.....**\$100.00**

Joe pays.....**\$98.42**

*\* The actual rates for our plans vary depending on age. Rates are subject to change annually. The \$198.42 amount noted above assumes Joe is enrolled in BlueSolutions for HSA Direct 5000/10000 and meets the eligibility qualifications for AccessBlue.*

<sup>1</sup>AccessBlue is a program funded by Blue Cross & Blue Shield of Rhode Island. BCBSRI reserves the right to modify or terminate the AccessBlue program at any time.

## 2. Fill out an application(s).

You must apply for one of our health plans for individuals and families when you apply for AccessBlue. Please complete the Health and Dental Application (available on [BCBSRI.com](http://BCBSRI.com)) along with the AccessBlue application, which you can download at [BCBSRI.com/accessblue](http://BCBSRI.com/accessblue).

Your eligibility for AccessBlue is determined by your gross annual household income, as filed on your federal income taxes. As part of the application, you must provide your most recent federal income tax forms. You can submit the 1040, 1040A, or 1040EZ.

**Important note:** Be sure to include tax documentation for all household members, regardless of whether or not they are enrolled in your BCBSRI health plan.

## 3. Sign and return your completed application(s).

Please send your paperwork to:

**Blue Cross & Blue Shield of Rhode Island**

*Individual Sales Department*

500 Exchange Street

Providence, RI 02903-2699

Be sure to include all necessary documents. 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 eligibility.

### We're Here to Help

If you have questions about AccessBlue, please call our Individual Sales Department:

**(401) 459-5550 or 1-855-690-2583 (my0blue)**



500 Exchange Street • Providence, RI 02903-2699

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