

Group & Individual Marketing News Bulletin



South Carolina

BlueCross BlueShield of South Carolina
is an independent licensee of the
Blue Cross and Blue Shield Association



ARCHIVES

You may access marketing bulletins from 2001 to present in the "I Am An Agent" portion of our Web site, www.SouthCarolinaBlues.com.

NEW ADDRESS?

If your contact information changes, including e-mail address or fax number, please e-mail us your updated information to grpandindv@bcssc.com.

ORDER SUPPLIES

To order BlueCross supplies on COIN, visit our Web site at www.SouthCarolinaBlues.com, and select *I Am An Agent*. Then, select "Order Supplies" under *Resources*.

QUESTIONS?

Contact your marketing representative at 1-800-288-2227 ext. 42328 if you have questions.

April 21, 2009

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Changes to Under 65 Application Process

New process gives you a response in one business day

We truly want to be your carrier of first choice on all your business. We are taking steps to enhance our individual underwriting process to be able to review all your individual applications quickly so you can better serve your clients.

Beginning May 1, 2009, please send all individual Under 65 applications directly to our Underwriting department at the address listed below.

BlueCross BlueShield of South Carolina
P.O. Box 61153
AX-H05
Columbia, SC 29260-1153

You can also fax applications to 803-264-0251 or submit them online through My Business ManagerSM.

If you have been sending completed applications to your agency instead of to BlueCross directly, please continue to do so.

Sending applications directly to the Underwriting department allows us to get an answer to you faster. If we receive a fully and accurately completed application by 3:00 p.m., you will have an answer by the end of the next business day. You can check the application status in My Business Manager to see if we have automatically accepted or declined the application or if we need more information to complete the underwriting process.

We have attached a Request for Underwriting Opinion form to use before submitting a formal application if you have a question about how the Underwriting department might evaluate your client's medical history. Applications will take the priority, but we will respond to your request within two business days.

Please call your individual marketing representative with any questions.



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Under 65 Individual Underwriting BlueCross BlueShield of South Carolina Phone: 803-788-0222 Fax: 803-264-0251 E-mail: individualuw@bcssc.com

REQUEST FOR UNDERWRITING OPINION

This form should be used by the agent when there is a question about a proposed applicant's medical eligibility. Please complete a separate form for each applicant and do not attach medical records. Completed forms may be sent to the fax number or e-mail address listed above. You will receive a response by return fax within two business days.

Date: Proposed Insured: Agent's Name: Age: Agent's Fax: Height: Weight: Tobacco Use:

Select the desired Personal Blue Plan: Single Family Deductible Range:

Medical History Details:

Table with 5 columns: Condition/Diagnosis, Date of Onset, Treatment/Medication, Date of Recovery, Degree of Recovery. Rows 1, 2, 3.

DO NOT WRITE IN THE AREA BELOW - FOR UNDERWRITING DEPARTMENT USE ONLY

Based solely on the information listed above, the proposed applicant may be:

- Approved standard, Approved with an exclusion rider, Declined, Medical records will be required

Underwriter comments:

Underwriter Date

The final underwriting decision will be based on a formal application which can be submitted at any time. This is not a binding agreement, and the opinion rendered above is in no way a guarantee of enrollment. The final decision may be different from what is shown above. Agents should retain a copy of this form as the Underwriting department will not maintain an opinion file.