

A Step-by-Step Guide to enrolling with



BlueCross BlueShield
of Illinois



Shade

Financial Services, Inc.

Financial and Retirement Planning

(217) 942-3615

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Securities offered through LPL Financial, Member FINRA/SIPC.



This is a quick guide to getting a quote with Blue Cross Blue Shield, attaching us as your agent, and starting the enrollment process. If you will not qualify for a tax subsidy to help reduce your insurance premium, then you do not need to go through the government marketplace. For the most part plans are the same whether you get them directly through the company or through the marketplace. A major advantage of the market place is the tax subsidy.

Go to <http://kff.org/interactive/subsidy-calculator/> to see if you qualify for a tax subsidy.

OR you can google “Kaiser subsidy calculator”

OR you can use the one that will be included with the BCBS quote.

We typically take care of every part of your health insurance application, but in this new era of health insurance, the easiest way to get your coverage is to assist you through your enrollment process. Please contact me with any questions you have. We are still here to help you through this process. You can also come into our office and I can help you through this.



We can work with several companies, but so far it seems that Blue Cross Blue Shield offers some of the most competitive prices.

Go to bcbsil.com

Click on “Coverage Options”



The screenshot shows the BlueCross BlueShield of Illinois website. The main navigation bar includes 'Home', 'Insurance Basics', 'Coverage Options', 'Health and Wellness', and 'Already a Member?'. The 'Coverage Options' section is active, featuring a 'Coverage Options' heading and a sub-section for 'Individual and Family Plans'. Below this, there are two orange buttons: 'Go to Shopping Guide' and 'View Plan Pricing'. A red arrow points from the 'View Plan Pricing' button to a red callout box containing the text 'Chad W. Craig 217-942-3615'. Other sections visible include 'Attend a Seminar', 'Individual and Family Plan Seminars', and 'Medicare Plans'.

View Plan Pricing



The screenshot shows a web browser window with the URL <https://retailweb.hcsc.net/retailshoppingcart/IL/census>. The page header includes the BlueCross BlueShield of Illinois logo and navigation links for 'Need Help?', 'Cart', and 'Log In'. The main content area is titled 'Shop for Individual and Family Plans (under 65 years old)'. It features a search bar and several input fields: 'Effective Date' (01/01/2014), 'Zip Code', and 'County'. Below these are sections for 'I'd like to shop for:' with fields for 'Relationship' (Primary), 'Sex' (Select), 'Date of Birth' (mm/dd/yyyy), 'Use Tobacco?' (Select), and 'Name' (Applicant). There are also links for '+ Add Spouse' and '+ Add Dependent', and a green 'Next' button. A footer contains copyright information for Health Care Service Corporation, dated 2013.

Enter the census information for you, and or spouse/dependents.

Zip Code

Sex

Date of Birth

Tobacco

Don't forget to add spouse / dependents if they also desire coverage.



Want a Lower Monthly Premium?


Under the Affordable Care Act, you may be able to get help paying for your monthly premium depending on your family size and yearly income. Do you want to find out if you qualify for a premium credit?

** If you can get health insurance through your employer, you may not qualify for a premium credit.*

Family Size	Yearly Income
1	\$45,960
2	\$62,040
3	\$78,120
4	\$94,200
5	\$110,280
6	\$126,360

This chart is used for estimating purposes only.

Here you can see the maximum income per family size to qualify for the subsidy. Even if you don't qualify for the subsidy click "yes". Doing this will allow you to also see plans available on the marketplace as well as plans available direct with BCBS.

Notice there are 7 plans available 



Firefox Coverage Options - Blue Cross and Bl... Plan Results
https://retailweb.hcsc.net/retailshoppingcart/IL/plans?b=0

BlueCross BlueShield of Illinois

Need Help? Cart Log In Start Over

Premium Credits

To find out if you qualify and get your official credit amount, you'll need to apply on the Marketplace. Or we can estimate the amount for you and show you plan options.

