BlueCross BlueShield Nebraska

Application for Medicare Supplement

PO Box 3248 • Omaha, NE 68180-0001

1 Tell us about yourself.

Name (First, Middle, Last)	Social Security Number

Address (Street, PO Box, City, State, Zip+4, County)

Date of Birth (MM/DD/YYYY)	Email Address	Gender ☐ Male ☐ Female

Home Phone	Cell Phone

Have you used tobacco in any form during the past 12 months? (The use of tobacco products means any use of cigarettes, pipes, cigars, or any other tobacco products regardless of the number of times or frequency of use).

☐ Yes ☐ No

Household Premium Discount

You may be eligible for a lower premium rate based on your answer to the following question:
Do you currently have a person residing in your home (but no more than three persons age 60 or older), who is:

a) Your legal spouse; or
b) A person 18 years of age or older with whom you have continuously resided for the last 12 months.

☐ Yes ☐ No

2 Provide us with your Medicare information.

Please reference your red, white and blue Medicare card to complete this section.

Your Medicare number: ____________________

Hospital (Part A) Coverage Start Date: ____________________

Medical (Part B) Coverage Start Date: ____________________

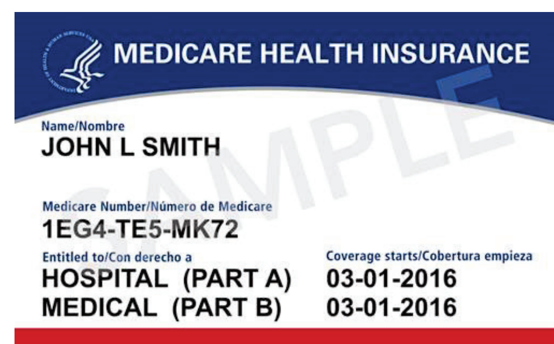


Image Field

3 Choose the plan for which you are applying. (Optional Dental continued on next page)

Medicare Supplement

Please check the one Blue Cross and Blue Shield of Nebraska policy you are applying for.

☐ Plan A ☐ Plan B ☐ Plan G ☐ Plan L ☐ Plan N

☐ Plan C* ☐ Plan F*

*Plan C and F are only available to individuals who were Medicare eligible prior to Jan. 1, 2020

 Blue Cross and Blue Shield of Nebraska is an independent licensee of the Blue Cross and Blue Shield Association.

3 Choose the plan for which you are applying. (Continued)

Optional Dental

This plan is separate from the Medicare supplement plan, and is not required for issuance of Medicare supplement. The Dental Essentials plan is an Individual policy offered by Blue Cross and Blue Shield of Nebraska. If the Dental Plan is elected at the same time (initial enrollment) as an approved, issued Medicare supplement, the 6-month waiting period for Coverage B is waived.

The Dental Essentials policy includes the following:

(a) 6-month waiting period before Coverage B benefits are payable

(b) 12-month waiting period before Coverage C benefits are payable

Please check the **one** Blue Cross and Blue Shield of Nebraska policy you are applying for.

☐ Preventive Plus ☐ Enhanced ☐ Premier

4 Complete Medicare supplement questions.

If you lost or are losing other health insurance coverage and received a notice from your prior insurer saying you were eligible for guaranteed issue of a Medicare supplement insurance policy, or that you had certain rights to buy such a policy, you may be guaranteed acceptance in one or more of our Medicare supplement plans. **Please include a copy of the notice from your prior insurer with your application. Please answer all questions. Please mark Yes or No below with an "X".**

TO THE BEST OF YOUR KNOWLEDGE:

