

Diminishing Deductible FAQ

- Q** Does the Diminishing Deductible feature apply to all Direct Pay plans?
- A** No. It does not apply to BasicBlue or the BCBSRI Cost Saving Reduction plans offered directly through HealthSource RI.
- Q** My plan has an in-network and out-of-network deductible. Does the Diminishing Deductible feature apply to both?
- A** No. The Diminishing Deductible feature of your health plan applies *only* to your in-network deductible.
- Q** Are there special rules for high deductible health plans (BlueSolutions for HSA plans)?
- A** Yes, to comply with IRS rules for high deductible health plans, the deductible for BlueSolutions for HSA plans cannot be reduced below \$1250/individual or \$2500/family.
- Q** When is the Diminishing Deductible calculated each year?
- A** The deductible is calculated in early January and will be reflected on your **BCBSRI.com** member home page at the end of January.
- Q** How will I know if I have received the Diminishing Deductible credit?
- A** If you did not meet your deductible in the previous year, you will receive a notification in January advising you that you have qualified for the Diminishing Deductible. You will also be able to see your credit when you log into **BCBSRI.com** and click on **Claims History**.
- Q** What happens to my Diminishing Deductible if my plan changes from a family plan to an individual plan?
- A** If you are the subscriber on the plan, the Diminishing Deductible credit percentage amount (not the dollar amount) will apply to your new individual health plan.

Q What happens to my Diminishing Deductible if my plan changes from an individual plan to a family plan?

A The Diminishing Deductible credit percentage will apply to your new family plan.

Q If a dependent on my policy moves to his/her own Direct Pay plan, will the Diminishing Deductible credit percentage carry over to his/her new plan?

A A dependent who turns 26 and transitions into his/her own plan will not receive any portion of the Diminishing Deductible credit percentage amount that his/her parent/guardian (subscriber) may have earned.

Q How will my doctors know that my deductible has been reduced?

A Your doctor's office has access to an automated system that provides your updated deductible amount.

Q If I meet my deductible this year, can I start over for next year and still be eligible?

A Yes. You will be eligible every year that you do not meet the deductible. However, the Diminishing Deductible feature is applied in the year following a year when you did not reach your in-network deductible.

Q Do you have to be a certain age to be eligible for the Diminishing Deductible?

A No. There is no age limit on who can qualify for the Diminishing Deductible.

Q Will the deductible credit appear on the Evidence of Benefits (EOB)?

A No. It will appear on the member home page when the member logs into **BCBSRI.com**.