



BlueCross BlueShield
of Illinois



2024

Illinois
Producer
Selling
Guide

Introduction

Thank you for being a valued **Blue Cross and Blue Shield of Illinois** producer.

To help you provide the best possible service to your clients, we've created a full range of resources to help grow and retain your business. These materials are designed to engage and motivate clients to choose a Blue Cross and Blue Shield of Illinois plan that fits their health budget and needs.

Throughout this guide, you'll find materials that highlight the immense value that you offer Medicare eligibles, as their trusted advisor. These pre-approved prospecting tools include letters, flyers, print ads, presentations, emails, and educational videos and many **allow for co-branding and personalization** by producer agencies and individual producers.

We've also included a few tips that can help you determine how to leverage these materials to boost your efforts — and have your biggest sales year yet!

All of the materials included in this guide can be accessed for all certified agents on the producer supply portal at:

<https://www.yourcmsupplyportal.com/login.asp>



Product Overview

Summary of Products



MAPD



PDP



MED SUPP

MAPD Product Sizzle Sheet

For MAPD product details, visit the producer supply portal.

MAPD sizzle sheet

2024 Blue Cross and Blue Shield of Illinois MAPD/MA Sizzle Sheet

Product Highlights

OTE Benefits:

- Quarterly allowance to be used on dental, vision and hearing benefits.

NTW Rx Benefits:

- Amazon added to preferred mail-order pharmacies.
- Replaced low-cost Enhanced formularies with a 1-tier formulary.
- Insulin coverage on tier 3 for both MAPD formulary ensures market parity.

NTW Hearing Benefits Now Embedded in Plans:

- Hearing benefits on PPO plans will now mirror HMO plans and offer an annual hearing with supply of \$600 or \$900.

Blue Card Program

- Enables members to obtain health care services while traveling or living in another BCBS plan's service area.
- Links participating health care providers with independent BCBS plans across the country, and in more than 200 countries and territories worldwide.

Extensive Dental Networks in IL:

- We have one of the largest dental networks in IL, with 13,152 providers.

Provider-Focused Plans:

- Blue Cross Medicare Advantage One (PPO)
- Blue Medicare Secure (HMO)

Provider Network:

- ~23,000 Primary Care Providers
- ~75,000 Specialists
- ~3,800 Hospitals/Other Care Facilities

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Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Equal Opportunity Member of the Blue Cross and Blue Shield Association.

2024 Expansion

Plan expansion to 1 County covering 98 of 102 counties in 2024

Illinois Counties

Adams County - Quincy	Hardin County - Ellettsville	Wagoner County - Jacksonville
Alexander County - Cairo	Henry County - Opaucha	Worth County - Sullivan
Beard County - Des Moines	Henry County - Cambridge	Yoga County - Oregon
Becker County - Belvidere	Jackson County - Warsaw	Perry County - Peoria
Benton County - Mount Sterling	Jackson County - Murphysboro	Perry County - Rockwayville
Bureau County - Princeton	Jefferson County - Newton	Pike County - Mendonville
Calhoun County - Hardin	Jefferson County - Mount Vernon	Pike County - Woodfield
Carroll County - Mount Carroll	Jersey County - Jerseyville	Pope County - Salmons
Cass County - Virginia	Johnston County - Cairo	Pope County - Mount City
Champaign County - Urbana	Johnson County - Warsaw	Pulaski County - Hannagan
Christian County - Taylorville	Kane County - Seneca	Rockhill County - Clinton
Clark County - Marshall	Keokuk County - Macomb	Rockhill County - Olney
Clay County - Louisville	Keokuk County - Berksville	Rock Island County - Rock Island
Clinton County - Carlyle	Lawrence County - Nashville	Saline County - Hannibal
Clinton County - Carlisle	Lawrence County - Nashville	Saline County - Hannibal
Coles County - Charleston	Lake County - Waukegan	Sangamon County - Springfield
Cook County - Chicago	Lafayette County - Ottumwa	Schuyler County - Rockville
Crawford County - Robinson	Lawrence County - Lawrenceville	Scott County - Winchester
Cumberland County - Toluca	Lee County - Illinois	Shelby County - Danversville
DeKalb County - Spiceland	Leffinger County - Proctor	St. Clair County - Belleville
DeWitt County - Clinton	Logan County - Clinton	Stark County - Taylor
Douglas County - Toronto	Madison County - Decatur	Stephenson County - Alton
DuPage County - Wheaton	Madison County - Carbonville	Tazewell County - Pekin
DuPage County - Naperville	Madison County - Edwardsville	Union County - Jonesboro
DuPage County - Paris	Madison County - Salem	Union County - Danville
DuPage County - Alton	Marshall County - Levan	Union County - Mount Carmel
Effingham County - Effingham	Marion County - Havana	Warren County - Warrenville
Effingham County - Vandalia	Marion County - Havana	Washington County - Washburn
Fulton County - Proctor	Monroe County - Madison	Washington County - Washburn
Fulton County - Benton	Monroe County - Madison	Wayne County - Fairfield
Fulton County - Leominster	Monroe County - Madison	Wayne County - Cairo
Galena County - Shannonsburg	Montgomery County - Woodstock	Whiteside County - Morris
Greene County - Geneseo	Montgomery County - Petersburg	Whiteside County - Joliet
Grundy County - Morris	Montgomery County - Alton	Whiteside County - Morris
Hancock County - Mount Vernon	Montgomery County - Rockton	Whiteside County - Rockton
Hancock County - Mount Vernon	Montgomery County - Rockton	Woodford County - Lunda

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Blue Cross BlueShield of Illinois

PDP Product Sizzle Sheet

For PDP product details, visit the producer supply portal.

PDP sizzle sheet

2024 Blue Cross and Blue Shield of Illinois PDP Sizzle Sheet

Product Benefits

- Fixed copayments and coinsurance
- A comprehensive drug list
- Convenience of nationwide coverage at thousands of pharmacies and mail-order choices
- Save on copays when a preferred pharmacy is used


Plan Premium	Blue Cross MedicareRx Choice (PDP) SM 55715-019		Blue Cross MedicareRx Value (PDP) SM 55715-001	
	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy	Preferred Retail Pharmacy	Non-Preferred Retail Pharmacy
	\$27.70		\$78.10	
Cost Share	Tier 1	\$0	\$15	\$10
	Tier 2	\$7	\$20	\$20
	Tier 3	\$40	\$47	\$45
	Tier 4	30%	30%	31%
	Tier 5	25% (60 and 90 day Not Covered)		25% (60 and 90 day Not Covered)
Annual Prescription Deductible	\$545 (Tier 3-5)		\$545 (Tier 3-5)	
Formulary	LCE Custom		Enhanced HC	
Gap Coverage	Defined Standard		Full Coverage on Tier 1	
Preferred Pharmacies	Albertsons, Walgreens		Albertsons, Kroger, Walgreens, Walmart	
Mail Order	3x (Tiers 1-4) (Tier 5 - 30 day Covered, 60/90 Not Covered)		3x (Tiers 1-4) (Tier 5 - 30 day Covered, 60/90 Not Covered)	

Drug list sizes:
LCE Custom 3,123
Enhanced HC 3,612
Base 2,882

FOR AGENT TRAINING ONLY Not intended for marketing/sales activities. Product information subject to change.
Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Equal Opportunity Employer. Blue Cross and Blue Shield of Illinois logo.

PROHIBITED AND COMPLIANCE, NOT FOR PUBLICATION. For agent training only, not intended for marketing/sales activities. Information provided as of 6/1/2024 subject to change and SOI approval of the PDP form.

PDP Product Offerings
Blue Cross MedicareRx Choice (PDP)SM
Blue Cross MedicareRx Value (PDP)SM



MED SUPP Product Sizzle Sheet

For Med Supp product details, visit the producer supply portal.

