

PRIOR CARRIER DEDUCTIBLE CREDIT GUIDE

	Aetna	Anthem Blue Cross	Blue Shield of California	CalCPA Health	Cigna	E.D.I.S.	Health Net
HMO to HMO Deductible Credit?	Yes	Yes	Yes	No	*Yes	N/A	No
PPO to PPO Deductible Credit?	Yes	Yes	Yes	Yes	*Yes	Yes	Yes
HSA to HSA Deductible Credit?	Yes	Yes	Yes	Yes	*Yes	Yes	Yes
Deductible Credit given from PPO with a deductible to a HMO plan?	Yes, as long as it's embedded in the medical (H.S.A. plan)	Yes, assuming the new HMO plan has an associated deductible.	Subject to underwriting approval.	No	*Yes	N/A	No
Deductible Credit given from HMO with a deductible to a PPO plan?	Yes, as long as it's embedded in the medical (example H.S.A. plan)	Yes	Subject to underwriting approval.	No	*Yes	Yes	No
Out-of-Pocket Max Carryover Credit?	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.	No	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.	No	No	No
PEO to PEO Deductible Credit?	No	As long as the previous organization also had Anthem as their carrier and the member is going from like plan to like plan there will be a credit.	No	As long as the previous organization also had Anthem as their carrier and the member is going from like plan to like plan there will be a credit.	Not Applicable	N/A	No
Prior Carrier Deductible Credit Given?	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.	Yes	Prior carrier calendar year deductible/OOPM may be credited if valid EOB from prior carrier submitted within 60 days of implementation.	*Yes	Yes	Yes all LGB PPO and EPO 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, or members electing a Health Net EPO plan must be replacing an EPO plan with their prior carrier. Members electing HSP plans do not qualify for the prior deductible credit.
4th Quarter deductible Credit Given?	Yes. For the remainder of the calendar year. All plan deductible/OOP reset on January 1st.	Yes, they will credit members for the remainder of the calendar year. If a group comes on 11/1 or 12/1 they will receive credit the rest of the year.	Yes, for the remainder of the calendar year.	Yes, they will credit them for the remainder of the calendar year. If a group comes on 11/1 or 12/1 they will receive credit the rest of the year.	No	No	PPO: Yes HSA: No HMO: N/A
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.	Prior carrier deductible form or EOB.	There is no form needed. We will need copies of EOB's from prior carrier submitted within 60 days of group implementation.	Deductible credit letter, claims ledger, EOB's.	Yes	No. Claims ledgers or deductible credit letter with the breakdown of the family deductible credits can be given by the previous carrier.
Where do I send the forms or EOB's?	Fax to: 866-474-4040	Fax to: 877-237-4519 (Anthem direct)	Fax to 209-371-3049	E-mail Calcpahealth@key.insurance.com or fax to 877-237-4519	Submit to the installation manager. These submissions would be during the group's initial installment.	underwriting@employerdriven.com	Fax EOB's to 866-848-6715 GA can send to hn_accountServices@healthnet.com

*Yes, on new business if the change is done mid-contract and upon approval via UW.

(Continued)

	Kaiser Permanente	MediExcel Health Plan	Sharp Health Plan	SIMNSA Health Plan	Total Benefit Solutions (Aetna Int'l.)	United Healthcare	Western Health Advantage
HMO to HMO Deductible Credit?	N/A	N/A	Yes	N/A	N/A	Yes	No
PPO to PPO Deductible Credit?	N/A	N/A	N/A	N/A	Yes	Yes	No
HSA to HSA Deductible Credit?	N/A	N/A	Yes	N/A	N/A	Yes	Yes
Application of Rx Deductible Credit if the Rx is embedded with the medical plan? (Example: HSA plans have the Rx Deductible included with the medical deductible)	N/A	N/A	Yes	N/A	N/A	Yes	Yes
Application of Deductible Credit if the Rx is not part of the medical deductible? (like HMO Rx)	N/A	N/A	No	N/A	Yes	No	No
Out-of-Pocket Max Carryover Credit?	N/A	N/A	No	N/A	Yes	No	No
PEO to PEO Deductible Credit?	N/A	N/A	No	N/A	Yes	Yes	No
Prior Carrier Deductible Credit Given?	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.	N/A	Yes	N/A	Yes	Yes	Yes, HSA plan to HSA plan only
4th Quarter deductible Credit Given?	N/A	N/A	No	N/A	Yes	No	No
Prior carrier deductible form needed?	N/A	N/A	Yes	N/A	Yes	Yes	Yes
Where do I send the forms or EOB's?	N/A	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.	N/A	Members will submit their EOB's to Aetna directly or a deductible credit report will be accepted	Ga_Service@uhc.com	WHA Sales: fax 916.568.1338, email WHASales@westernhealth.com or as specified during implementation