Official Premium Credit

This may take about 45 minutes

Take these steps:

1. Create a shopping account with us
2. We'll take you to the Marketplace
3. Get your results
4. Continue back to our shopping site

Get Your Official Tax Credit

Premium Credit Estimation to help you decide if you want to apply

Get Your Estimated Tax Credit

Chad W. Craig
217-942-3615

View Your Plans: Effective Date: 01/01/2014

Find an Agent
Are you working with a licensed agent?
Find an Agent

7 Matching Plans

Help Me Choose

Monthly Premium Range: \$170 - \$310

Annual Deductible Range: \$500 - \$6,250

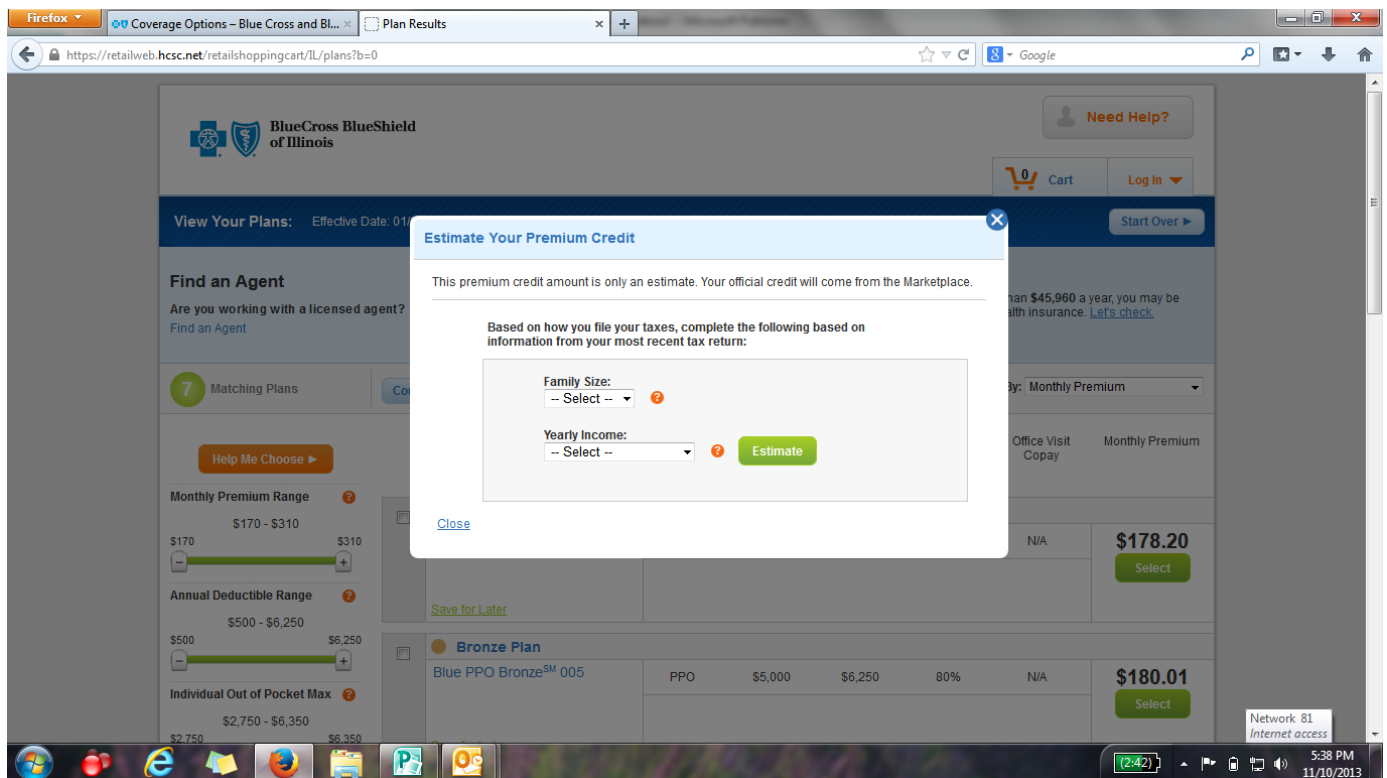
Individual Out of Pocket Max: \$2,750 - \$6,350

