The Individual Grace Period: What You Need to Know

At Blue Cross of Northeastern Pennsylvania (BCNEPA), we are committed to keeping you informed about Health Care Reform changes that may affect you and your patients. That’s why we want to let you know about the individual grace period, which is effective January 1, 2014.

What is the Individual Grace Period?
The Department of Health and Human Services published final regulations that require health insurance plans to provide a 3-month Individual Grace Period for premium payment. This requirement only applies to individuals who buy and enroll in health insurance plans through the Exchange—or Federally Facilitated Marketplace (FFM)—AND receive a premium tax credit.

Keep in mind, this longer grace period does not apply to individuals who buy and enroll in health insurance plans through BlueCrossNEPAS tore.com or plans obtained on the Federally Facilitated Marketplace without a premium tax credit. These plans will have the same standard 30-day grace period as our current individual health plans.

How can I determine if a patient purchased their plan through the Federally Facilitated Marketplace?
To determine if your patient bought their health insurance plan on the Federally Facilitated Marketplace, check their member ID number. Member ID numbers that end with “FE” indicate a plan that was purchased on the Federally Facilitated Marketplace.

What does the Individual Grace Period mean to me?
According to Health Care Reform law, during the 3-month grace period, you can expect the following:

• BCNEPA is obligated to pay claims during the first month of the grace period.
• BCNEPA may pend claims during the second and third months of the grace period. If you provide care for the member or covered dependent(s) during this period, we will notify you by mail.
• If the individual pays all outstanding premiums by the end of the grace period, we will pay the claims, as appropriate.
• If not, the claims for the second and third months will be denied, in accordance with the Centers for Medicare and Medicaid Services (CMS) final rule.

Can I check to see if a patient has paid their premiums?
Yes, you can now use NaviNet® to check your patients’ payment status. When you submit a Member Eligibility and Benefits Inquiry, click on “Eligibility and Benefits Detail” and the “Paid to Date” will display under “Product/Eligibility Information.” The Paid to Date will show the day, month and year through which the policy has been paid.

Where can I go for more information on Health Care Reform?
Find out more about Health Care Reform from any of these resources:

• Visit our Health Care Reform resource center by visiting our Provider website on bcnepa.com. Click on “Provider Resources & Tools,” then select “Health Care Reform.” You’ll find a timeline of provisions, frequently asked questions and Health Care Reform articles featured in recent issues of the provider bulletin.
• Call your provider service rep with any questions.
• More information on the Federally Facilitated Marketplace (FFM) and how to enroll are available on HealthCare.gov.
Where can I send my patients for information on Health Care Reform?

For patients who need more information about the Federally Facilitated Marketplace, we offer several resources:

- You can send them to our Health Care Reform website at bcnepa.com/reform where they can find up-to-date information, tools, resources and videos.
- You can provide them with one of the Health Care Reform brochures that Blue Cross of Northeastern Pennsylvania distributed to your office. Keep in mind, if you need more brochures, call your provider service rep and we will be happy to send more. Or you can download and print brochures from our provider website at bcnepa.com.
- Check out our affordable new plans for 2014 at the Blue Cross Store by visiting BlueCrossNEPAstore.com, if they need to change health insurance plans or are shopping for a new one.
- Call a BCNEPA sales rep at 1.855.WANT.BLUE (1.855.926.8258), weekdays, 8 a.m. to 8 p.m., to enroll by phone or have their questions answered.
- You can encourage them to visit one of our retail stores, weekdays, between 8 a.m. and 5 p.m., or during our extended night and weekend hours at one of these locations:
  - Bartonville Plaza
    292 Frantz Road, Suite 109
    Bartonville, PA 18360
  - Park Center
    1019 Commerce Boulevard
    Dickson City, PA 18519
  - Corporate Headquarters
    19 North Main Street
    Wilkes-Barre, PA 18711
- Visit the Federally Facilitated Marketplace (FFM) at HealthCare.gov where they can see if they qualify to get help from the government to pay for their health insurance.