Creditable Coverage Simplified Determination

This document is an update of the Simplified Determination of Creditable Coverage Status which was released on September 18, 2009 in the Updated Creditable Coverage Guidance.

Benefit Designs for Simplified Determination of Creditable Coverage Status

If an entity is not an employer or union that is applying for the retiree drug subsidy, it can use the simplified determination of creditable coverage status annually to determine whether its prescription drug plan's coverage is creditable or not. The plan will be determined to be creditable if the plan prescription drug plan design meets all four of the following standards. However, the standards listed under 4(a) and 4(b) may not be used if the entity's plan has prescription drug benefits that are integrated with benefits other than prescription drug coverage (i.e. Medical, Dental, etc.). Integrated plans must satisfy the standard in 4(c).



A prescription drug plan is deemed to be creditable if it:

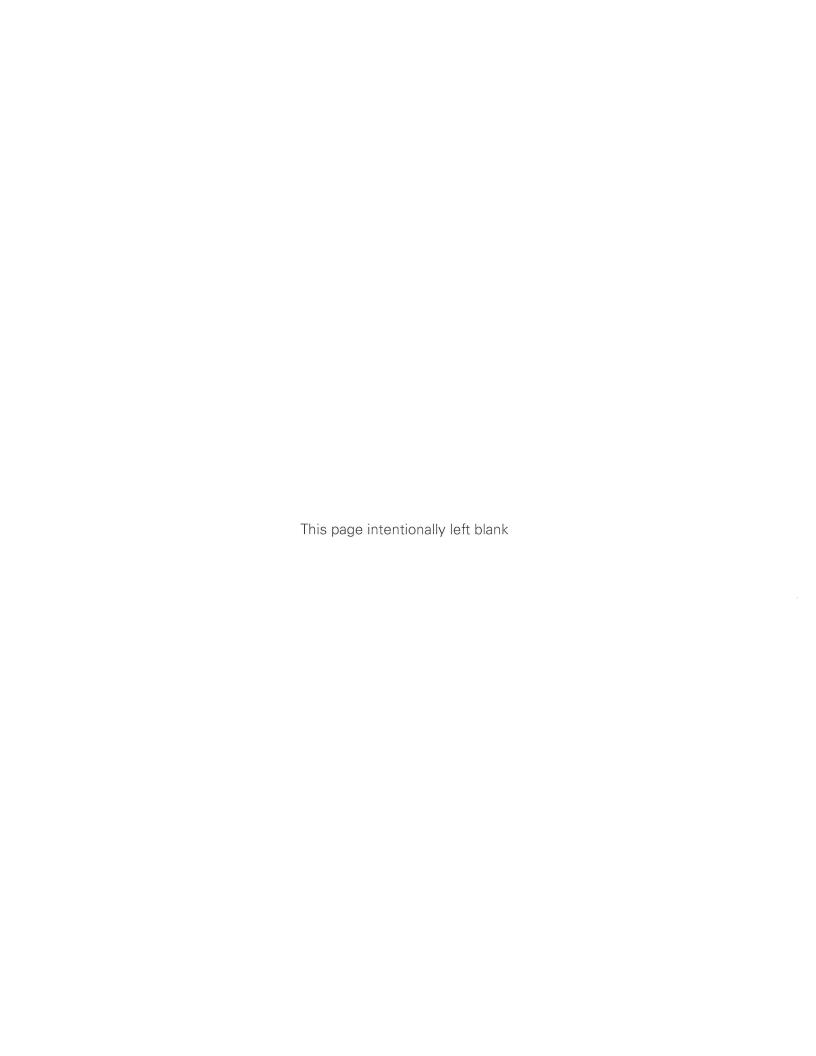
- 1) Provides coverage for brand and generic prescriptions;
- 2) Provides reasonable access to retail providers;
- 3) The plan is designed to pay on average at least 60% of participants' prescription drug expenses; and
- 4) Satisfies at least one of the following:
 - a) The prescription drug coverage has no annual benefit maximum benefit or a maximum annual benefit payable by the plan of at least \$25,000, or b) The prescription drug coverage has an actuarial expectation that the amount payable by the plan will be at least \$2,000 annually per Medicare eligible individual.
 - c) For entities that have integrated health coverage, the integrated health plan has no more than a \$250 deductible per year, has no annual benefit maximum or a maximum annual benefit payable by the plan of at least \$25,000 and has no less than a \$1,000,000 lifetime combined benefit maximum.

<u>Integrated Plan</u> - An integrated plan is any plan of benefits that is offered to a Medicare eligible individual where the prescription drug benefit is combined with other coverage offered by the entity (i.e., medical, dental, vision, etc.) and the plan has all of the following plan provisions:

- 1) a combined plan year deductible for all benefits under the plan.
- 2) a combined annual benefit maximum for all benefits under the plan, and
- 3) a combined lifetime benefit maximum for all benefits under the plan.