Monthly Premium: \$178.20

Monthly Premium: \$180.01

Network 81 Internet access

5:37 PM 11/10/2013



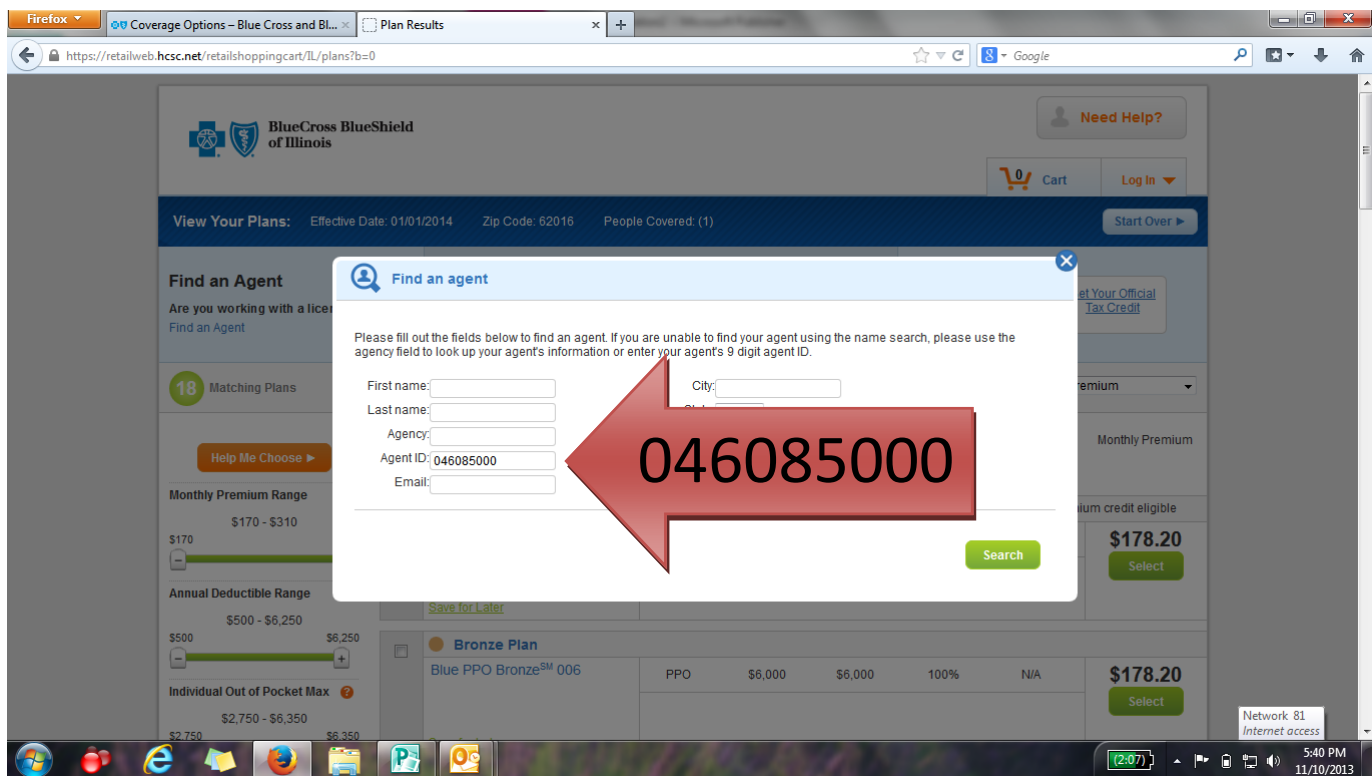
The screenshot shows a Firefox browser window with the URL <https://retailweb.hcsc.net/retailshoppingcart/IL/plans?b=0>. The page is for BlueCross BlueShield of Illinois. A modal window titled "Estimate Your Premium Credit" is displayed, containing the following text: "This premium credit amount is only an estimate. Your official credit will come from the Marketplace." Below this, it says "Based on how you file your taxes, complete the following based on information from your most recent tax return:". There are two dropdown menus: "Family Size: -- Select --" and "Yearly Income: -- Select --". An "Estimate" button is next to the Yearly Income dropdown. A "Close" link is at the bottom left of the modal. The background page shows a "Find an Agent" section, "Matching Plans" (7), and a table of plan options. One plan, "Bronze Plan Blue PPO BronzeSM 005", is highlighted with a monthly premium of \$180.01. Another plan is partially visible with a monthly premium of \$178.20. The Windows taskbar at the bottom shows the time as 5:38 PM on 11/10/2013.

This information is not insurance related, it is TAX related. This is household size, NOT the number applying for coverage. Income is also HOUSEHOLD income, not just members applying for coverage.



