Introduction

Skilled nursing care is a high level of care that can only be provided by trained and licensed professionals, like registered nurses (RNs), licensed professional nurses (LPNs), medical directors, and physical, occupational, and speech therapists. Skilled care is short-term and helps people get back on their feet after injury or illness. It is often given in a skilled nursing facility. A skilled nursing facility can be a separate facility or a distinct unit within another institution. After being released from the hospital, a person is transferred to a skilled nursing facility for the hands-on care. This can be either medical care or rehabilitation care — and sometimes both. A broad definition of skilled care is medically necessary care that can only be done by a skilled, trained, and licensed nurse or therapist. If the care can be done by a home health aide (someone who assists with the activities of daily living, like eating or bathing) or a person who doesn’t need to be licensed, it’s not considered to be skilled nursing or skilled rehabilitation care. This policy describes when skilled care in a skilled nursing facility may be considered medically necessary.

Note: The Introduction section is for your general knowledge and is not to be taken as policy coverage criteria. The rest of the policy uses specific words and concepts familiar to medical professionals. It is intended for providers. A provider can be a person, such as a doctor, nurse, psychologist, or dentist. A provider also can be a place where medical care is given, like a hospital, clinic, or lab. This policy informs them about when a service may be covered.
<table>
<thead>
<tr>
<th>Subject</th>
<th>Medical Necessity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clinical Indications for Admission</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Admission</strong></td>
<td><strong>Admission to a skilled nursing facility (SNF) may be considered medically necessary when ALL of the following criteria are met:</strong></td>
</tr>
<tr>
<td></td>
<td>• Skilled services are provided under the supervision of a physician and delivered by a qualified and licensed provider</td>
</tr>
<tr>
<td></td>
<td><strong>AND</strong></td>
</tr>
<tr>
<td></td>
<td>• Care plans specify individual realistic goals and discharge plans</td>
</tr>
<tr>
<td></td>
<td><strong>AND</strong></td>
</tr>
<tr>
<td></td>
<td>• Skilled services are medically necessary and cannot be provided in a lower level of care setting</td>
</tr>
<tr>
<td></td>
<td><strong>AND</strong></td>
</tr>
<tr>
<td></td>
<td>• Provided services are expected to result in measurable and significant improvement in the patient’s condition within a reasonable time frame</td>
</tr>
<tr>
<td></td>
<td><strong>AND</strong></td>
</tr>
<tr>
<td></td>
<td>• Patient is medically stable</td>
</tr>
<tr>
<td></td>
<td><strong>AND</strong></td>
</tr>
<tr>
<td></td>
<td>• One or more skilled therapies or skilled nursing services are given at least daily</td>
</tr>
</tbody>
</table>

**Skilled nursing services must include ALL of the following:**

- Services are at an intensity and frequency that cannot be provided at a lower level of care
- Documented weekly physician face-to-face evaluations performed, including consults as needed
- Patient and/or caregiver demonstrate ability and willingness to participate in care plan, including training.
- Physician supervised, skilled nursing services for monitoring, evaluation and intervention to address recent illness, injury, disease or surgical procedure are required

**AND**

- Skilled nursing services may include **ONE** or more of the following:
<table>
<thead>
<tr>
<th>Subject</th>
<th>Medical Necessity</th>
</tr>
</thead>
</table>
| Clinical Indications for Admission | o IV* or IM* injection of drugs given at least every 12 hours (and they cannot be provided at a lower level of care)  
 o Parental feeding (TPN) or enteral feeding, (eg, nasogastric, gastrostomy or jejunostomy)** requiring intervention or management of a complication  
 o Active management of a complex medication regimen (may be oral) to include documented monitoring  
 o Active management of an exacerbation of chronic disease conditions  
 o Complex wound care of stage 3 or 4 or multiple stage 2 decubitus ulcer(s) (see definition below) or other complicated wounds requiring aseptic, daily dressing changes  
 o Ostomy complication requiring intervention which may include patient/care-giver training that cannot be provided in an alternative care setting (home, outpatient, etc.)  
 o Device or drain management, including initial care of urinary or wound drain catheters (such as bladder irrigation, nephrostomy tube, suprapubic catheter or JP***/biliary drains)  
 o Ventilator and/or tracheostomy weaning  
 o New respiratory treatment or new use of oxygen; or nasopharyngeal or deep tracheal suctioning (superficial, oropharyngeal suctioning is not a skilled service) to stabilize an acute medical/respiratory condition  