A prescription drug plan that meets the above parameters is considered an integrated plan for the purpose of using the simplified method and would have to meet steps 1, 2, 3 and 4(c) of the simplified method If it does not meet all of the criteria, then it is not considered to be an integrated plan and would have to meet steps 1, 2, 3 and either 4(a) or 4(b).

NOTE: If the entity cannot use the Simplified Determination method stated above to determine the creditable coverage status of the prescription drug plan offered to Medicare eligible individuals, then the entity must make an actuarial determination annually of whether the expected amount of paid claims under the entity's prescription drug coverage is at least as much as the expected amount of paid claims under the standard Medicare prescription drug benefit.



Group Creditable Coverage Results

	Plan Description	2019
Large Group Standard Copay Plans	\$10/20/40	PASS
	\$10/35/50	PASS
	\$10/35/50 200 BO ded	PASS
	\$8/40/60	PASS
	\$2500/5000/80% \$10/35/50 after ded	PASS
	\$5/20%/40%	PASS
	\$10/30%/50%	PASS
	\$10/75/150	PASS
	\$3/45/75	PASS

	\$5/10/10	PASS
	\$5/15/15	PASS
	\$10/20/20	PASS
	\$5/15/25 \$8/18/28	PASS PASS
		PASS
	\$5/15/30	PASS
	\$10/20/35	
	\$10/20/35 50 Rx ded	PASS
	\$10/20/35 100 Rx ded	PASS
	\$10/35/35	PASS
	\$4/20/40	PASS
	\$5/20/40	PASS
	20%/20%/20%	PASS
	20%/20%/20% 1000 oop	PASS
	\$10/20/40 200 BO ded	PASS
	20%/20%/20% 100 BO ded	PASS
	\$10/25/45	PASS
	\$10/30/45 \$10/30/45 100 BO ded	PASS PASS
	\$10/25/45 100 Rx ded	PASS
	\$8/30/50	PASS
	25%/25%/25%	PASS
	\$5/30/65	PASS
		PASS
	25%/25%/25%	PASS
	\$3/35/75	PASS
	\$0/60/80	
	\$3/35/75	PASS
	\$15/25/45	PASS
US	\$10/20/50	PASS
Other Large Group Popular Copay Plans	\$10/25/50	PASS
ay	\$3/45/75	PASS
do	\$3/45/75 100 BO ded	PASS
ar (\$10/30/50	PASS
pnl	\$10/35/50 100 BO ded	PASS
Ро	\$0/20%/50%	PASS
dne	\$8/35/60	PASS
Gro	\$10/35/50 200 BO ded	PASS
90	\$10/35/55	PASS
Lar	\$7/30/70	PASS
er	\$10/35/55 100 BO ded	PASS
Ott	\$8/40/60 200 BO ded	PASS
	\$10/30/60	PASS
	\$5/20%/40%	PASS
	\$10/35/60	PASS
	30%/30%/30%	PASS
	\$10/35/60 100 BO ded	PASS
	\$8/35/70	PASS
	\$15/30/50	PASS
	\$7/45/70	PASS
	\$10/40/60	PASS
	\$15/35/50	PASS
	30%/30%/30%	PASS
	\$8/35/60 500 BO ded	PASS
	\$10/40/60 100 BO ded	PASS
	\$8/40/70	PASS
	\$10/35/60 200 BO ded	PASS
	\$3/50/100	PASS
	\$8/35/70 200 BO ded	PASS
	\$10/45/60	PASS
	\$10/35/65	PASS
	\$8/40/75	PASS
	\$15/35/50 200 BO ded	PASS
	\$10/35/70	PASS
	\$8/40/75 200 BO ded	PASS
	\$10/40/70	PASS
	\$5/50/100	PASS
	\$10/35/75	PASS
	\$10/35/70 200 BO ded	PASS
	\$20/35/50	PASS

	Plan Description	2019
	\$5/25%/50% 4000 oop	PASS
	\$10/50/70	PASS
	\$10/50/70 100 BO ded	PASS
	\$10/45/75	PASS
	\$10/45/70 200 BO ded	PASS
	\$15/40/55	PASS
	\$8/60/80	PASS
	\$8/30%/35%	PASS
	\$10/45/70 300 BO ded	PASS
	\$10/45/75 200 BO ded	PASS
	\$10/45/80 100 BO ded	PASS
	\$15/35/60	PASS
į.	\$8/60/80 200 BO ded	PASS
no	\$15/40/60	PASS
9 - 9	\$10/50/75 200 BO ded	PASS
ans	\$15/30/60 200 BO ded	PASS
y PI	\$10/45/90	PASS
Other Large Group Popular Copay Plans - cont	\$15/40/60 200 BO ded	PASS
S	\$10/40/90 200 BO ded	PASS
ular	\$10/35/100	PASS
ido	\$8/50/100 200 BO ded	PASS
рР	\$3/50%/50%	FAIL
no.	\$15/40/70	PASS
. Gr	\$10/50/100	PASS
ırge	\$15/35/75	PASS
2	\$15/44/76	PASS
the	\$5/50%/50% 2500 oop	PASS
Ò	\$15/50/75	PASS
	\$15/40/80 200 BO ded	PASS
	\$15/45/85	PASS
	\$10/40%/50%	FAIL
	50%/50%/50%	FAIL
	50%/50%/50% 4000 oop	PASS
	\$20/40/80	PASS
	\$10/50%/50%	FAIL
	\$10/50%/50% 4000 oop	PASS
	\$10/50%/50%	FAIL
	50%/50%/50% 200 BO ded	FAIL
	\$3/75/250	PASS
	\$3/100/250	PASS

