

PRIOR CARRIER DEDUCTIBLE CREDIT GUIDE

	Aetna	Anthem Blue Cross	Blue Shield of California	CaliforniaChoice®	CalCPA
Prior Carrier Deductible Credit Given?	Yes	Deductible only	Only for groups that have a current group carrier. We only give deductible credit for the employees that were covered under the prior group carrier, for the initial enrollment. New hires are not eligible for deductible credit. We do not give deductible credit for individual plans.	See Plan Specific EOC or COI	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.
HMO to HMO Deductible Credit?	Yes	Yes	Yes	Follow Health Plans Rules	No
PPO to PPO Deductible Credit?	Yes	Yes	Yes	Follow Health Plans Rules	Yes
HSA to HSA Deductible Credit?	Yes	Yes	Yes	Follow Health Plans Rules	Yes
Deductible Credit given from PPO with a deductible to a HMO plan?	Yes, deductible credit given if HMO has a deductible.	Yes, deductible credit given if HMO has a deductible.	No	Follow Health Plans Rules	No
Deductible Credit given from HMO with a deductible to a PPO plan?	Yes, deductible credit given if PPO has a deductible.	Yes	No	Follow Health Plans Rules	No
Out-of-Pocket Max Carryover Credit?	Prior carrier calendar year deductible deductible/OOP may be credited if valid EOB from prior carrier submitted within 90 days of effective date.	No, only on the medical deductible	No	Follow Health Plans Rules	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.
Deductible Credit given to groups coming off Trust plans or Large Group?	Yes	Contact your Word & Brown representative	We do give prior carrier medical deductible credit for employees that were covered under the prior employer sponsored group plan (including PEO plans, Trust plans and large group employer plans) in the same calendar year for the similar plan. We give credit for members going from PPO to PPO or HMO to HMO. We do not give credit for members moving from HMO to PPO or PPO to HMO. Typically we do not give deductible credit for prescriptions. However, if the prior medical plan was an HSA plan and the HSA plan deductible included prescription drugs in the medical deductible, we will give deductible credit for it. If the prescription has a separate deductible we do not give deductible credit for it. We do not give deductible credit for Individual plans. We do not give out of pocket maximum credit.	Follow Health Plans Rules	Contact your Word & Brown representative
Prior carrier deductible form needed?	No, just the usual EOB, ledger or letter.	There is no form needed. We will need copies of EOB's from prior carrier submitted within 60 days of group implementation.	Yes	Contact Health Plans Direct	There is no form needed. We will need copies of EOB's from prior carrier submitted within 60 days of group implementation.
Where do I send the forms or EOB's?	Must be faxed to 866-474-4040 no later than 90 days after the effective date.	Fax to: 877-237-4519 (Anthem direct)	Fax to 209-371-3049	Contact Health Plans Direct	E-mail Calcpahealth@keyinsurance.com or fax to 877-237-4519

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	CCHP Health Plan	E.D.I.S.	Health Net	Kaiser Permanente*	MediExcel Health Plan
HMO to HMO Deductible Credit?	No	N/A	Yes (Community Care has deductibles)	N/A	N/A
PPO to PPO Deductible Credit?	No	Yes	Yes	N/A	N/A
HSA to HSA Deductible Credit?	No	Yes	Yes, but only for PPO HSA	N/A	N/A
Deductible Credit given from PPO with a deductible to a HMO plan?	No	N/A	No	N/A	N/A
Deductible Credit given from HMO with a deductible to a PPO plan?	No	Yes	No	N/A	N/A
Out-of-Pocket Max Carryover Credit?	Yes	No	No	Yes, see page 2 of this document.	N/A
Deductible Credit given to groups coming off Trust plans or Large Group?	N/A	Contact your Word & Brown representative	We will provide prior deductible credit on PPO; The member would just need to provide their most recent EOB at time of claim.	N/A	N/A
Prior Carrier Deductible Credit Given?	No	Yes	Yes all SBG PPO plans that have deductibles allow for prior carrier deductible credit, as long as this policy is replacing a similar policy that has been issued to the Group Policyholder. This means that members electing a Health Net PPO plan must be replacing a PPO plan with their prior carrier. Members electing HSP plans do not qualify for the prior deductible credit.	No. Kaiser Permanente does not credit members for expenses they incurred toward satisfying deductibles or out of pocket maximums on any medical or dental plan they had before they enrolled in Kaiser Permanente.	No. MediExcel Health Plan does not credit members for expenses they incurred toward satisfying deductibles or out of pocket maximums on any medical or dental plan they had before they enrolled in MediExcel Health Plan. Updated answer.
Prior carrier deductible form needed?	N/A	Yes	No. Claims ledgers or deductible credit letter with the breakdown of the family deductible credits can be given by the previous carrier.	N/A	N/A
Where do I send the forms or EOB's?	N/A	underwriting@employerdriven.com	Fax EOB's to 866-848-6715 GA can send to hn_accountServices@healthnet.com	N/A	applications@mediexcel.com

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* Please note Kaiser Permanente summary information is contained herein but Kaiser Permanente has not reviewed the information contained within this guide and Word & Brown therefore cannot guarantee its accuracy. Please contact your Word & Brown sales representative in the event of any discrepancies. The information provided in this guide is not intended to describe all of the benefits included in each plan, nor is it designed to serve as the "Evidence of Coverage" or "Certificate of Insurance." The KFHP Evidence of Coverage and the KPIC Certificate of Insurance contain a complete explanation of benefits, exclusions, and limitations.

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	SIMNSA Health Plan	Sharp Health Plan	Sutter Health Plan	Total Benefit Solutions (Aetna Int'l.)	UnitedHealthcare	Western Health Advantage
HMO to HMO Deductible Credit?	N/A	Yes	No, we will not apply deductible credit.	N/A	Yes	No
PPO to PPO Deductible Credit?	N/A	N/A	No, we will not apply deductible credit.	Yes	Yes	N/A
HSA to HSA Deductible Credit?	N/A	Yes	No, we will not apply deductible credit.	Yes	Yes	Yes
Deductible Credit given from PPO with a deductible to a HMO plan?	N/A	Yes	No, we will not apply deductible credit.	N/A	No	Only if from a PPO HSA plan to an HMO HSA plan
Deductible Credit given from HMO with a deductible to a PPO plan?	N/A	Yes	No, we will not apply deductible credit.	Yes	No	N/A
Out-of-Pocket Max Carryover Credit?	N/A	No	No, we will not apply deductible credit.	Yes	No	Deductible credit counts toward OOPM
Deductible Credit given to groups coming off Trust plans or Large Group?	No, SIMNSA does not cover a prior deductible credit; we do not have a deductible in our plans.	Contact your Word & Brown representative.	No, we will not apply deductible credit.	Yes	Contact your Word & Brown representative	Only if from a PPO HSA plan to an HMO HSA plan
Prior Carrier Deductible Credit Given?	N/A	Yes	No, we will not apply deductible credit.	Yes	Yes	Yes, from group HSA to group HSA plan only
Prior carrier deductible form needed?	N/A	Yes	No, we will not apply deductible credit.	Yes	Need an EOB for each employee and dependent seeking credit OR a carrier deductible report if available	Yes
Where do I send the forms or EOB's?	N/A	Once the form is filled out it can be e-mailed to Customer_service@sharp.com . The most current EOB must accompany this form.	No, we will not apply deductible credit.	Members will submit their EOB's to Aetna directly or a deductible credit report will be accepted	clientserviceoperations@uhc.com	MyHDHP@westernhealth.com