



Binder Payments Tips for Cutting Processing Time

Blue Cross and Blue Shield of Texas (BCBSTX) is still receiving applications without the binder payment included. Though member outreach attempts are made via mail and email, we are seeing delays as we attempt to collect the binder. When the binder payment is then sent separately from the application, this adds processing time as we must match the application with the separate payment.

Here are some tips on submitting applications and binders for quicker processing times.

Option 1: Send App and Binder Electronically

1. Complete the application by typing all required information [into our PDF fillable application](#) via a computing device to avoid errors. Typing helps readability, too!
2. Select the Bank Draft option on Pages 4-5. Note that the client does not have to keep the Bank Draft payment method. Once the policy is active, the member can change to another method.
3. Print and submit the completed application (with Bank Draft information included in the application) via fax to **888-697-0686**.

Option 2: Send Hard Copy App and Binder

1. Complete the application by typing all required information [into our PDF fillable application](#) via a computing device to avoid errors. Typing helps readability, too!
2. Include the binder payment with the application: paper check, money order or certified check.
3. Print and send the completed application and binder payment in one of the following ways:

REGULAR MAIL (PO BOX)
BCBSTX PO BOX 3236 Naperville IL 60566-7236

OVERNIGHT MAIL (PHYSICAL ADDRESS)
BCBSTX 1000 Warrenville Rd Suite 400 Naperville IL 60566

Causes for Processing Delays

- Faxing a completed application but mailing in a paper check, money order or certified check for the binder payment will cause delays as we attempt to match the application with a mailed-in payment. If your client wants to send a paper check, money order or certified check, we suggest mailing the completed application with the binder payment.
- Completing the enrollment application with handwritten information often causes delays due to errors or handwriting that can't be easily read.

Apps without Binders Cannot Be Tracked in the Retail Producer Portal

At this time, off-exchange applications submitted without binder payments cannot be tracked in the Retail Producer Portal. If the binder payment is not made or cannot be collected 30 days from our receipt of the enrollment application, the application is withdrawn.