Answer	Question
☐ Yes ☐ No	**1.**(a) Did you turn age 65 in the last 6 months?
☐ Yes ☐ No	(b) Did you enroll in Medicare Part B in the last 6 months?
	(c) If yes, what is the effective date? ______ / _____ / _____
☐ Yes ☐ No	**2.**(a) Are you covered for medical assistance through the state Medicaid program? Note to applicant: If you are participating in a "Spend-Down Program" and have not met your "Share of Cost," please answer No to this question.
☐ Yes ☐ No	(b) If yes, will Medicaid pay your premiums for this Medicare supplement policy?
☐ Yes ☐ No	(c) If yes, do you receive any benefits from Medicaid other than payments toward your Medicare Part B premium?
	3.(a) If you had coverage from any Medicare plan other than original Medicare within the past 63 days (for example, a Medicare Advantage plan, or a Medicare HMO or PPO), fill in your start and end dates below. If you are still covered under this plan, leave "End" blank. Start _____ / _____ / _____ End _____ / _____ / _____
☐ Yes ☐ No	(b) If you are still covered under the Medicare plan, do you intend to replace your current coverage with this Medicare supplement policy?
☐ Yes ☐ No	(c) Was this your first time in this type of Medicare plan?
☐ Yes ☐ No	(d) Did you drop a Medicare supplement policy to enroll in the Medicare plan?
☐ Yes ☐ No	**4.**(a) Do you have another Medicare supplement policy in force?
	(b) If so, with what company, and what plan do you have? ________________
☐ Yes ☐ No	(c) If so, do you intend to replace your current Medicare supplement policy with this policy?
	5.(a) Have you had coverage under any other health insurance within the past 63 days? (for example, an employer, union, or individual plan)
	(b) If so, with what company and what kind of policy? ________________
	(c) What are your dates of coverage under the other policy? If you are still covered under the other policy, leave "End" blank. Start _____ / _____ / _____ End _____ / _____ / _____
☐ Yes ☐ No	**6.**(a) If you have other individual BCBSNE coverage, do you want to terminate your individual policy? Please note we will coordinate the date of an individual policy termination to ensure you do not experience a lapse in coverage.

5 Complete health questions.

If applying during an Open Enrollment or Guaranteed Issue period, SKIP section 5 and GO TO section 6.

Height: _______feet _______inches Weight: ________pounds

PLEASE ANSWER ALL OF THE FOLLOWING HEALTH QUESTIONS BELOW:

☐ Yes ☐ No	**1.** Are you currently bedridden or confined to a nursing home; assisted living facility or confined to a wheelchair?
☐ Yes ☐ No	**2.** Within the past five (5) years have you been treated for, or diagnosed by a medical professional as having Acquired Immune Deficiency Syndrome (AIDS) AIDS related Complex (ARC) or Human Immunodeficiency Virus (HIV) infection?
	3. Within the past five(5) years, have you had or been advised by a physician to have treatment, surgery or to take prescription medication for:
☐ Yes ☐ No	(a) Cancer (excluding basal or squamous cell), Hodgkin's disease, leukemia, or melanoma; even if the condition is in remission?
☐ Yes ☐ No	(b) Congestive heart failure, coronary artery disease, peripheral vascular disease, circulatory disorder (excluding high blood pressure), heart disease, enlarged heart, transient ischemic attack, stroke, heart or heart valve surgery, angioplasty, pacemaker, or stent placement?
☐ Yes ☐ No	(c) Insulin dependent diabetes, amputation or eye disease due to diabetes, chronic cystitis, Addison's disease, nephritis, renal insufficiency or kidney dialysis or gangrene?
☐ Yes ☐ No	(d) Emphysema, chronic bronchitis, chronic obstructive pulmonary disease (COPD), chronic obstructive lung disease (COLD), or any chronic pulmonary disease requiring the use of oxygen?
☐ Yes ☐ No	(e) Degenerative bone disease, rheumatoid arthritis, or have you been advised to have a joint replacement?
☐ Yes ☐ No	(f) Organic brain disorder, Alzheimer's disease, ALS (Lou Gehrig's disease), muscular dystrophy, myasthenia gravis, Parkinson's disease, multiple sclerosis, cerebral palsy, epilepsy, neuropathy, paralysis, senile dementia or other senility disorders, or alcohol or drug abuse?
☐ Yes ☐ No	**4.** Have you been hospitalized (inpatient) three or more times in the last two years?