Med Supp sizzle sheet

2024 Blue Cross and Blue Shield of Illinois Sizzle Sheet

Key Benefits

- NEW Plan F Plus & Plan N Plus**
 - Plan F Plus and Plan N Plus provide members responsible for office visit and outpatient copays with these additional benefits:
 - Dental benefits including 2 cleanings, 2 exams and 1 X-ray per year, and expanded restorative and preventive services.
 - Vision benefits including a \$0 annual exam and \$100 allowance for glasses or contact lenses.
 - FREE Enrollment into the SilverSneakers® Fitness Program.
- NEW Medicare Supplement Secure Plans**
 - Three new Secure Plans: Plan F Plus Secure, Plan N Plus Secure, Plan N Plus Secure.
 - These plans offer the same benefits and features as other standard Medicare Supplement plans from BCBSIL, but offer lower rates for members who pass underwriting.
 - Members turning 65 or who have a qualified event are guaranteed issue and will be accepted into a Secure Plan without having to go through underwriting.
- Blue Blue Producer Program**
 - Producers that have sold 25 or more Medicare Supplement paid policies in the previous year will receive 2.5% more commission per on new paid sales.
 - Refer to the Medicare Supplement Commission Schedule for more details.

Medicare Supplement Product Offerings

Plan A
Plan A Secure
Plan F
Plan F Select
Plan F High Deductible
Plan F Plus

Medicare Supplement Products - Secure Plans

Effective 04/01/2024	Plan A Secure	Plan F Secure ¹	Plan F Plus Secure ²	Plan G Secure	Plan G Plus Secure	Plan N Secure	Plan N Plus Secure
Medicare Select Option Available ³ (eligibility based on ZIP code)				✓	✓		
Copy Applier ⁴						✓	✓

Medicare Supplement Products - Guaranteed Issue

Effective 04/01/2024	Plan A	Plan F ¹	Plan F Plus	Plan G	Plan G Plus	Plan N	Plan N Plus
Medicare Select Option Available ³ (eligibility based on ZIP code)		✓		✓	✓	✓	
High Deductible Option Available ⁴		✓		✓	✓		
Basic Benefits	✓	✓	✓	✓	✓	Copy Applier ⁵	Copy Applier ⁵
Skilled Nursing Coverage		✓	✓	✓	✓	✓	✓
Part A Deductible		✓	✓	✓	✓	✓	✓
Part B Excess ⁶		✓	✓	✓	✓		
Foreign Travel Emergency Care ⁷		✓	✓	✓	✓	✓	✓
SilverSneakers [®] Fitness Program		✓	✓	✓	✓		✓
24/7 Nurseline	✓	✓	✓	✓	✓	✓	✓
Dental Benefits		✓	✓	✓	✓	✓	✓
Hearing Benefits	✓	✓	✓	✓	✓	✓	✓
Vision Benefits		✓	✓	✓	✓	✓	✓

Medicare Supplement Products - Secure Plans

Effective 04/01/2024	Plan A Secure	Plan F Secure ¹	Plan F Plus Secure ²	Plan G Secure	Plan G Plus Secure	Plan N Secure	Plan N Plus Secure
Medicare Select Option Available ³ (eligibility based on ZIP code)				✓	✓		
Copy Applier ⁴						✓	✓



Sales Tools

AEP Marketing Materials

To view these guides, visit the producer supply portal.

Medicare Basics



Age-In Ease into Medicare



MAPD Marketing Materials

To view the MAPD Plan Comparison Charts for all markets, visit the producer supply portal.

MAPD Plan Comparison Charts

BlueCross BlueShield of Illinois

Champaign-Springfield-Decatur (PPO)

Plan Premium	Blue Cross Medicare Advantage Classic (PPO)™ HBL34-01F		Blue Cross Medicare Advantage Dental Premier (PPO)™ HBL34-021		Blue Cross Medicare Advantage Essential (PPO)™ HBL34-012		Blue Cross Medicare Advantage Flex (PPO)™ HBL34-014	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Primary Care Provider Visit	\$0 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay	\$0 copay	\$30 copay
Specialist Visit	\$30 copay	\$75 copay	\$40 copay	\$75 copay	\$40 copay	\$75 copay	\$40 copay	\$75 copay
Maximum Out-of-Pocket	\$4,000	\$6,000	\$7,200	\$13,000	\$5,000	\$6,000	\$5,000	\$6,000
Inpatient Hospital Costs	\$270/day for days 1-4	\$500/day	\$270/day for days 1-4	\$500/day	\$270/day for days 1-4	\$500/day	\$270/day for days 1-4	\$500/day
Prescription Drug Deductible	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Professional Pharmacy Network	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent
Dental	Routine Preventive: Not Covered Comprehensive: Not Covered	Not Covered	\$0 copay, 2 exams, 2 cleanings, 1 R-imp \$1,000 annually	Not Covered	\$0 copay, 2 exams, 2 cleanings, 1 R-imp \$1,000 annually	Not Covered	Not Covered	Not Covered
Vision	Routine Eye Exam: \$0 copay, 1 exam/year Hardware/Contacts Allowance: Not Covered	\$40 allowance	\$0 copay, 1 exam/year \$100 annual allowance	\$40 allowance	\$0 copay, 1 exam/year \$100 annual allowance	\$40 allowance	\$0 copay, 1 exam/year \$40 allowance	\$40 allowance
Hearing	Hearing Exam: \$0 copay, 1 exam/year Hearing Aids: \$600 or \$900 copay	Not Covered	\$0 copay, 1 exam/year Not Covered	Not Covered	\$0 copay, 1 exam/year Not Covered	Not Covered	\$0 copay, 1 exam/year Not Covered	Not Covered
Over-the-Counter	Not Included	Not Included	Not Included	Not Included	\$25 quarterly allowance	Not Covered	Not Included	Not Included
SilverSaver® Flex Program	Included	Included	Included	Included	Included	Included	Included	Included
Research Program	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code
Transportation	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included
Telehealth Services	\$0 copay, virtual visits	Not Covered	\$0 copay, virtual visits	Not Covered	\$0 copay, virtual visits	Not Covered	\$0 copay, virtual visits	Not Covered
Flexible Spend Card	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included	Not Included
Big Data	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

BlueCross BlueShield of Illinois

Champaign-Springfield-Decatur (HMO)

Plan Premium	Blue Cross Medicare Advantage Basic (HMO)™ HML33-012	
	In-Network	Out-of-Network
Primary Care Provider Visit	\$0 copay	\$30 copay
Specialist Visit	\$30 copay	\$75 copay
Maximum Out-of-Pocket	\$4,000	\$6,000
Inpatient Hospital Costs	\$270/day for days 1-4	\$500/day
Prescription Drug Deductible	\$0	\$0
Professional Pharmacy Network	Join Our Network, Walgreens, Walmart and Independent	Join Our Network, Walgreens, Walmart and Independent
Dental	Routine Preventive: Not Covered Comprehensive: Not Covered	Not Covered
Vision	Routine Eye Exam: \$0 copay, 1 exam/year Hardware/Contacts Allowance: Not Covered	\$40 allowance
Hearing	Hearing Exam: \$0 copay, 1 exam/year Hearing Aids: \$600 or \$900 copay	Not Covered
Over-the-Counter	Not Included	Not Included
SilverSaver® Flex Program	Included	Included
Research Program	Start-up to \$100 in QR Code	Start-up to \$100 in QR Code
Transportation	Not Included	Not Included
Telehealth Services	\$0 copay, virtual visits	Not Covered
Flexible Spend Card	Not Included	Not Included
Big Data	Not Applicable	Not Applicable

- Cape Girardeau-Harrisburg
- Champaign-Springfield-Decatur
- Chicagoland
- Peoria-Bloomington
- Quincy-Hannibal
- Rockford-Rock Island-Moline
- St. Louis Metro

MAPD and PDP Marketing Materials

To view the Plan Options Guides, visit the producer supply portal.

