



HOT TOPICS

Retail Clients Moving to Group Coverage Must Retroactively Cancel Individual Policies

If you have a Blue Cross and Blue Shield of Texas (BCBSTX) client that was on an individual qualified health plan (QHP) policy and is moving to a BCBSTX group policy, remember that your client needs to cancel the individual policy. Here's what you need to know:

- Provided the Small Group Application meets state and federal requirements, we will issue the group policy as of the effective date applied for initially.
- Members that have incurred expenses on or after the group policy effective date may submit these expenses for reimbursement under the group policy benefits.
- Until members hear from us that their small group plan is approved, they should keep their individual policies to make sure there are no gaps in coverage.
- When the BCBSTX group plan is approved, a member should terminate his or her BCBSTX individual policy.

Retroactive Terminations for Off-Exchange Policies

Members can call our Customer Advocates to terminate their individual policies. When members call our Customer Advocates, they should have both their individual and group ID cards on hand. Customer Advocates will retroactively cancel the individual policies and issue premium refunds if needed.

BCBSTX Customer Advocates: 888-697-0683

Retroactive Terminations for On-Exchange Policies

Members of BCBSTX individual on-exchange QHPs that now have BCBSTX group coverage should contact the Federal Marketplace to retroactively cancel their individual policies. These terminations are subject to review by the Marketplace. BCBSTX cannot terminate Marketplace policies.