Show full details for any question answered "Yes" in Section 5 above.

Question #	Date From	Date To	List out Prescription Drugs, Treatments, Operations, or Inpatient Hospitalizations

6 Choose your method of payment.

☐ Monthly paper bill

☐ Monthly automatic bank withdrawal (Even if you have existing coverage, please complete the section below and **attach a voided check** to avoid processing delays.)

I authorize Blue Cross and Blue Shield of Nebraska to make automatic withdrawals from the account shown below (or on the attached voided check), and the Financial Institution named below to charge the stated account for payment of my premium. The initial authorization will be charged on or after the 20th of each month. Such amount may be changed from time to time by Blue Cross and Blue Shield of Nebraska, giving me written notice before charging the account. This authorization is to remain in effect until Blue Cross and Blue Shield of Nebraska has received written notification from me of a termination date.

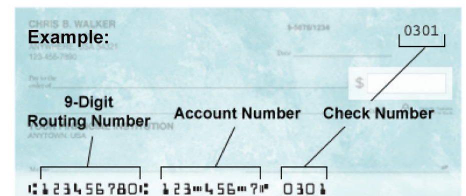
Name of Bank: _______________________ Town/City: _______________________________________

Account Number: ________________________________ Type of Account: ☐ Checking ☐ Savings

Routing/ABA Number: ____________________________

Name of Payor as shown on bank account: ______________________________

Please note: Payor must also sign below in the signature section of the application if different from applicant.



For additional payment options, register for a myblue account at www.mynebraskablue.com after receiving your ID card. Registering allows you to set up recurring payments, make one-time payments and see billing statements and history.

7 Statements by applicant.

I acknowledge receipt of the following documents at the time I completed this application:

☐ Outline of Coverage ☐ Pamphlet "Guide to Health Insurance for People with Medicare"

By providing your telephone numbers you agree that we, along with our affiliates and/or vendors, may call or text any phone numbers you give us, including a wireless number, using an automatic telephone dialing system and/ or a prerecorded message. Without limit, these calls may be about treatment options, other health-related benefits and services, enrollment, payment, or billing.

Coverage will be effective the first of the month following approval. If you wish to request a different effective date, you may do so here: _______________ .

If an effective date is requested and approved, I understand I cannot request a change of that date, and that premiums are owed from that date forward.

I hereby authorize Blue Cross and Blue Shield of Nebraska to obtain and/or release medical or other information to the extent necessary to process my claims or for underwriting or administrative purposes. I authorize any party, including the Medicare program and its contractors, to release eligibility, claims, payment, or medical information to Blue Cross and Blue Shield of Nebraska for the same purposes. This authorization is ongoing. I understand that any false statements on this application may cause the coverage to be void.

____ ____________________
Signature of Applicant Date

____ ____________________
Signature of payor as shown on bank account if payor is someone other than applicant Date

AGENT SECTION ONLY

Agent shall list any other health insurance policies they have sold to the applicant:

List policies sold which are still in force. ______________________

List policies sold in the past five (5) years which are no longer in force. ______________________

☐ Replacement form (section 9) completed   Date: __________   Agent Number: __________

Signature of Agent: ______________________

OFFICIAL USE ONLY

Eff. Date: ________ Approved: ________ Date: ________ Rejected: ________ Date: ________