Plan Options Guides

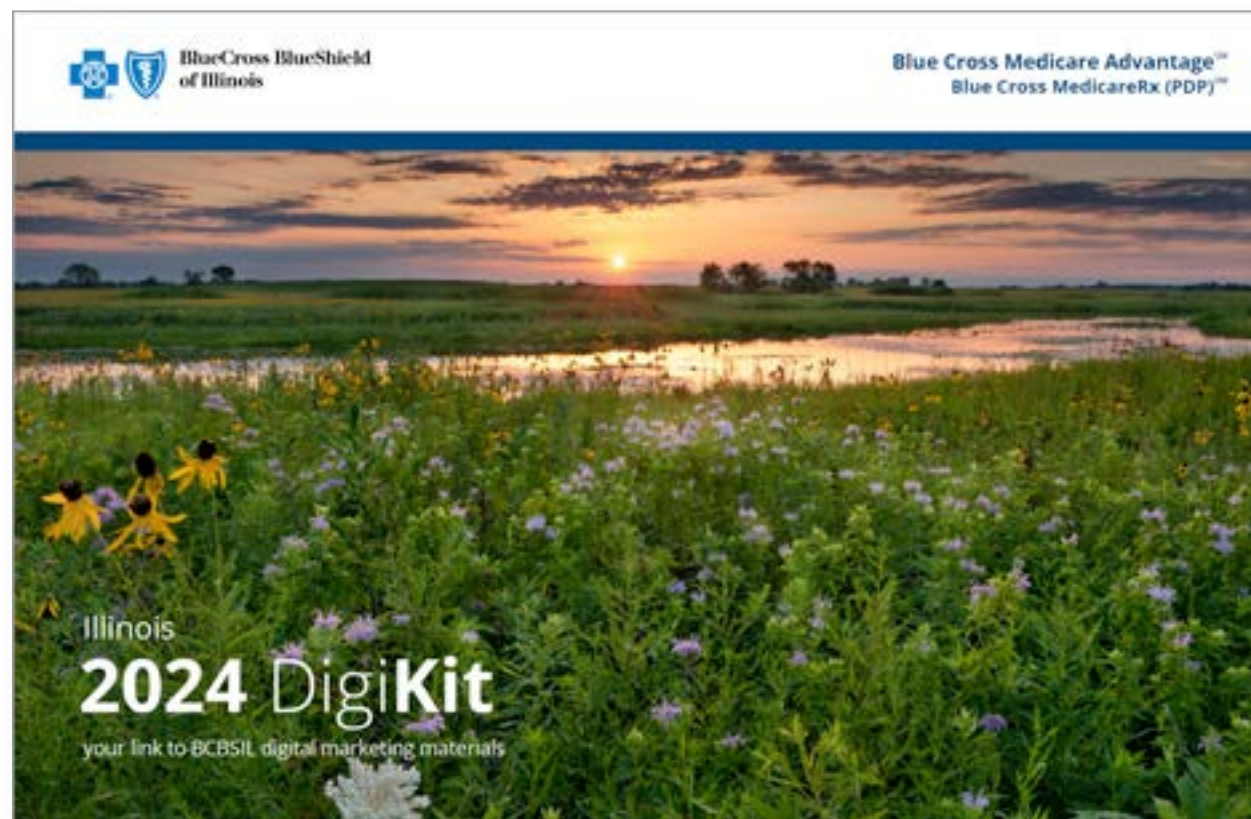


- MAPD HMO
- MAPD PPO
- Flex (PPO)
- Protect (PPO)
- PDP

MAPD and PDP Marketing Materials

To view the DigiKit, visit the producer supply portal.

MAPD/PDP DigiKit



Please refer to the DigiKit for direct links to:

- Enrollment Forms
- Summary of Benefits
- Formularies
- Pharmacy Directories

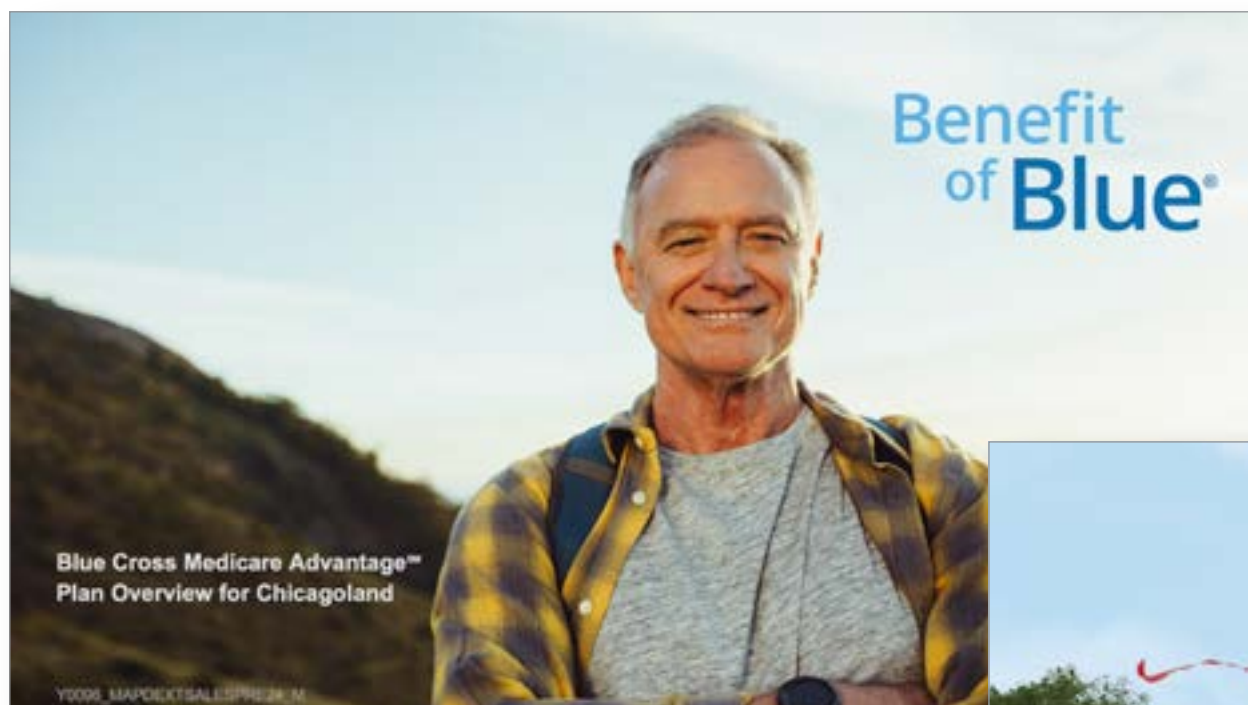
You can also find these Important Forms and Disclosures in the DigiKit:

- Scope of Appointment Form
- Non-Discrimination Disclosures
- Star Ratings
- Flex Plan Provider Notification Letter
- Provider Finders
- Optional Supplemental Benefits Enrollment Forms

MAPD and PDP Marketing Materials

To view the MAPD and PDP sales presentations, visit the producer supply portal.