AND/OR

Skilled therapy services must include ALL of the following:
- One or more therapy modality given at least 5 days/week for at least 1 hour daily to treat a documented decline in functional status due to recent illness, injury, disease, or surgical procedure  
- Prior level of function is described in skilled therapy evaluation.
Subject | Medical Necessity
---|---
**Clinical Indications for Admission**

- A functional impairment requiring at least minimum assistance for skilled therapy services

**AND**
- Rehabilitation services may include **ONE** or more of the following:
  - Gait evaluation and training
  - Transfer training
  - ADL training
  - Speech and swallowing restoration
  - Cognitive training
  - Therapeutic treatment to ensure patient safety

**AND**
- Patient is able to actively participate (i.e., responsive to verbal/visual stimuli and able to follow simple commands) and demonstrates rehabilitation potential.

* IV (intravenous), IM (intramuscular)
** NG (nasogastric), G-tube (gastrostomy), J-tube, (jejunostomy)
*** JP (Jackson-Pratt drain)

**Admission or continued stay to a skilled nursing facility may be considered NOT medically necessary when:**
- Skilled services can be managed at a lower level of care
- Services are for a custodial level of care or for a maintenance program when no further functional progress has been made within a reasonable period of time, nor is expected
- Patient is not willing or able to participate in a therapeutic treatment program
- Services are for routine medication administration (including IV, IM, and SQ) for medically stable individuals without other skilled needs
- Care is for routine indwelling bladder catheters or established colostomy or ileostomy, gastrostomy tube feedings, tracheostomy site care, oxygen therapy
## Subject: Medical Necessity

### Clinical Indications for Admission

- Care of the confused or disoriented patient who is under an established medication regimen
- Care is primarily for assisting in activities of daily living

### Clinical Indications for Continued Stay

**Continued Stay**

**Ongoing assessment and management of an unstable condition or complex medical condition is considered medically necessary when the above criteria and ONE of the following criteria is met:**

#### Skilled Nursing Services

- IV or IM* injection of drugs given at least every 12 hours (and they cannot be provided at a lower level of care)
- Initiation of IV TPN feeding or tube feedings (NG, G-tube, or J-tube**) or when documented difficulties or complications exist requiring changes in intervention.
- Complex medication (may be oral) adjustment in dosage or type of medication with documentation (such as lab values, vital signs, etc.) of the unstable condition or complications being treated

- Treatment of a Stage 3 or 4 or multiple stage 2 decubitus ulcer(s) (**see definition below**) or other complicated wound requiring daily, aseptic dressing changes that cannot be provided at a lower level of care.
  - At least weekly wound assessment with progression of healing documented
    - If there is lack of progression, a change in management of the wound is documented
- Ostomy care, related to complications that cannot be provided in an alternative care setting (home, outpatient, etc.)
- Ventilator and/or tracheostomy weaning, with documented trials and progression towards weaning of respiratory support.
### Clinical Indications for Continued Stay

<table>
<thead>
<tr>
<th>Subject</th>
<th>Medical Necessity</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• New respiratory treatment at least 3 times/day; or new use of oxygen; or nasopharyngeal or deep tracheal suctioning (superficial, oropharyngeal suctioning is not a skilled service) to stabilize an acute medical/respiratory condition.</td>
</tr>
<tr>
<td></td>
<td>• New or worsening mental status change with documented physician-supervised intervention</td>
</tr>
<tr>
<td></td>
<td>• New or worsening behavioral symptoms with documented physician-supervised intervention for behavior modification and/or mental health consult as needed.</td>
</tr>
<tr>
<td></td>
<td>* IV (intravenous), IM (intramuscular)</td>
</tr>
<tr>
<td></td>
<td>** NG (nasogastric), G-tube (gastrostomy), J-tube, (jejunostomy)</td>
</tr>
<tr>
<td></td>
<td>OR</td>
</tr>
<tr>
<td></td>
<td>** Skilled Therapy Services **</td>
</tr>
<tr>
<td></td>
<td>• The patient demonstrates documented measurable, restorative and continuing gains towards outlined therapy goals (of at least one discipline) which cannot be provided at a lower level of care; OR</td>
</tr>
<tr>
<td></td>
<td>o There is documented medical instability affecting participation or progression along with intervention to resolve or stabilize it (this is short term for 1-3 days).</td>
</tr>
</tbody>
</table>

