

Individual Plan 65 Eligibility Guidelines

#	Eligibility Scenario	Application Code ¹	Rate	Plan ²	Certificate of Coverage (COC) Requirement ³
1	Individual is 65 or over and within 6 months of Medicare Part B enrollment	If coming from another carrier: New -OR- If Existing BCBSRI Member: TConv	Age-in Rate	Can enroll into any actively sold plan	New: • If < 6 months of Medicare Part B enrollment: No COC Required • If > 6 months of Medicare Part B enrollment: COC Required TConv: No COC Required
2	Individual is coming off a group commercial policy and is new to Medicare (< 6 months of Medicare Part B)				
3	Individual is retiring, coming off a group commercial policy, and is not new to Medicare (> 6 months of Medicare Part B) = Retiring and coming off Credible Coverage plan <i>In other words, when the individual turned 65, they picked up Parts A & B even though they were covered under a group commercial policy. Now, they are retiring and coming off their group commercial policy. So even though they are not new to Part B, Medicare will be primary for the first time so are eligible for the age-in rate.</i>				
4	Individual voluntarily disenrolls from Medicare Advantage (MA) plan within 12 months of MA effective date, is the individual's first election during their Medicare Initial Enrollment Period (Trial Period), and is < 6 months of Medicare Part B ⁴				
5	Individual moved to RI from another state with prior MA or MS coverage ⁵ <i>Individual can enroll as early as 60 days prior to but within 63 days of disenrollment from prior MA or MS coverage.</i>	If coming from another carrier: New -OR- If Existing BCBSRI Member: TConv	Base Rate	Can enroll into any actively sold plan	New: COC Required TConv: No COC Required
6	Individual voluntarily disenrolls from MA plan within 12 months of MA effective date, is the individual's first election during their Medicare Initial Enrollment Period (Trial Period), and is > 6 months of Medicare Part B ⁴				
7	Individual is retired and coming off a group commercial, group retiree, or union policy = Been retired and coming off Credible Coverage plan ⁴				
8	Individual is involuntarily terminated from a MA or MS plan through no fault of their own ⁴				
9	Individual is currently enrolled in Plan 65 Plan A due to disability and is turning 65				
10	Individual switches from Plan 65 to Medicaid and becomes ineligible for Medicaid within 24 months of switching ⁴				
11	Individual is under 65 (due to disability) and within 6 months of Medicare Part B enrollment			Original Plan 65 plan Plan A only	
12	<i>Value of Blue:</i> BCBSRI members have a one-time exception to transfer if they are coming from a BlueCHIP for Medicare plan, was enrolled in BlueCHIP for Medicare as an age-in effective 10/01/13 or later, and have remained a BlueCHIP for Medicare member with no lapses in coverage	N-Conv	Base Rate	Can enroll into any actively sold plan	No
13	Individual is not new to Medicare, enrolled in Part B > 6 months, and is not coming off a Medicare Part D Creditable Coverage (through employer or spouse)	AEP	Base Rate	Plan A only	No

Notes

¹ All Sales Channels to code own applications (i.e. Sales, Retail, and Broker)

² As of 7/1/2018, active plans include Plan F, Plan Select F, Plan G, Plan N, and Plan A

³ Applications that come from BCBS Marketplace or Extend Health do not require a COC

⁴ Individual can enroll beginning 1) the date they receive a notice of termination or cessation, 2) the date they receive a notice that a claim has been denied because of a termination or cessation or 3) the date that the applicable coverage terminates or ceases. Individual has 63 days from the date of termination to enroll.

⁵ An individual that moves to RI from another state **without** prior MA or MS coverage is not eligible for an election and cannot enroll in Plan 65 (unless during AEP in which they can enroll in Plan A only at the Base Rate)