MAPD Sales Presentation



PDP Sales Presentation



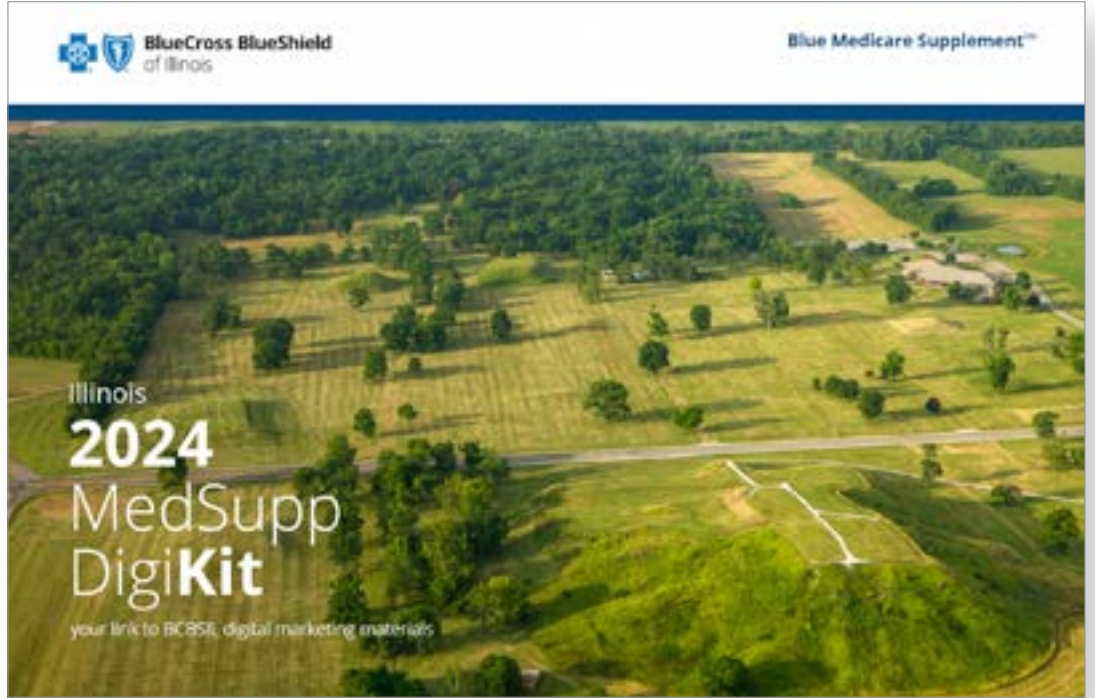
Med Supp Marketing Materials

To view these Med Supp materials, visit the producer supply portal.

Med Supp Secure Plan Underwriting Guide



Med Supp DigiKit



Med Supp Marketing Materials

To view the Med Supp sales and education presentations, visit the producer supply portal.

Med Supp Sales Presentation



Med Supp Education Presentation



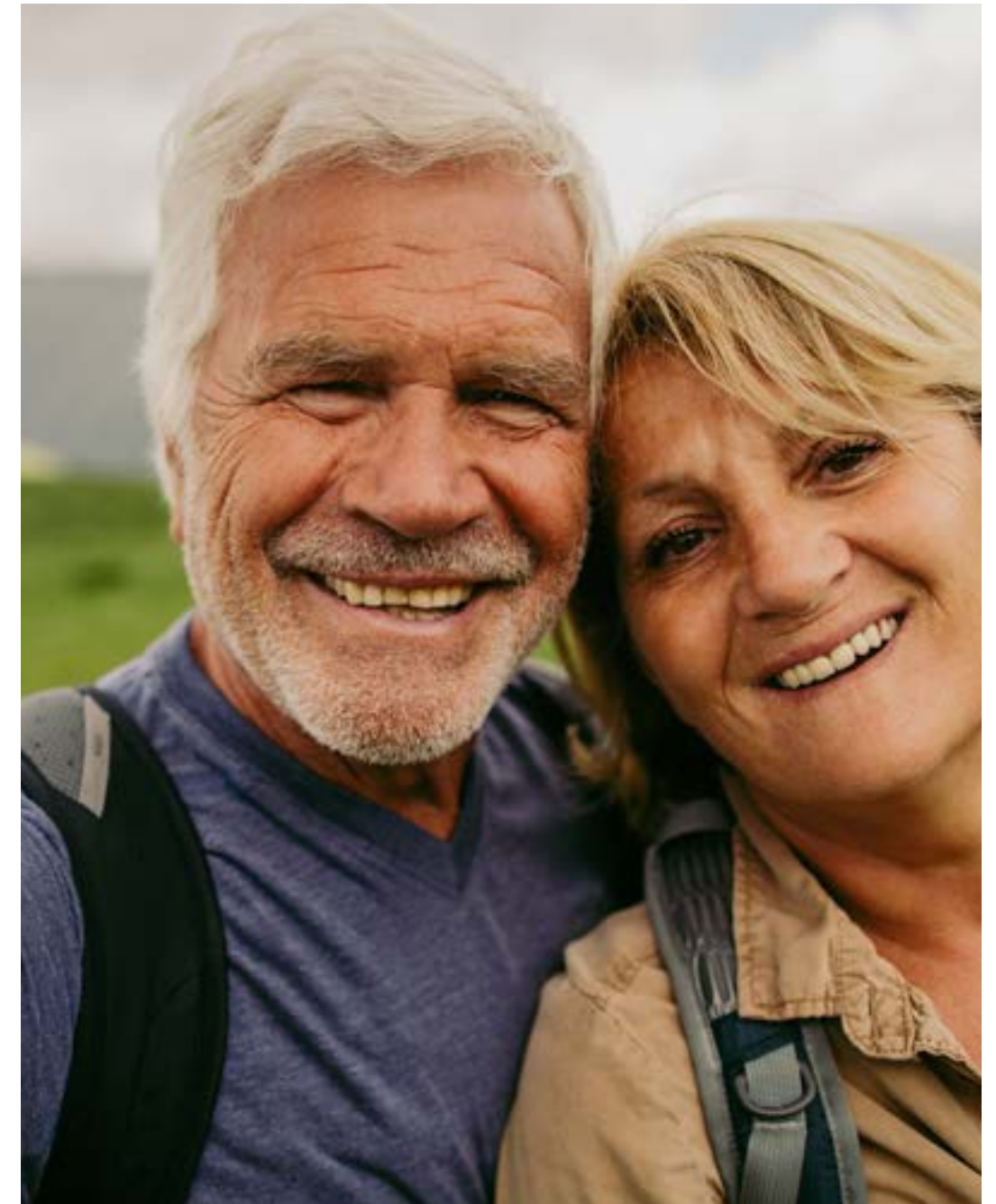
Lead Generation Materials



Overview

These lead generation materials emphasize the value you offer as a local agent to Medicare beneficiaries in your community, who are looking to make insurance decisions.

Use these pieces to attract and encourage existing and new clients to choose a Blue Cross and Blue Shield of Illinois plan that meets their needs.



Overview

Direct Mail Best Practices

How to Use Direct Mail

1. Determine your mailing list
2. Download art from Producer supply portal
3. Personalize mailers with your contact information/organization's information
4. Add trackable phone numbers and/or website information
5. Provide printer or post office postage costs, or ensure your postal permit will cover mailing costs

Although **direct mail is considered to be more effective than other mass media options**, the most successful direct mail programs only deliver response rates of between 0.75 percent and 1.5 percent, so it's important to do everything to maximize your success.



Tracking

- During AEP, mailboxes are full, and you don't want your mailing to get lost. Plan to be in front of your prospects at least every other week. Also consider adding to your marketing plan additional media exposure and events, so your piece is more likely to be recognized in the mailbox and read.
- Most consumers research plans first, then shop, then decide. You'll want to be present and available at every one of these important stages.

Helpful Tips

- Create targeted, proven mailing lists. Data shows that consumers aged 65-75 are more likely to switch Medicare plans than older peers, so be sure that segment is included in your mailing list.
- Use segmented lists. If you're trying to target low-income consumers, they will likely respond better to low-price messages, while higher-income prospects may respond better to value-added benefits or expansive network messages.

Overview

Flyers/Print Media Best Practices

When placing an ad in a publication, it's important to know if it will reach your target audience. Before purchasing ad space, here are a few things to consider:

- Demographics — ask the publication to supply demographics on their audience to aid your decision-making
- Community sections — many communities have local publications that could be a great outlet to deliver your message to consumers in your area
- Senior publications — targeted at reaching a large portion of your specific audience
- Planned marketing campaign — if you know you will run your ad in a publication multiple times, ask the rep for information on frequency discounts
- Consider print for Medicare segment — radio and billboard typically do not drive consumers to call immediately, the only exception being Spanish radio ads, which are only effective for Spanish-speaking agents

Sales Presentations Best Practices

At a sales event, marketing activities and lead generation can take place, including discussing plan-specific information and collecting enrollment applications.