### Clinical Indications for Transition of Care

<table>
<thead>
<tr>
<th>Transition of care</th>
<th>Transition from a skilled nursing facility (SNF) to an alternate level of care may be considered medically necessary when ALL of the following criteria are met:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• Ongoing skilled nursing services needed can be safely provided in a home setting with home health or outpatient care</td>
</tr>
<tr>
<td></td>
<td>AND</td>
</tr>
<tr>
<td></td>
<td>• The patient has no signs of infection or is stable on an anti-infective regimen which can be administered outpatient</td>
</tr>
<tr>
<td></td>
<td>AND</td>
</tr>
</tbody>
</table>
Clinical Indications for Transition of Care

- The patient is clinically stable
AND
- The patient is stable on an adequate nutritional program (e.g., parenteral infusion can be managed by a home infusion provider or enteral feedings can safely be provided at home)
AND
- Pain management is adequate without need for frequent change in medication or dose
AND
- Neurologic status is stable with mentation at baseline, appropriate for patient’s clinical condition.
AND
- If patient is in SNF primarily for rehabilitative services:
  o Further progress toward rehabilitation goals is not expected or can be achieved at a lower level of care or
  o Patient is no longer willing or able to participate in a therapeutic treatment program

Documentation Requirements

The patient’s medical records submitted for review for all conditions should document that medical necessity criteria are met. The record should include the following:

- Transferring facility/provider (i.e., hospital) admission and discharge assessment; therapy assessment
- The preliminary treatment plan
AND
- Post SNF admission documentation in the form of clinical notes and/or treatment logs including the following:
  o Clinical and rehabilitation status as applicable
  o Treatment(s) received, including frequency and length of treatment period, as applicable
  o Patient participation and progress toward clinical and rehabilitation goals
  o Patient/caregiver training progress towards goals
  o Patient/caregiver participation in discharge planning; and
  o Status of the discharge plan, including targeted site, date, and skilled needs, if applicable
This guideline incorporates clinical, facility, and care based indicators to determine the appropriateness of admission to a skilled nursing facility level of care. In addition, transitions of care guidelines are given as indicators to determine if the patient may be appropriate for safe transfer from a skilled nursing facility to a home or an alternate setting.

A skilled nursing facility (SNF) is a facility, or distinct part of a facility, that provides skilled nursing care and/or skilled rehabilitative therapy. Usually a patient will transition to a SNF from an acute care facility when ongoing skilled needs cannot be provided in a home or other alternate setting.

**Definition of Terms**

**Pressure Injury Stages (National Pressure Ulcer Advisory Panel, 2016)**

**Pressure Injury:** A pressure injury is localized damage to the skin and/or underlying soft tissue usually over a bony prominence or related to medical or other devices. The injury occurs as a result of intense and/or prolonged pressure or pressure in combination with shear. The tolerance of soft tissue for pressure and shear may also be affected by microclimate, nutrition, perfusion, co-morbidities and conditions of soft tissue.

**Pressure Injury Stages**

- **Stage 1 Pressure Injury - Non-Blanchable Erythema Of Intact Skin:**

Intact skin with a localized area of non-blanchable erythema, which may appear differently in darkly pigmented skin. Presence of blanchable erythema or changes in sensation, temperature,
or firmness may precede visible changes. Color changes do not include purple or maroon discoloration; these may indicate deep tissue pressure injury.

