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March 9, 2015

## Special Enrollment Period for Tax Season

### BCBS IL Individual Market

#### On-Exchange Plans

The SEP (Special Enrollment Period) for Marketplace enrollment begins Sunday, March 15, 2015 and goes to April 30, 2015.

#### Off-Exchange Plans

BCBS will offer this SEP for off-Marketplace enrollment also. To assist more of our customers with getting coverage beginning April 1, **we are opening the tax SEP for coverage purchased directly from BCBS on Monday, March 9.** This gives them an extra week to enroll for an April 1 effective date when choosing an off-Marketplace plan.

BCBS will follow the same process for this SEP as we used previously:

- You will need to use the paper application process.
- On the paper application, you will need to select #8 ("Other") as the SEP

reason and must write "TAX SEP" in the Home Use Only box in the upper right corner. Paper applications for an off-Marketplace plan sent to us will only be accepted under the SEP if the application has the SEP designation selected.

- You can fax, mail or upload the application to the portal. This manual process is only necessary for the special tax SEP. Special enrollment periods for other qualifying events should work through Retail Shopping Cart as usual.
- If applicants are subsidy eligible and want to apply for financial assistance, they will need to apply directly online on the Marketplace starting March 15 at [healthcare.gov](http://healthcare.gov) or by calling the Marketplace at 800-318-2596 to complete enrollment over the phone.
- To ensure you are attached as the agent of record for your client's policy, your NPN MUST be entered on the [healthcare.gov](http://healthcare.gov) site or provide it to the CMS call center agent if enrolling over the phone.

Enrollment effective dates will follow the 15th of the month rule, as follows:

- Applications submitted from March 9 through March 15 will have an April 1 effective date.
- Applications submitted March 16 through April 15 will have a May 1 effective date.
- Applications submitted April 16 through April 30 will have a June 1 effective date.
- Members cannot ask for a different effective date.

By indicating "TAX SEP" on the application for insurance, the applicant is self-attesting that they qualify for the special enrollment period because they:

- had to pay a penalty for not having coverage in 2014,
- are not currently enrolled in a plan on [healthcare.gov](http://healthcare.gov), and
- only found out about the tax penalty or understood the implications when they had to pay a tax penalty with their income tax return for 2014.

## Humana Individual Market

The Centers for Medicare & Medicaid Services (CMS) has announced a Tax Penalty Special Enrollment Period (SEP) for select individuals that have not enrolled in healthcare coverage for 2015. **This Special Enrollment Period for Health Insurance Marketplace enrollments only** will be from Sunday, March 15 to Thursday, April 30. For an individual to be eligible to enroll during this period, they must meet the below criteria.

- Must not have purchased coverage for 2015 through the Health Insurance Marketplace
- Have or are paying the mandate penalty for not having healthcare coverage in 2014

- Must attest that they only became aware of the mandate penalty after the end of the 2015 Open Enrollment period on February 15, 2015.

Enrollments completed during this special enrollment will have regular coverage effective dates. This means that enrollments completed before the 15th of the month will receive a coverage effective date of the 1st day of the following month. Those completed after the 15th of the month will receive a coverage effective date of the 1st day of the month directly after the following month.

[Click here for Humana Tax SEP Brochure](#)

## Land of Lincoln Health Individual

Land of Lincoln is allowing ON and OFF exchange enrollments for the Tax SEP from 3/15/15 to 4/30/15.

- Clients may enroll directly online through the LLH site, [www.llhealth.org](http://www.llhealth.org)
- Directly on [Healthcare.gov](http://Healthcare.gov)
- Or use a paper application which should be sent to our office for processing. The qualifying event "Other" needs to be selected, write in Tax SEP and date of event which should fall between 3/15/15 and 4/30/15.

We will continue to follow the decisions regarding this annual enrollment period and provide regular updates.



**BlueCross BlueShield  
of Illinois**

**Individual Markets  
Get Member ID Cards Via the Retail Producer  
Portal**

BCBS IL is excited to announce that you now have the ability to get temporary and permanent ID cards for both medical and dental policies into the hands of your clients via the Retail Producer Portal. You can download and print temporary ID cards and order permanent ID cards for mail delivery from the "Client Detail" page in your portal account.

Marketplace (on-Exchange) policies require at least 24 hours after application submission before ID cards are available. For non-Marketplace (off-Exchange) policies, ID cards are often available right away.

### Directions

1. Log in to the Retail Producer Portal, <https://osc.hcsc.net/producerportal/login.aspx>
  2. Find a client and view the "Client Detail" page.
  3. Above Client Information, select "Generate ID Cards" from the drop-down menu and click "GO".
  4. Choose "Temporary ID Cards" or "Permanent ID Cards." Click "Next."
  5. Select the member's name under the policies listed. You can select an ID card for a medical or dental policy.
- For Temporary ID cards, you have the option to print or download the pdf file that is generated.
  - For permanent ID cards, you can order cards for mail delivery. Options include selecting how many cards will be shipped and choosing or entering an address. The cards will be delivered by the U.S. Postal Service.

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**dave@midwestga.com**

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Please let us know how we are doing and if there is anything we can do to make your experience at MIBS better.

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