Helpful Tip

Be sure to choose the correct sales presentation based on what plan you're selling and personalize it with your appropriate contact information.



Lead Generation Materials for MAPD

To view these materials, visit the producer supply portal.

Enhanced Dental Postcard



Flex Open Access Postcard



MAPD Seminar Postcard



Flex Spending Card Postcard



Lead Generation Materials for MAPD

To view these materials, visit the producer supply portal.

AEP Display Ads



AEP Social Ad



MAPD Lead Card

Blue Cross Medicare Options™

Yes, I am interested in learning more about my Medicare Options.

By returning this card, you agree an authorized representative or licensed agent from Blue Cross and Blue Shield of Illinois may contact you by mail. By providing your telephone number and/or email address, you agree that we may call you on your land line (home phone), cell or text your cellular phone, or email you to answer your questions and provide additional information about Medicare products. Standard cellular phone and/or text message charges may apply from your wireless provider.

Name _____

Mailing Address _____

City State ZIP _____

Phone (____) _____ Email _____

05/18/22

AEP FSI

The Annual Enrollment Period is underway.
You now have less than 60 days to make your Medicare Parts C and D choices for 2024.

**CALL <AGENCY NAME>
TO DISCUSS YOUR PLAN OPTIONS.**

We can review the many benefits available to you, including:

- Prescription Drug Coverage
- Vision Care
- Rewards Program
- And MORE

Call now to request your FREE Information Guide with no obligation.

With a Blue Cross Medicare Advantage™ plan you'll enjoy:

- \$0 monthly premium
- Telehealth services so you can see a doctor from the comfort and safety of your home
- Prescription drug coverage with copays as low as \$0

ALL FOR \$0 A MONTH

Lead Generation Materials for Newly Eligible

(7 months from 65)

To view these materials, visit the producer supply portal.

Age-In DM 7-12M (Seminar/No Seminar)

Join <agency name> for a FREE Medicare Seminar in your area.

<First_Name> <Last_Name> <Suffix>
<Address_Line1>
<Address_Line2>
<City>, <State_Code> <Zipcode> <Zip4>
<USPS Barcode>

When you are ready to think about Medicare, We're ready to help

Get information about:

- Your coverage options, including \$0 premium plans
- Prescription drug coverage
- How to save on out-of-pocket costs
- When and how to enroll

<Agent First and Last Name>
<Agency Name>
<Phone Number>
<Agency Name>
<Email>
<Website>

<First Name>
<Last Name>

If you want to find a Medicare plan that fits your health—and your budget—just give us a call. Or fill out and return the form below.

Detach here. Complete and return in the postage-paid envelope provided.

Let's connect! Email: _____
Phone: (_____) _____

We're here to help you find the right Medicare plan. There's no obligation.

<First_Name> <Last_Name> <Suffix>
<Address_Line1>
<Address_Line2>
<City>, <State_Code> <Zipcode> <Zip4>
<USPS Barcode>

By returning this card and providing your telephone number and/or email address, you agree an authorized representative or licensed agent from agency name may call you in your residence/home phone, call or text your cellular phone, or email you to answer questions and provide additional information about Medicare products, health plan benefits and programs. Standard cellular phone and/or text message charges may apply from your wireless provider.

Back

Call

<Phone Number>
to reserve your spot or register online at <tracking url>

<Agent First and Last Name>
<Agency Name>
<Phone Number>
<Agency Name>
<Email>
<Website>

Join us for a FREE Medicare Seminar in your area

<Date/Time>	<Date/Time>
<Location 1>	<Location 1>
<Location 2>	<Location 2>
<Address>	<Address>
<Town>	<Town>

Find out more about how Medicare works, your coverage options, and enrollment information.

A sales person will be present with information and applications. For accommodations of persons with special needs at meetings, call 1-800-368-8888 (TTY: 711).

Independent, Authorized Exclusive Contract Agent for
BlueCross BlueShield of Illinois
An Independent Member of the Blue Cross and Blue Shield Association

HMO, HMO-POS and PPO plans provided by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company (HCS/C). HMO-C plans provided by Illinois Blue Cross Blue Shield Insurance Company (IBCBSC), HCS/C and ICBSC/C are independent. Members of the Blue Cross and Blue Shield Association. HCS/C and ICBSC/C are Medicare Advantage organizations with a Medicare contract. Enrollment in HCS/C and ICBSC/C plans depends on contract renewal.

Blue Cross and Blue Shield of Illinois complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-774-8591 (TTY 711). UWAGA: jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-774-8592 (TTY: 711).

V50M_MAPONE7125RM_M 34Q04.0222

Contact us today for the Medicare plan that's right for you!

Lead Generation Materials for Newly Eligible

(3 months from 65)

To view these materials, visit the producer supply portal.

Age-In DM 3M (Seminar/No Seminar)



Back



Lead Generation Materials for Newly Eligible

(1 month from 65)

To view these materials, visit the producer supply portal.

Age-In DM 1M (Seminar/No Seminar)

It's time
to choose your
Medicare Advantage
or Medicare Supplement
Insurance Plan

Sample A, Sample
1234 Street
Apt #123
City, ST 12345-6789
Bar Code

Don't wait
Get the answers
you need on a Medicare
Advantage or Medicare
Supplement Insurance Plan
from one of our agents.

Dear First Name
You still have time to
enroll in a plan that's
right for your unique
health and budget
needs. See the other
side to learn more.

Detach here. Return in the postage-paid envelope provided.

Let's connect!
Set up a no-obligation,
one-on-one appointment
for more information.

Sample A, Sample
1234 Street
Apt #123
City, ST 12345-6789
Bar Code

Please complete and return:
Email: _____
Phone: () 1 _____

By returning this card and providing your telephone number and/or email address, you agree an authorized representative or licensed agent may call you on your landline (home phone), call or text your cellular phone, or email you to answer questions and provide additional information about Medicare products, health plan benefits and programs. Standard cellular phone and/or text message charges may apply from your wireless provider.

LMK9M0M1M

Back

Call
Agency Name
to discuss your
Medicare Advantage
or Medicare Supplement
Insurance Plan options.

Now's the time to make sure you have the coverage you need and avoid government penalties. Blue Cross and Blue Shield of Illinois offers multiple Medicare Advantage and Medicare Supplement Insurance Plans, and I'm authorized to help you select the plan that best fits you. Give me a call today.

Sincerely,

Agent First and Last Name
Agency Name
Phone Number
Email
Website

Now's the time to plan for a healthy future
1 month to go
Before 65

Don't wait! If you still haven't selected or enrolled in a Medicare Advantage or Medicare Supplement Insurance Plan, call me. I can help you select a plan that will cover your needs. We'll discuss.

Doctors and Coverage
Prescription Drugs
Vision Care

Independent, Authorized Agent for
BlueCross BlueShield of Illinois
An Independent Member of the Blue Cross and Blue Shield Family

This information is a solicitation for insurance. Not connected with or endorsed by the U.S. Government or Federal Medicare Program. PMA, PMS-PFS and PFS plans provided by Blue Cross and Blue Shield of Illinois, a Division of Health Care Senior Corporation, a Mutual Legal Reserve Company (M.L.R.C.). PMS and PFS plans provided by Blue Cross and Blue Shield Insurance Company (B.C.S.I.) and B.S.S.I. are independent companies of the Blue Cross and Blue Shield Association. HCS and LBS/BSA are Medicare Advantage organizations with a Medicare contract. Enrollment in HCS and LBS/BSA plans depends on contract renewal. Medicare Supplement Insurance Plans are offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Senior Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association. As long as you are age 65 or older, have Medicare Part A and are within the six months following your enrollment for Medicare Part B, your acceptance is guaranteed. If you are under age 65, have Medicare Part A and are enrolled in Medicare Part B, your acceptance is guaranteed within six months of your Part B effective date or another qualifying event. If you are on Medicare under age 65, you will also have a six-month open enrollment period when you reach age 65. If you are turning age 65, were previously enrolled in Medicare Parts A and B, and apply within six months of turning age 65, your acceptance is guaranteed. Individuals under the age 65 may qualify for Medicare if they become disabled. Blue Cross and Blue Shield of Illinois, 600 North Dearborn Street, Chicago, IL 60610. FORM_LMP9M0M1M_M 24055.021

Contact me today
to see if you qualify!