The screenshot shows the BlueCross BlueShield of Illinois website interface. At the top, there is a navigation bar with 'Need Help?', 'Cart', and 'Log In' options. Below this, a blue banner displays 'View Your Plans: Effective Date: 01/01/2014 Zip Code: 62016 People Covered: (1) Start Over'. The main content area is titled 'Find an Agent' and includes a section for 'Matching Plans' (18 total). A red arrow points from the 'Find an Agent' section to a text box containing 'Chad W. Craig 217-942-3615'. The plan selection table below shows two 'Bronze Plan' options, both with a monthly premium of \$178.20. The table columns include Network, Individual Deductible, Individual Out of Pocket Maximum, Coinsurance, Office Visit Copay, and Monthly Premium. The system tray at the bottom shows the time as 5:39 PM on 11/10/2013.

This is how you will add us as your agent. If you do not add us as an agent, we will not be able to assist you through the application process or assist you with any future claims issues you may have.



The screenshot shows a Firefox browser window with the URL <https://retailweb.hcsc.net/retailshoppingcart/IL/plans?b=0>. The page is for BlueCross BlueShield of Illinois. A modal window titled "Find an agent" is open, containing the following text: "Please fill out the fields below to find an agent. If you are unable to find your agent using the name search, please use the agency field to look up your agent's information or enter your agent's 9 digit agent ID." The modal has input fields for "First name:", "Last name:", "Agency:", "Agent ID:", and "Email:". The "Agent ID" field is filled with "046085000". A large red arrow points from the right towards the "Agent ID" field, with the number "046085000" written inside the arrow. The background of the browser shows a plan selection interface with a "Bronze Plan" selected, showing a monthly premium of \$178.20. The Windows taskbar at the bottom shows the time as 5:40 PM on 11/10/2013.



The screenshot shows a Firefox browser window with the URL <https://retailweb.hcsc.net/retailshoppingcart/IL/plans?b=0>. The page is for BlueCross BlueShield of Illinois. A 'Find an agent' pop-up window is open, displaying a search result for Chad W. Craig. A red arrow points to the agent's name in the table.

Agent	Agency	Address	City	State	Zip
Chad W. Craig		330 5th Street	Carrollton	IL	

Showing 1 to 1 of 1 entries

Buttons: Select, New Search

Background page elements: 'Find an Agent' section, 'Monthly Premium Range' (\$170 - \$310), 'Annual Deductible Range' (\$500 - \$6,250), 'Individual Out of Pocket Max' (\$2,750 - \$6,350), 'Monthly Premium' \$178.20, 'Network 81 Internet access'.



BlueCross BlueShield of Illinois

View Your Plans: E

Find Your Agent
Chad W Craig
1-217-942-3615
View Details


18 Matching Plans

Compare Up to 3 Plans

Print Sort By: Monthly Premium

Monthly Premium Range	Network	Individual Deductible	Individual Out of Pocket Maximum	Coinsurance	Office Visit Copay	Monthly Premium
\$170 - \$310	PPO	\$6,000	\$6,000	100%	N/A	\$178.20
\$500 - \$6,250	PPO	\$6,000	\$6,000	100%	N/A	\$178.20

- Here you can confirm the I will be your agent.
- You can also open up the window to change your household/income information if you entered it incorrectly.

 Notice there are now 18 plan options.



