

## **Important Information for HCTC Special Open Enrollment**

- In order to be eligible for coverage under the Special Open Enrollment program, an applicant must be at least 19 years of age, an Alabama resident, and a certified eligible individual under the Health Coverage Tax Credit (HCTC) Program enacted under the Trade Act of 2002.
- Your dependents are eligible for the Special Open Enrollment Plan at enrollment or subsequent to enrollment only if they are certified as “qualifying family members” by the HCTC Program Office.
- If a husband and wife enroll in this plan under two single contracts, they will not be allowed to later combine the two single contracts into one family contract. For example, if a child is born, one of the parents can add the child to their single contract and form a family contract, but the other spouse cannot be added as a dependent on the new family contract.
- If you or a dependent enroll in this program and then later become eligible for Medicare due to age or disability, the plan will not pay primary, secondary or supplemental benefits under Medicare Part A, B or D. This applies whether you or a dependent enroll for coverage under Medicare.
- Premiums will be payable in advance on a monthly basis. You may pay by pre-authorized automatic bank draft, pre-authorized credit card or by monthly billing statement. The contract will be canceled as of the effective date or paid to date of the contract if payment is not received within 30 days of the due date. Premium rates and benefits are subject to change with 30 days notice.
- You and any enrolled family members will be covered on the first of the month following the receipt and acceptance of your application and payment. We will send you an ID card and information on how to access your contract booklet after you are enrolled. Your coverage begins on the effective date shown on the ID card.
- There is a 365-day waiting period for pre-existing conditions; maternity benefits; the removal of tonsils and adenoids; hysterectomy; to put tubes in the ears; any joint replacement; or treatment of a birth defect. (Note: The 365-day waiting period for pre-existing conditions and for treatment of birth defects does not apply to dependents under the age of 19.)

All other covered medical services will be covered on and after the effective date of your coverage. Because this is not a group plan, periods of prior coverage will not reduce the pre-existing and other waiting periods under this program. However, if you enroll in this plan and later cancel to enroll in a group plan, you can use the period of coverage under this plan to reduce any pre-existing waiting periods under the new group plan provided there is not a gap in coverage of more than 63 days. If you are an HCTC eligible individual who has both three months of prior creditable coverage and no more than a 63-day break in coverage, this provision does not apply to you or your qualifying family members.

- If you recently had group coverage, including COBRA, you may be eligible for coverage under the Alabama Health Insurance Program (AHIP). If you qualify for this state sponsored plan, you are not subject to pre-existing or other waiting periods. You can reach AHIP by calling the State Employees' Insurance Board in Montgomery, Alabama, at 1-866-833-3375. If you become covered by the Special Open Enrollment Plan, you will no longer qualify for AHIP.

## Additional Health Coverage Tax Credit (HCTC) Information

- If you are eligible for HCTC, you should receive notification from the HCTC Program Office at the Internal Revenue Service in Washington, D.C. This notification is referred to as an **HCTC Candidate's letter**. The HCTC Program Office makes all determinations of eligibility for the HCTC program and Blue Cross and Blue Shield of Alabama will not know if you qualify. If you have any questions about eligibility for the HCTC Program or the details of that Program, you should **contact the HCTC Customer Contact Center at 1-866-628-HCTC (4282)**, or you may read about the program at [www.irs.gov/individuals](http://www.irs.gov/individuals).
- If you are an HCTC eligible individual, you should send Blue Cross a copy of your **HCTC Candidate's Letter** (which the HCTC Program Office sends you) signed and dated by you. You should also send us copies of any certificates of prior creditable coverage to verify that you and your qualifying family members are not subject to the 365-day waiting periods for pre-existing conditions and certain other benefits under the plan. Please write your Blue Cross contract number as listed on your Blue Cross Special Open Enrollment ID card on all documents and mail to:

Blue Cross and Blue Shield of Alabama  
Attention: Customer Accounts – SOE  
P.O. Box 995, Birmingham  
Alabama 35298-0001

## Blue Cross and Blue Shield of Alabama In-Network Providers

In order to receive benefits in Alabama, you must use a Blue Cross and Blue Shield of Alabama in-network provider. To locate an in-network provider, search our Doctor Finder at [www.bcbsal.com/doctorfinder](http://www.bcbsal.com/doctorfinder) or you may call Customer Service at 1-888-372-3909.

To use your mental, nervous and substance abuse benefits, you must use an Expanded Psychiatric Services (EPS) provider. There are a limited number of these providers. To find an EPS provider, call Customer Service at 1-888-372-3909 or visit our Doctor Finder and follow these directions:

1. Go to [www.bcbsal.com/doctorfinder](http://www.bcbsal.com/doctorfinder).
2. Select "Doctor."
3. Enter your zip code.
4. Click "Next."
5. Choose "Expanded Psychiatric Services" under the *Networks and plans* drop down box.
6. Click on "Update Search."



**BlueCross BlueShield  
of Alabama**

An Independent Licensee of the Blue Cross and Blue Shield Association

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