Available by phone 1-000-000-0000 (TTY 711)

Lead Generation Materials for Newly Eligible

To view these materials, visit the producer supply portal.

Age-In DM FSI (Seminar/No Seminar)

With so many plan choices, it's nice to have someone to guide you.

There are many benefits that come with Medicare. But sometimes, choosing all the plan options can be overwhelming.

Agency Name is here to help you make sense of your Medicare options and can even help you find and enroll in the right Medicare plan for you.

Thank you through the enrollment process and make sure you're ready to take advantage of all the benefits that Medicare has to offer from day one.

Join us for a free, no-obligation Medicare seminar. You'll learn about the different parts of Medicare, the many advantages and benefits of Medicare, how to choose and enroll in the right Medicare plan, and more.

Call 1-800-000-0000 (TTY: 711) today.

Agent First and Last Name
Agency Name
Phone Number
Email

Age-In Existing Member FSI

SAVE MORE. GET MORE.

Agency Name is here to help you get more from your Medicare benefits. We'll walk through the Medicare plans, answer questions, and help you make the best choice for you. As a Blue Cross and Blue Shield of Illinois member, you know firsthand the advantages of having a trusted health care partner. In addition to getting the benefits you need to stay healthy, you can count on knowledgeable advice. That's especially true now as you prepare to move to Medicare and take advantage of all the benefits and savings it provides.

Call 1-800-000-0000 (TTY: 711) today.

Agent First and Last Name
Agency Name
Phone Number
Email

Age-In Print Ad (Seminar/No Seminar)

Join <agency name> for a FREE Medicare Seminar

Learn more about:

- Your coverage options, including \$0 premium plans
- Prescription drug coverage
- How to save on copays and other out-of-pocket costs
- When and how to enroll

Call <Phone Number> to reserve your spot or register online at <tracking url>

Independent, Authorized Agents
Blue Cross BlueShield of Illinois
A Division of the Blue Cross and Blue Shield Companies

HMO, HMO-POS, and PPO plans provided by Blue Cross and Blue Shield of Illinois, a Division of Health-Care Service Corporation, a Mutual Life Insurance Company (HMO) plan provided by Illinois Blue Cross Blue Shield Insurance Company (HMO, POS, and PPO), and Blue Cross and Blue Shield of Illinois, an independent licensee of the Blue Cross and Blue Shield Association. HMO, HMO-POS, and PPO are Medicare Advantage organizations with a Medicare contract. Enrollment in HMO, HMO-POS, and PPO plans depends on contract renewal.

Blue Cross and Blue Shield of Illinois complies with applicable federal and state laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATTENTION: State-specific rules and regulations may apply. For more information, please contact your local member service representative. Agency Name, 1-800-000-0000 (TTY: 711).

344223.0022

Is Medicare Advantage right for you?

Many people wonder if the extra benefits Medicare Advantage offers are worth the extra cost. With a Blue Cross and Blue Shield of Illinois Medicare Advantage plan, you get the added value of being covered under a Medicare plan specifically designed to answer your questions and help you enroll.

- Affordable monthly premiums** that'll keep your budget and health care needs.
- Prescription drug coverage** with copays as low as \$0 for some drugs at preferred pharmacies.
- Additional benefits** like vision, dental, hearing, and more.
- 24/7 member support** to help you with anything you need.
- Additional services** so you can take advantage of the comfort and safety of your home.
- Special, vision, and hearing care** that provides savings on exams and more.
- Additional services** so you can see a doctor from the comfort and safety of your home.

Get help understanding your Medicare options.

Sign up for an in-person or virtual seminar. There's no obligation to enroll in either when you attend. It's simply a great way to get to know your options and meet others like yourself who will soon be eligible to enroll in Medicare. Seats are limited, so check back for your spot today.

For more information or to schedule a one-on-one appointment, please call 1-800-000-0000 (TTY: 711).

Agent First and Last Name
Agency Name
Phone Number
Email

Independent, Authorized Agent for Blue Cross BlueShield of Illinois

Choose wisely & enjoy life's moments

Making sense of your Medicare options can feel overwhelming. Fortunately, you've got us. Agency Name is here to help you understand your choices and get more from your Medicare benefits.

Get more & save more with Medicare Advantage

The popular plan offers everything you'll expect from Medicare Parts A and B plus prescription drug coverage and extra health and wellness benefits.

- Affordable monthly premiums** that'll keep your budget and health care needs.
- Prescription drug coverage** with copays as low as \$0 for some drugs at preferred pharmacies.
- Additional services** so you can see a doctor from the comfort and safety of your home.
- Additional services** so you can see a doctor from the comfort and safety of your home.
- Special, vision, and hearing care** that provides savings on exams and more.
- Additional services** so you can see a doctor from the comfort and safety of your home.

Call now for more information about Medicare.

Your 24/7 member support team is here to get your questions answered and help you enroll in the plan of your choice.

Agent First and Last Name
Agency Name
Phone Number
Email

Independent, Authorized Agent for Blue Cross BlueShield of Illinois

Lead Generation Materials for Med Supp

To view these materials, visit the producer supply portal.

Med Supp Secure Print Ad

NEW PLANS WITH EXTRA BENEFITS
 [Agency Name] introduces NEW Medicare Supplement Insurance Plan options—Plus Secure plans

Consider one of the new Plus Secure plan options. You could qualify for value-added benefits if you apply and meet the health requirements.

Plus Secure plan benefits include:

- **Dental:** (2 cleanings, 2 exams and 1 X-ray per year)
- **Vision:** (\$0 annual exam and \$130 allowance for glasses or contact lenses)
- **Hearing:** (\$0 annual exam and discounts on hearing aids)
- **SilverSneakers® Fitness Program***
- **24/7 access to Nurseline**

Call to see if you qualify for one of the premium discounts.

Call today to find out about these special Plan F, Plan G and Plan N Plus Secure Plan options!

[Agent Name]
 [Agency Name]
 [Phone Number]
 [Email]
 [Website]

Agent's Logo
 (Agent's logo must be larger than BCBS logo)

BlueCross BlueShield of Illinois
 Member of the Blue Cross and Blue Shield Association

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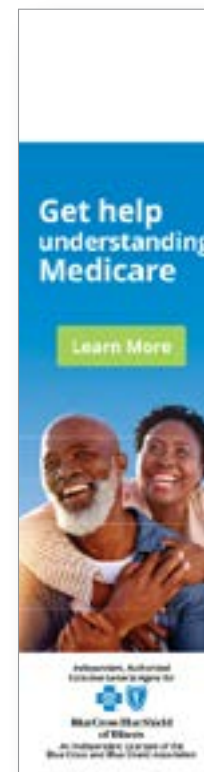
Special Enrollment Period

Your client may be able to join, switch or drop a Medicare Advantage Plan and Medicare Prescription Drug Plan during a Special Enrollment Period. Below is a list of some, but not all, of the reasons you may need to change during a Special Enrollment Period:

- Entering or leaving a qualified institution, such as a nursing home
- Qualifying for low-income subsidy assistance (Extra Help)
- Enrolling in Medicaid
- Involuntarily losing creditable prescription drug coverage
- Leaving or losing your employer's health plan

To view these materials, visit the [producer supply portal](#).

