



RE: Individual Policy Application

Dear Provider:

Enclosed is a copy of an individual policy member's application for your records. This member was recently assigned to your PMG/IPA. Please retain this copy as part of his/her medical records.

The purpose of providing you with this copy is to help you identify members who have failed to disclose medical conditions on their application that may be considered pre-existing. Personal Blue Cross HMO policies do not have waivers or waiting periods for maternity care. Any condition not listed on the application that is discovered to be pre-existing should be reported to Blue Cross immediately.

We ask for your assistance to help identify medical omissions because you, being the primary care provider, will have first-hand knowledge of services provided and/or requested. Within the first 2 years of membership, Blue Cross has the right to cancel the member's policy back to its effective date for failure to disclose material medical history.

The attached Specialty Review Request Form should be completed and either mailed or faxed to Blue Cross at the address/fax number provided on the form.

Health history discrepancies are commonly identified using the following sources:

- 1) Health history questionnaire completed at the member's initial visit to the medical group
- 2) Pre-existing pregnancies. Identified when the last menstrual period date is prior to the agreement's original effective date.
- 3) Elective and emergency surgeries performed within the first year of the original agreement effective date.
- 4) Member requests for specialty referrals outside the medical group to providers who previously provided care.
- 5) Member requests for specialty referrals within the medical group for chronic conditions.
- 6) Claims from outside providers requesting payment.
- 7) First year hospitalizations.

Blue Cross of California appreciates your support and commitment to working with us as collaborative partners. If you have questions, please feel free to call our Customer Service Department at 1 (800) 333-0912.

Sincerely,

Individual Services Department