8 Information to consider.

1. You do not need more than one Medicare supplement policy.
2. If you purchase this policy, you may want to evaluate your existing health coverage and decide if you need multiple coverages.
3. You may be eligible for benefits under Medicaid and may not need a Medicare supplement policy.
4. If, after purchasing this policy, you become eligible for Medicaid, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, during your entitlement to benefits under Medicaid for 24 months. You must request this suspension within 90 days of becoming eligible for Medicaid. If you are no longer entitled to Medicaid, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing Medicaid eligibility. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
5. If you are eligible for, and have enrolled in a Medicare supplement policy by reason of disability and you later become covered by an employer or union-based group health plan, the benefits and premiums under your Medicare supplement policy can be suspended, if requested, while you are covered under the employer or union-based group health plan. If you suspend your Medicare supplement policy under these circumstances, and later lose your employer or union-based group health plan, your suspended Medicare supplement policy (or, if that is no longer available, a substantially equivalent policy) will be reinstituted if requested within 90 days of losing your employer or union-based group health plan. If the Medicare supplement policy provided coverage for outpatient prescription drugs and you enrolled in Medicare Part D while your policy was suspended, the reinstituted policy will not have outpatient prescription drug coverage, but will otherwise be substantially equivalent to your coverage before the date of the suspension.
6. Counseling services may be available in your state to provide advice concerning your purchase of Medicare supplement insurance and concerning medical assistance through the state Medicaid program, including benefits as a Qualified Medicare Beneficiary (QMB) and a Specified Low-Income Medicare Beneficiary (SLMB).
7. If you are enrolled under a Medicare Advantage plan, you are not eligible for a Medicare supplement policy in addition to that plan.
8. Blue Cross and Blue Shield of Nebraska reserves the right to accept or decline this application for Medicare supplement in whole or in part except when application is made during the initial six month open enrollment period beginning with the first month in which you are first enrolled under Medicare Part B and you are 65 years of age or older. No right is created by this application including any advance premium payment and the application shall not be considered accepted unless the contract is actually issued to you. Should you discontinue Medicare Part B Medical Insurance Benefits, it shall be your responsibility to notify Blue Cross and Blue Shield of Nebraska of the change.

9 Notice to applicant regarding replacement of Medicare Supplement insurance or Medicare Advantage.

Save this Notice!** It may be important to you in the future. According to your application, you intend to terminate existing Medicare supplement or Medicare Advantage insurance and replace it with a policy to be issued by Blue Cross and Blue Shield of Nebraska. Your new policy will provide thirty (30) days within which you may decide without cost whether you desire to keep the policy. ** This notice will be returned to you after processing your application.

You should review this new coverage carefully. Compare it with all accident and sickness coverage you now have. If, after due consideration, you find that purchase of this Medicare supplement coverage is a wise decision, you should terminate your present Medicare supplement or Medicare Advantage coverage. You should evaluate the need for other accident and sickness coverage you have that may duplicate this policy.

Statement to Applicant by Issuer, Agent:

I have reviewed your current medical or health insurance coverage. To the best of my knowledge, this Medicare supplement policy will not duplicate your existing Medicare supplement or, if applicable, Medicare Advantage coverage because you intend to terminate your existing Medicare supplement coverage or leave your Medicare Advantage plan. The replacement policy is being purchased for the following reason(s)
(check one):

☐ Additional benefits.

☐ No change in benefits, but lower premiums.

☐ Fewer benefits and lower premiums.

☐ My plan has outpatient prescription drug coverage and I am enrolling in Part D.

☐ Disenrollment from a Medicare Advantage plan. Please explain reason for disenrollment.

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____

☐ Other. (please specify)

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If you still wish to terminate your present policy and replace it with new coverage, be certain to truthfully and completely answer all questions on the application concerning your medical and health history. Failure to include all material medical information on an application may provide a basis for the company to deny any future claims and to refund your premium as though your policy had never been in force. After the application has been completed and before you sign it, review it carefully to be certain that all information has been properly recorded.

Do not cancel your present policy until you have received your new policy and are sure that you want to keep it.

______________________________ ______________________________
Signature of Agent, Broker or Other Representative Agent Number

____
Typed Name and Address of Insurer, Agent or Broker

______________________________ ______________________________
Applicant's Signature Date