SEP Display Ads



SEP Social Ad

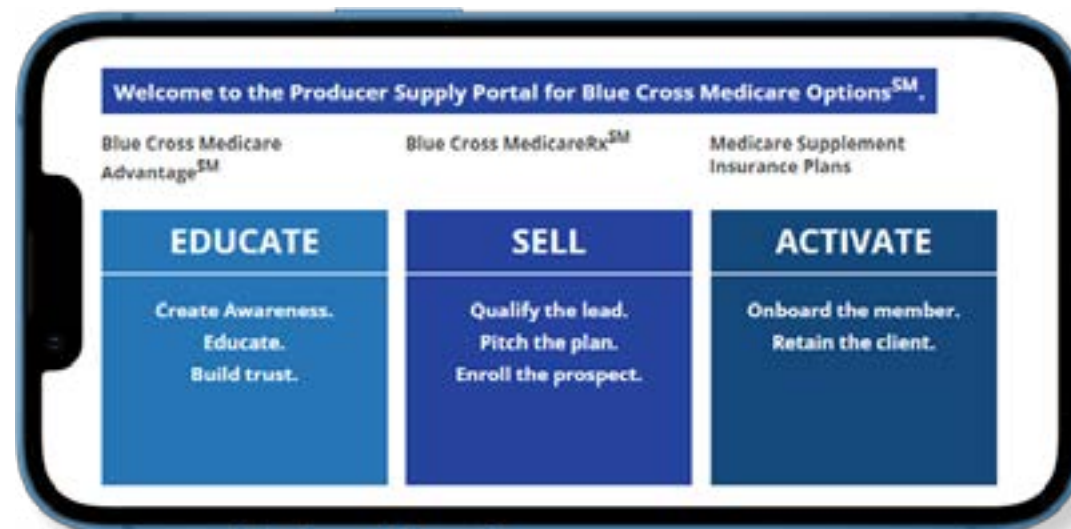


Get the Most From the **Producer Supply Portal**

The Producer Supply Portal for Blue Cross Medicare OptionsSM is designed to make your sales efforts convenient and compliant. Certified producers can access materials for:

- Blue Cross Medicare AdvantageSM Plans
- Blue Cross MedicareRx (PDP)SM Plans
- Blue Medicare Supplement Insurance Plans

Your sales and education tools are organized by task. Here's how it looks:



To access the producer supply portal, visit: <https://www.yourcmsupplyportal.com/login.asp>.

EDUCATE includes all the materials available to educate your prospects whether they are becoming eligible for Medicare, switching plans, or new to you.

SELL collects all your sales promotion and enrollment tools in one place, by product. Grow your business with these approved marketing materials.

ACTIVATE provides items your newly minted members may need to get started with their plan. Welcome them and stay connected.

Instructions

1. Select Product Categories from the top navigation ribbon
2. Choose a Product and Language category
3. Roll over the task you want to view
4. Select and view the item you want to order

Referral Program



Referral Program

Producer Referrals Flyer

Blue Cross Medicare OptionsSM
Medicare Options Referral Program

The Medicare Options Referral Program offers producers an alternative to becoming certified to sell Medicare plans. This program allows you to "sell" your clients to our Producer Specialists and will get paid.

Program Overview
 The Referral Program enables you to earn income without becoming a Medicare broker. Instead, you will refer your clients to our Producer Specialists and your new clients will be sold by our Producer Specialists. You will earn a commission on the sale of Medicare plans and a bonus on the sale of Medicare plans. If the program becomes a certified business, you will also receive a bonus on the sale of Medicare plans.

Subsequent Process
 The Referral Program allows you to refer your clients to our Producer Specialists. When you refer a client, you will receive a referral form. This form includes the client's name, address, and phone number. You will also receive a copy of the Medicare Options Referral Program agreement. Once you have received the referral form, you should follow these steps:

1. Inform the prospect that you have a partnership with Blue Cross Medicare Options and a qualified Producer Specialist who will help you enroll them.
2. Give your client a referral card. The card includes the contact information for our Producer Specialists and your contact information. It is important that you provide your contact information to your client.
3. Contact our sales team to schedule a meeting with your client and a Producer Specialist.

Referral Payments
 Referral payments will be calculated and reported to you on a monthly basis. The payment will be made to you on the 15th of the following month. The payment will be made to you on the 15th of the following month. The payment will be made to you on the 15th of the following month.

Eligibility Requirements
 You must:

- Be licensed in the state of Illinois.
- Be licensed in the Medicare market.
- Not be a self-employed Medicare broker.
- Complete the Medicare Options Referral Program form.
- Submit a signed copy to the Producer Specialist.

Participation Requirements
 Participation in the Referral Program is optional and is available to all qualified producers. Producers who are not eligible to participate in both the Referral Program and the Medicare Options Referral Program.

Qualified Referrals
 A qualified referral is one where:

1. The client is aged 65 or older.
2. The client is a resident of the state of Illinois.
3. The client is not currently enrolled in Medicare.
4. The client is not currently enrolled in a Medicare Advantage plan.
5. The client is not currently enrolled in a Medicare Supplement plan.

How do I sign up?
 To sign up for the Referral Program, go to the Blue Cross Medicare Options website. You will need to complete the Referral Program agreement form. You will also need to provide your contact information. Once you have completed the agreement form, you will receive a copy of the agreement form. You will also receive a copy of the Medicare Options Referral Program agreement form.

Questions?
 If you have any questions about the program, reach out to your Regional Sales Manager.

Medicare Options Referral Log

Blue Cross Medicare OptionsSM
Medicare Options Referral Program
REFERRAL LOG

1. Producer Information

First Name: _____ Middle Initial: _____ Last Name: _____
 BCR Assigned ID Number: _____ Email Address: _____
 Title: _____
 Date: _____

2. Prospect Information

First Name	Last Name	DOB	Zip Code

Submit

IMPORTANT:
 To receive credit, submit the referral form within 60 business days of having a referral card to your prospect. All of the form using the information for each prospect, not to exceed 10. Include the information for both a referral and wife in separate checks for each. All of the form using the prospect's legal name that will be on the application. For example, if your prospect's name is John Doe, you would be able to refer to John Doe, not John Doe Smith. Blue Cross Medicare Options is offered by Blue Cross and Blue Shield of Illinois, a Division of Health Care Service Corporation, a Mutual Legal Insurance Company, an Equal Opportunity Employer.

Referral Program

Medicare Producer Fee Schedule

Blue Cross Medicare OptionsSM
Blue Cross Medicare OptionsSM
Producer Fee Schedule

Product	One-time Fee per enrollment
Medicare	\$ 25
Medicare Advantage	\$100

Disclaimers
 This Medicare Medicare Options Referral Program Producer Participation Agreement must be completed by a licensed producer who is licensed and approved with BCBS. In order to participate in this program a producer must be approved and enrolled in the terms of the agreement.
 For a producer to be qualified they must be "One to One", the entire membership must remain enrolled in the plan for 90 days and avoid any violation of the contract. There is no grace period. A new enrollment is required for a renewal if the member terminates prior to the required 90-day timeframe.
 Multiple payments made for a referred member will be 100% earned with no charge-backs occurring.
 NOTE: It is the Producer's responsibility to ensure the accuracy of each and every enrollment submitted. BCBS will not assume liability for all Medicare Plan of Action (P.O.A.) to the Producer under contract or otherwise.
 See also the 2024 P.O.A. Summary on the BCBS website. See also the 2024 P.O.A. Form, BCBS and the 2024 P.O.A. Summary on the BCBS website.

Referral Program Producer Agreement

Blue Cross Medicare OptionsSM
Medicare Options Referral Program
PRODUCER PARTICIPATION AGREEMENT

STOP
 This form should be approved by agency principals and producers who are licensed and approved to sell agents with Blue Cross and Blue Shield of Illinois, Blue Cross and Blue Shield of Missouri, Blue Cross and Blue Shield of New Jersey, Blue Cross and Blue Shield of California and Blue Cross and Blue Shield of Texas. Call Center (800) 850-8500 will not participate in the Medicare Options Referral Program without approval.