- **Stage 2 Pressure Injury - Partial-Thickness Skin Loss With Exposed Dermis:**

  Partial-thickness loss of skin with exposed dermis. The wound bed is viable, pink or red, moist, and may also present as an intact or ruptured serum-filled blister. Adipose (fat) is not visible and deeper tissues are not visible. Granulation tissue, slough and eschar are not present. These injuries commonly result from adverse microclimate and shear in the skin over the pelvis and shear in the heel. This stage should not be used to describe moisture associated skin damage (MASD) including incontinence associated dermatitis (IAD), intertriginous dermatitis (ITD), medical adhesive related skin injury (Marsi), or traumatic wounds (for example, skin tears, burns, abrasions).

- **Stage 3 Pressure Injury - Full-Thickness Skin Loss:**

  Full-thickness loss of skin, in which adipose (fat) is visible in the ulcer and granulation tissue and epibole (rolled wound edges) are often present. Slough and/or eschar may be visible. The depth of tissue damage varies by anatomical location; areas of significant adiposity can develop deep wounds. Undermining and tunneling may occur. Fascia, muscle, tendon, ligament, cartilage and/or bone are not exposed. If slough or eschar obscures the extent of tissue loss this is an unstageable Pressure Injury.

- **Stage 4 Pressure Injury- Full-Thickness Skin And Tissue Loss:**

  Full-thickness skin and tissue loss with exposed or directly palpable fascia, muscle, tendon, ligament, cartilage or bone in the ulcer. Slough and/or eschar may be visible. Epibole (rolled edges), undermining and/or tunneling often occur. Depth varies by anatomical location. If slough or eschar obscures the extent of tissue loss this is an unstageable Pressure Injury.

- **Unstageable Pressure Injury- Obscured Full-Thickness Skin And Tissue Loss:**

  Full-thickness skin and tissue loss in which the extent of tissue damage within the ulcer cannot be confirmed because it is obscured by slough or eschar. If slough or eschar is removed, a Stage 3 or Stage 4 pressure injury will be revealed. Stable eschar (that is, dry, adherent, intact without erythema or fluctuance) on the heel or ischemic limb should not be softened or removed.

- **Deep Tissue Pressure Injury- Persistent Non-Blanchable Deep Red, Maroon Or Purple Discoloration:**

  Intact or non-intact skin with localized area of persistent non-blanchable deep red, maroon, purple discoloration or epidermal separation revealing a dark wound bed or blood filled blister.
Pain and temperature change often precede skin color changes. Discoloration may appear differently in darkly pigmented skin. This injury results from intense and/or prolonged pressure and shear forces at the bone-muscle interface. The wound may evolve rapidly to reveal the actual extent of tissue injury, or may resolve without tissue loss. If necrotic tissue, subcutaneous tissue, granulation tissue, fascia, muscle or other underlying structures are visible, this indicates a full thickness pressure injury (Unstageable, Stage 3 or Stage 4). Do not use DTPI to describe vascular, traumatic, neuropathic, or dermatologic conditions.

References


History

<table>
<thead>
<tr>
<th>Date</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/01/18</td>
<td>New Policy, returned from archived status, approved December 12, 2017. Policy is reinstated and replaces InterQual criteria.</td>
</tr>
<tr>
<td>Date</td>
<td>Comments</td>
</tr>
<tr>
<td>------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>02/01/18</td>
<td>Interim Review, approved January 16, 2018. Added medically necessary criteria for continued stay in a SNF. References 6, 7 added. Added additional statements under admission, and edited statements under not medically necessary and transition of care for clarity.</td>
</tr>
<tr>
<td>12/01/18</td>
<td>Annual Review, approved November 6, 2018. References removed and references 6-7 added. No change to policy statement.</td>
</tr>
</tbody>
</table>

**Disclaimer:** This medical policy is a guide in evaluating the medical necessity of a particular service or treatment. The Company adopts policies after careful review of published peer-reviewed scientific literature, national guidelines and local standards of practice. Since medical technology is constantly changing, the Company reserves the right to review and update policies as appropriate. Member contracts differ in their benefits. Always consult the member benefit booklet or contact a member service representative to determine coverage for a specific medical service or supply. CPT codes, descriptions and materials are copyrighted by the American Medical Association (AMA). ©2019 Premera All Rights Reserved.

