

Medicare Supplemental Spousal Discount

FREQUENTLY ASKED QUESTIONS (FAQ)

Summary

Premera introduced a spousal discount for Premera Medicare beneficiaries who enroll in an individual PBC WA Medicare Supplement plan. Plans effective 2010 and later (2010 standardized plans) qualify for the discount.

New and current members who qualify can enroll April 1 for a June 1, 2024, effective date.

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Spousal Discount Enrollment

<p>What is a spousal discount?</p>	<p>A spousal discount is a reduction in the monthly premium a member would pay if the member and their spouse both sign up for a Medicare Supplement plan from the same company.</p>
<p>Who is eligible?</p>	<ul style="list-style-type: none"> • Both beneficiaries are enrolled in an Individual PBC WA Medicare Supplement plan effective 2010 and later (2010 standardized plans) and have the same address. • Both beneficiaries must have active coverage on eligible plans. • Member is married or a state registered domestic partner.
<p>Why is Premera offering a spousal discount?</p>	<p>Many of our members and producers have asked us for this discount. To better serve our members we felt it was important to offer this discount.</p>

Which Medicare Supplement plans are eligible for the spousal discount?

Individual PBC WA Medicare Supplement (2010 standardized) plans eligible for the discount are:

- Plan A
- Plan C*
- Plan F*
- High Deductible Plan F*
- Plan G
- High Deductible Plan G
- Plan N

*Only applicants first eligible for Medicare before 2020 may purchase plan C. Plan F and High Deductible Plan F are closed to new membership.

When can I apply for the discount?

Members can start applying for the discount on April 1, 2024.

Is this discount available to Premera group Medicare Supplement plans?

No, the discount is only for PBC WA Individual Medicare Supplement (2010 standardized) plans.

How much is the spousal discount?

Spousal discount information can be found in the [2024 Substitute Outline of Coverage](#). Below are the rates.

Monthly Subscription Charges Per Person

Plan	Standard Rate (Effective April 1, 2024)		With Spousal Discount (Effective June 1, 2024)	
	AFT	Paper Bill	AFT	Paper Bill
Plan A	\$180	\$185	\$162	\$167
Plan C	\$246	\$251	\$221	\$226
Plan G	\$215	\$220	\$193	\$198
Plan G High Deductible	\$53	\$58	\$47	\$52
Plan N	\$178	\$183	\$160	\$165

How do members request a spousal discount?

A new member can request a discount by completing an [enrollment application](#), see section D on page 5.

A current member can complete the [consent \(attestation\) form](#), which is available on our [website](#).

<p>How do they enroll if they are both members?</p>	<p>Each member must submit a consent (attestation) form to request the discount on their policy.</p>
<p>How does a member enroll if their spouse is already a member and they're a new member?</p>	<p>New members should fill out an enrollment application and complete page 5, section D with spouse's information.</p> <p>Existing members should complete a consent (attestation) form.</p>
<p>How do they enroll if they are both new members?</p>	<p>Each new member should fill out an enrollment application and complete page 5, section D with spouse's information.</p>
<p>My client needs help filling out the consent (attestation) form. Who can they call for assistance?</p>	<p>For existing members who need help completing the form, or for additional questions, they can contact customer service at 800-722-1471, Monday through Friday 5 a.m. – 8 p.m. (Pacific Time).</p> <p>Once they've completed filling out the form, they can email, mail, or fax the consent (attestation) form to:</p> <p>SpousalDiscountForms@PREMERA.com. But note: This mailbox is not monitored. It's only for receiving the form. It's not for checking spousal discount or application status.</p> <p>Premera Blue Cross PO Box 327, MS 295 Seattle, WA 98111-9220</p> <p>Fax: 425 918-5278</p>
<p>I'm helping my Premera client apply for the discount. Where should I send their attestation form?</p>	<p>You can:</p> <ul style="list-style-type: none"> • Email the completed form to SpousalDiscountForms@PREMERA.com. But note: This mailbox is not monitored. It's only for receiving the form. It's not for checking spousal discount or application status. • Mail: Premera Blue Cross PO Box 327, MS 295 Seattle, WA 98111-9220 <p>(Fax) 425-918-5278</p>
<p>I have more questions, who should I contact?</p>	<p>Contact your territory manager. They'd be happy to help you with your questions.</p>

<p>My client's spouse has a different mailing address due to [reason]. Can they still apply?</p>	<p>To be eligible, both members must have the same mailing address, home address, or billing address. If one matches, then they qualify.</p> <p>For example, one spouse lives in one home, but the other lives in an assisted living facility, or with a family member etc.</p>
<p>Do members need to have the same Medicare Supplement plan as their spouse?</p>	<p>No. Each person can be on a different eligible, Individual, PBC WA Medicare Supplement plan effective 2010 and later (2010 standardized plans).</p>
<p>Do both members get a discount?</p>	<p>Yes, if both members are eligible and submit the consent/attestation form. See rates above.</p>

Spousal Discount Process

<p>How will members know if they qualified for the discount?</p>	<p>Members will receive an acceptance or a denial letter roughly 60 days from the time we receive their application. We expect the application process will take 60 days.</p>
<p>When will members receive the spousal discount?</p>	<p>We expect the enrollment process to take 60 days. If more than 60 days have elapsed since your client applied, and they would like to check the status for their spousal discount, please have them reach out to customer service, at 800-722-1471, Monday through Friday 5 a.m. – 8 p.m. (Pacific Time).</p>
<p>Is there a way for you to check and verify if you received my client's attestation form?</p>	<p>Unfortunately, not currently. We're receiving a large volume of forms that are coming from multiple sources. We're working hard to process them as quickly as we can. We understand this may cause concern for your clients, but we're asking for patience as we work through processing this initial batch of forms.</p>
<p>Do members need to reapply for the discount annually?</p>	<p>The discount is effective on the member's policy until Premera determines that the member is no longer eligible.</p>
<p>Why was my client's spousal discount denied?</p> <p>Why did my client lose their spousal discount?</p>	<p>Your client may not have met the eligible requirements or your client's spouse no longer has active coverage. Below are the eligibility requirements.</p> <ul style="list-style-type: none"> • Beneficiaries enrolled in an individual eligible PBC WA Medicare Supplement plan effective 2010 and later. • Have the same address. • Both beneficiaries must have active coverage on eligible

	<p>plans.</p> <ul style="list-style-type: none">• Member is married or a state registered domestic partner.
What happens to the discount if a spouse passes away?	<p>It will be removed at the annual renewal cycle. Premera will send a letter to the member at renewal. (Usually April.)</p>