1. Participation Eligibility
 Your Agreement Form will be reviewed when submitted. Upon approval, you will receive an email with instructions regarding your responsibilities - as well as your client's responsibilities - in order to receive credit for any referrals. When you receive that email, you may begin to refer clients to Medicare Advantage, Prescription Drug (MAPD) plans or stand alone Prescription Drug Plans (SDP).
 Referrals/producers are strictly prohibited from selling, marketing, providing benefits or otherwise with prospective clients any products, benefits or other business of theirs - in accordance with the marketing guidelines established by the Centers for Medicare and Medicaid Services (CMS) and BCBS.
 As a referral producer, you should provide the client with:
 • Your name or your agency's name
 • Your or your agency's BCBS endorsed ID number
 • The client's enrollment/claim number
 When you are approved you may download personalized Referral Program referral cards from Blue Cross for ProducersSM. Send the Referral card on the left-hand side of the page and fill in Product and Form, Choose Medicare Options Referral Program to get to the referral log, fee schedule, materials, and referral cards. Producers may not duplicate their own creation of the Referral Program without our fully approved or authorized marketing material and would require prior CMS and BCBS approval. Producers may provide clients with this existing business card in order to provide the producer's name, producer number, and dedicated enrollment phone number.
 All producer or agency will be entitled to a referral payment for each referred client who successfully enrolls into your agency or the referring agent, within specified time MAPD or SDP plan for at least 90 days, and has paid three months of premium (where applicable). Compensation is subject to applicable terms and conditions of the Referral Program Participation Agreement and CMS guidelines.
 As previously stated, sales/producers should enroll business under the agency's participation agreement and assigned BCBS producer number.

Referral Program

Medicare Referral Cards



Additional Resources



Additional Resources

Important Plan Information

Please see the links below for providers, formularies and plan documents

<https://www.bcbsil.com/medicare/tools-resources/forms-documents>

Additional portal items

- 0% cost sharing limited to diabetic testing supplies (meters, strips and lancets) obtained through the pharmacy for a LifeScan branded product (OneTouch Verio Flex, OneTouch Verio, OneTouch Ultra Mini and OneTouch Ultra 2)
- Scope of Appointment (available on the supply portal)
- World Wide Travel Claims: www.bcbsglobalcore.com
- Brand Guidance

Transportation (if available)

Blue Medicare Ride Assistance is the available transportation vendor. Please call the reservation line below:

844-452-9379 IL BCBS Medicare Reservations

Issues with the reservation, has there been a delay, etc.

Please call Ride Assist line below:

844-452-9380 IL BCBS Medicare Ride Assist



Additional Resources

Times to Enroll

Enrollment Periods

- Annual Enrollment Period (AEP): **October 15 — December 7**
- Initial Enrollment Period (IEP): seven (7) months (your birthday month plus three months prior and after)
- Initial Coverage Election Period (ICEP). *IEP AND ICEP USUALLY COINCIDE*
- General Enrollment Period Picking Up Part B: **(January 1 — March 31, effective July 1)**. Penalty may apply
- Open Enrollment Period annually through March 31. Beneficiaries can make one change to a MAPD or PDP (and back to original Medicare).
- Medicare Supplement enrollment occurs year round

Special Enrollment Periods

- Change in circumstances
- Moving
- Group or other creditable coverage changes
- Your current plan exits **(AEP, and December 8 — last day of February)**
- Those on LIS and Medicaid now can only change plans every 3 months for the first 9 months of the year

Medicare Supplement Plan Year

The plan year is the 12-month period during which your Medicare Supplement policy is effective. It is determined by the coverage start and end dates. For example, a Medicare Supplement policy that starts and (renews) on July 1 will continue for the 12-month period through June 30 of the following year.

Next Steps

Next steps to the enrollment

- Prepare for Welcome Kit and Welcome Call
- SilverSneakers www.silversneakers.com
- Tru Hearing www.truhearing.com
- Transportation (see calling directions on page 16)
- Dental Coverage (always choose DPPO!) www.dnoa.com
- Vision Coverage (always choose Select!) www.eyemedvisioncare.com/bcbsilind
- Rewards and Incentive Program <https://www.bcbsil.healthmine.com>

Late Enrollment Penalty

If a beneficiary enrolls in a stand-alone PDP more than 63 consecutive days after his or her IEP, the beneficiary may be subject to a Late Enrollment Penalty.

The cost of the LEP depends on how long the beneficiary went without creditable prescription drug coverage.

The LEP is calculated by multiplying 1% of the “national base beneficiary premium” times the number of full, uncovered months the beneficiary was eligible but didn’t join a PDP and went without other creditable prescription drug coverage.

The final amount is rounded to the nearest \$0.10 and added to the beneficiary’s monthly premium.

The national base beneficiary premium may increase each year, so the penalty amount may also increase each year.

The LEP will not apply if the beneficiary has Creditable Coverage.

Additional Resources

Billing and Payment Information

- Electronic Funds Transfer (EFT)
- Paper Bill (sent 15 days prior to the due date)
- Social Security Administration (SSA) Deduction
- Railroad Retirement Board Deduction
- The member selects a payment method at the time of enrollment
- Members who do not select a billing option on their enrollment form will automatically receive a paper billing statement
- Important note: if they receive a bill directly, they should pay it; setting up social security deduction or EFT may take at least one payment cycle
- Agents do not collect premiums
- Those on a zero-premium plan will only receive a bill if they are paying a late penalty premium

Blue Cross Medicare Advantage

P.O. Box 258222
Oklahoma City, OK 73126

Overnight Payments

Blue Cross Medicare Advantage (PPO)
3232 West Reno
Lockbox #258822
Oklahoma City, OK 73107

Blue Cross Medicare Rx (PDP)

PO Box 268845
Oklahoma City, OK 73126-8845

Mail International Claims to:

BCBS World Wide Center
PO Box # 261630
Miami, FL 33126

or: bcbsglobalcore.com

Membership Rewards

www.BlueRewardsIL.com

Resources

Medicare

<https://www.medicare.gov/>

Extra Help and Medicare Guidance

<https://www.medicare.gov/manage-your-health>

Contact Information

Contracting and Agent Support

Regarding	Contact
Medicare Advantage Help Desk	(888) 723-7423
Medicare Advantage Enrollment Fax Line	(855) 895-4747
PDP / MAPD / Part D Help Desk Policy, application and POR related inquiries	(888) 723-7423
PDP / Part D Enrollment Fax Line	(855) 297-4245
Medicare Supplement Help Desk	(877) 587-6638
Medicare Supplement Enrollment Fax Line	(855) 867-6714

Regarding	Contact
Commissions and Contracting / Producer Administration Phone	(855) 782-4272
Producer Administration Fax	(918) 549-3039
Commissions and Contracting / Producer Service Center Email Commission and certification related inquiries	producer_service_center@bcbsok.com
AHIP or HCSC Certification Inquiries	bmrxcertification@hcsc.net or via BAP
Blue Access For Producers Help Desk (IT Help Desk) Issues with the ComplianceWire website related inquiries	(888) 706-0583
Supply Line Supply and Supply Portal related inquiries	(888) 655-1357 bcbsupport@summitdm.com
Producer Hotline / Supply Portal Product Questions	cmsalessupport@bcbstx.com
Supply Website Ordering PDP/MAPD supplies	www.yourcmsupplyportal.com
AHIP (external number) Inquiries concerning AHIP's website or training	(866) 234-6909

Contact Information

Contracting and Agent Support

Blue Access For Producers (BAP)			
1	2	3	4
Blue Access for Producers (BAP): www.bcbsil.com/producer	Your 9-digit HCSC-provided producer ID.	Upon registering, a randomly generated, unique password will be sent to the email address on file. Logging in with the randomly generated password, the system will prompt the agent to change to a new, unique and memorable password.	24 hours after receipt of welcome letter and producer ID

It is essential when enrolling a beneficiary online, that you log into BAP using your PRODUCER NUMBER, and not your agency number. If not, your agent of record status and commissions are put at risk. If submitting a paper application, the same rule applies.



BlueCross BlueShield
of Illinois