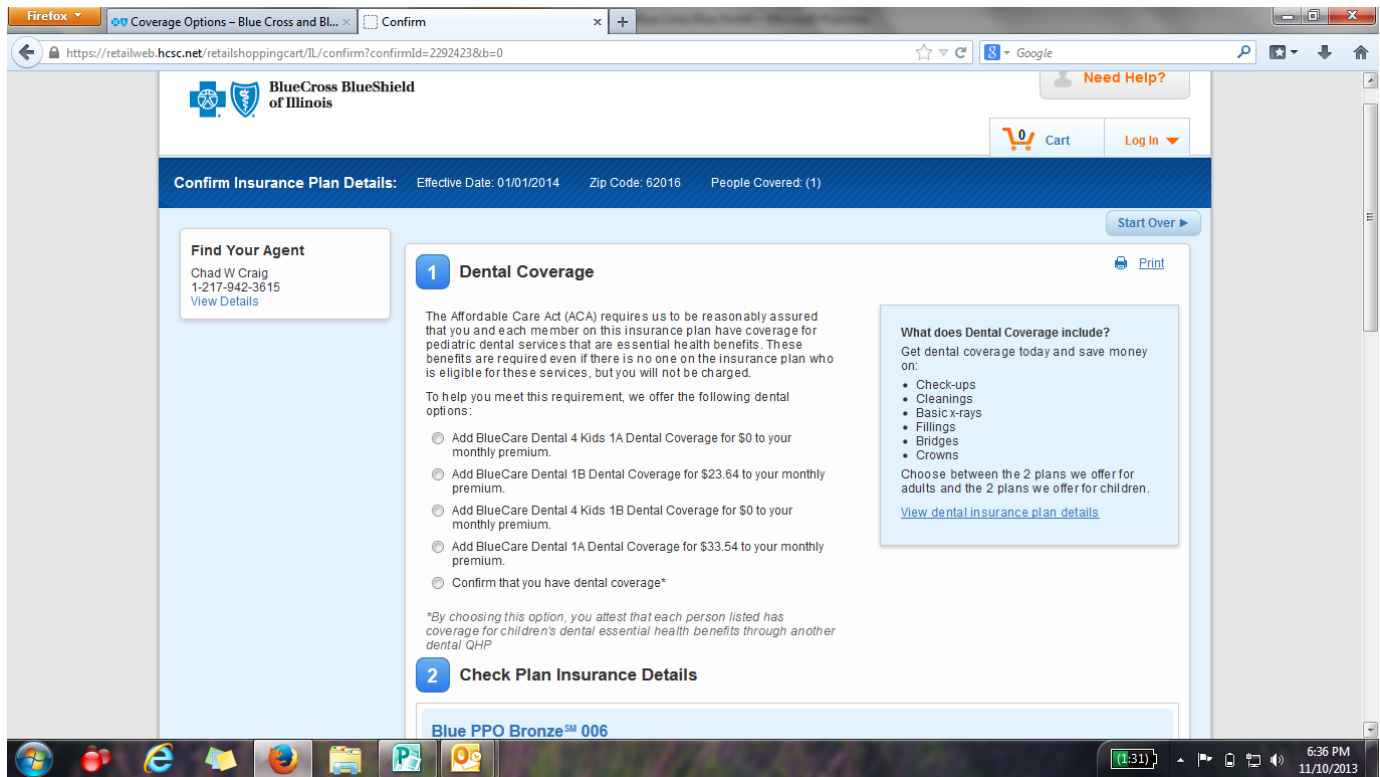
There are 18 plans. Six plans are available direct with Blue Cross or on the exchange (same plan, same price unless you qualify for a subsidy). Five plans are available only through the marketplace. One extra plan is only available through Blue Cross.