**Scope:** Medical policies are systematically developed guidelines that serve as a resource for Company staff when determining coverage for specific medical procedures, drugs or devices. Coverage for medical services is subject to the limits and conditions of the member benefit plan. Members and their providers should consult the member benefit booklet or contact a customer service representative to determine whether there are any benefit limitations applicable to this service or supply. This medical policy does not apply to Medicare Advantage.
Discrimination is Against the Law

Premera Blue Cross complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Premera does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

Premera:
• Provides free aids and services to people with disabilities to communicate effectively with us, such as:
  • Qualified sign language interpreters
  • Written information in other formats (large print, audio, accessible electronic formats, other formats)
• Provides free language services to people whose primary language is not English, such as:
  • Qualified interpreters
  • Information written in other languages

If you need these services, contact the Civil Rights Coordinator.

If you believe that Premera has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:
Civil Rights Coordinator - Complaints and Appeals
PO Box 91102, Seattle, WA 98111
Toll free 855-332-4535, Fax 425-918-5592, TTY 800-842-5357
Email AppealsDepartmentInquiries@Premera.com

You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at:
U.S. Department of Health and Human Services
200 Independence Avenue SW, Room S09F, HH Building
Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD)

Getting Help in Other Languages

This Notice has Important Information. This notice may have important information about your application or coverage through Premera Blue Cross. There may be key dates in this notice. You may need to take action by certain deadlines to keep your health coverage or help with costs. You have the right to get this information and help in your language at no cost.

Call 800-722-1471 (TTY: 800-842-5357).

Arabic (Arabic):
لا تتحمل هذه الإشارة مسؤولية هذا النص. قد تحتوي هذه الإشارة معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على معلومات مهمة يحملها يفكك أو يتحمل من يتحمل إن الإشارة محتوياً على م Informationen importante. Questo avviso può contenere informazioni importanti sulla tua domanda o copertura attraverso Premera Blue Cross. Potrebbero esserci date chiave in questo avviso. Potrebbe essere necessario un tuo intervento entro una scadenza determinata per consentirti di mantenere la tua copertura o sovvenzione. Hai il diritto di ottenere queste informazioni e assistenza nella tua lingua gratuitamente.

Chiama 800-722-1471 (TTY: 800-842-5357).
Key dates that you might need to know:

Premera Blue Cross has certain dates that are important to remember when maintaining your insurance coverage or paying premiums. These important dates are to ensure you continue to have valid coverage.

For inquiries, call 800-722-1471 (TTY: 800-842-5357).

Spanish (Spanish):
Este Aviso contiene información importante. Es posible que este aviso contenga información importante acerca de su solicitud de cobertura a través de Premera Blue Cross. Es posible que haya fechas clave en este aviso. Es posible que deba tomar alguna medida antes de determinadas fechas para mantener su cobertura médica o ayuda con los costos. Usted tiene derecho a recibir esta información y ayuda en su idioma sin costo alguno. Llame al 800-722-1471 (TTY: 800-842-5357).

Telugu (Telugu):
తెలుగు భాషలో ప్రచురిత జాబితా.

The following is an important notice for members:

Premera Blue Cross has specific dates that are important to remember when maintaining your insurance coverage or paying premiums. Failure to remember these dates may result in a denial of coverage or inability to receive care.

For assistance, call 800-722-1471 (TTY: 800-842-5357).

Română (Romanian):

Dutch (Dutch):
Deze melding bevat belangrijke informatie. Er kunnen tijden zijn waarop u uw assurantie niet kunt blijven onderhouden of krijgt u minder hulp na zaken die u moet doen. Neem contact op met uw verzekeraar voor meer informatie.

For assistance, call 800-722-1471 (TTY: 800-842-5357).

Português (Portuguese):
Este aviso contém informações importantes. Este aviso poderá conter informações importantes a respeito de sua aplicação ou cobertura por meio do Premera Blue Cross. Podem existir datas importantes neste aviso.

A informação do cliente pode ser contatado por telefone.

For assistance, call 800-722-1471 (TTY: 800-842-5357).