Direct with BC 001, 002, 003, 004, 005, 006, & 012

Marketplace 001, 002, 003, 004, 005, 006, &

Multistate 1,2,3,4,5

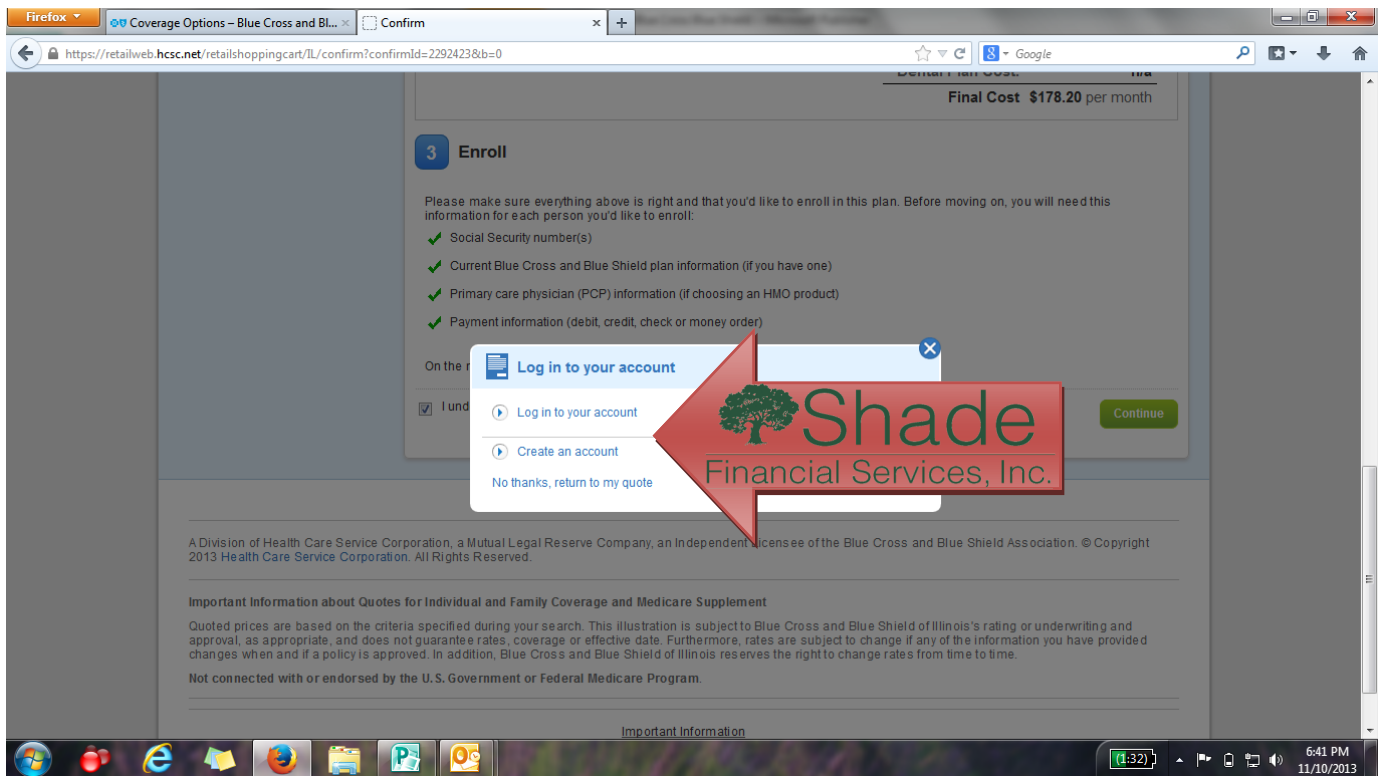
**CALL ME TO
 DISCUSS PLANS**



The screenshot shows a web browser window with the URL <https://retailweb.hcsc.net/retailshoppingcart/IL/confirm?confirmId=2292423&b=0>. The page is titled "Confirm Insurance Plan Details" and displays the following information:

- BlueCross BlueShield of Illinois** logo and navigation links (Cart, Log In, Need Help?).
- Confirm Insurance Plan Details:** Effective Date: 01/01/2014, Zip Code: 62016, People Covered: (1). A "Start Over" button is visible.
- Find Your Agent:** Chad W Craig, 1-217-942-3615, View Details.
- 1 Dental Coverage:**
 - The Affordable Care Act (ACA) requires us to be reasonably assured that you and each member on this insurance plan have coverage for pediatric dental services that are essential health benefits. These benefits are required even if there is no one on the insurance plan who is eligible for these services, but you will not be charged.
 - To help you meet this requirement, we offer the following dental options:
 - Add BlueCare Dental 4 Kids 1A Dental Coverage for \$0 to your monthly premium.
 - Add BlueCare Dental 1B Dental Coverage for \$23.64 to your monthly premium.
 - Add BlueCare Dental 4 Kids 1B Dental Coverage for \$0 to your monthly premium.
 - Add BlueCare Dental 1A Dental Coverage for \$33.54 to your monthly premium.
 - Confirm that you have dental coverage*
 - *By choosing this option, you attest that each person listed has coverage for children's dental essential health benefits through another dental QHP.
- 2 Check Plan Insurance Details:**
- Blue PPO BronzeSM 006**
- What does Dental Coverage include?**
 - Get dental coverage today and save money on:
 - Check-ups
 - Cleanings
 - Basic X-rays
 - Fillings
 - Bridges
 - Crowns
 - Choose between the 2 plans we offer for adults and the 2 plans we offer for children.
 - [View dental insurance plan details](#)

You will have to choose a dental plan. The Affordable Care Act mandates that all children have dental coverage. If you don't have children you will still have to choose a plan. If you don't have children and choose a "child only plan" you should not be charged a premium.



If you already have a Blue Cross Blue Shield online account you will need to log in.

If you DO NOT have a Blue Cross Blue Shield online account you will need to create one.

From here you will just have to complete the enrollment process. This will include your contact information, your current policy number (if you already have a BCBS policy). You will also complete your payment information.

If people have issues with the rest of this I will expand this guide to cover that portion also.

Please remember, this information is not intended to be a substitute for professional individualized financial or tax advice. Please note that individual situations can vary. Please consult a financial professional or professional tax advisor regarding your specific situation.