	\$1200/2500/80%	PASS
	\$2500/2500/100%	PASS
	\$1700/3500/80%	PASS
	\$3000/3000/100%	PASS
	\$2500/4000/80%	PASS
	\$4000/4000/100%	PASS
	\$3000/5000/80%	PASS
	\$5000/5000/100%	PASS
	\$2700/5000/80%	PASS
	\$4000/6000/80%	PASS
	\$6000/6000/100%	PASS
	\$3000/4000/100%	PASS
	\$4000/5000/100%	PASS
	\$5000/6000/100%	PASS
*	\$6000/6450/100%	PASS
Ps.	\$3500/6350/80%	PASS
HO	\$4500/6450/80%	PASS
HSA - Qualified HDHPs	\$5000/6450/80%	PASS
ifie	\$3500/5000/80%	PASS
)ual	\$3500/6550/80%	PASS
0	\$4500/6550/80%	PASS
1SA	\$5000/6550/80%	PASS
_	\$1700/3400/80%	PASS
	\$2700/4200/80%	PASS
	\$3000/6000/80%	PASS
	\$3500/6000/80%	PASS
	\$4500/6000/80%	PASS
	\$5000/6000/80%	PASS
	\$3000/4000/50%	PASS
	\$3000/5000/50%	PASS
	\$3000/6000/50%	PASS
	\$3500/6500/50%	PASS
	\$4000/6000/50%	PASS
	\$4500/6500/50%	PASS
	\$5500/6400/50%	PASS
	\$3600/6650/50%	PASS
	\$3000/4000/50% \$10/35/50 after ded	PASS

^{*} HSAs - No contributions can be made to HSAs once a retiree becomes enrolled in Medicare. These types of accounts cannot be taken into consideration when determining whether an HDHP qualifies as creditable coverage. For more information see CMS.com, Treatment of Account-Based health Arrangements under the Medicare Modernization Act.



As a courtesy, BlueCross BlueShield of Tennessee has performed testing of our benefit designs to satisfy the actuarial value test of the creditable coverage determination using a consultant model. However, according to CMS guidelines, it is ultimately the employer's responsibility to determine/confirm whether their plan, as implemented, offers creditable coverage.

					Creditabl	Covera	age F						
2000	Plan Description	2019		Plan Description	2019		10	Plan Description	2019	1		Plan Description	2019
	\$1000/1000/100% \$1500/1500/100%	PASS PASS	Large Group Standard Ded/Coins Plans 90% - Cont.	\$6000/7150/90% \$6000/7350/90%	PASS PASS		Standard Ded/Colns Plans 80% - Cont.	\$6000/7150/80% \$6000/7350/80%	PASS PASS		Standard Ded/Coins Plans 70% - Cont.	\$6000/7150/70% \$6000/7350/70%	PASS
	\$2000/2000/100%	PASS	A SI	\$6000/7900/90%	PASS	i i	S P	\$6000/7900/80%	PASS		ld Si	\$6000/7900/70%	PASS
	\$2500/2500/100%	PASS	Coir	\$6600/6850/90%	PASS		Ö	\$6600/6850/80%	PASS		Coir	\$6600/6850/70%	PASS
	\$3000/3000/100%	PASS	r. t.	\$6600/7150/90%	PASS		E 60/	\$6600/7150/80%	PASS		pe y	\$6600/7150/70%	PASS
%	\$4000/4000/100%	PASS	tandard De 90% - Cont	\$6600/7350/90%	PASS		tandard De 80% - Cont.	\$6600/7350/80%	PASS		rd De Cont.	\$6600/7350/70%	PASS
100%	\$5000/5000/100%	PASS	dar %- (\$6600/7900/90%	PASS		dar 6- C	\$6600/7900/80%	PASS		dari 6- C	\$6600/7900/70%	PASS
5255650	\$6000/6000/100% \$6600/6600/100%	PASS PASS	stan 90%	\$6850/7150/90%	PASS		80%	\$6850/7150/80%	PASS		tanda 70% -	\$6850/7150/70%	PAS
20000004750	\$6850/6850/100%	PASS	dn	\$6850/7350/90% \$6850/7900/90%	PASS PASS		dr dr	\$6850/7350/80%	PASS PASS		S dr	\$6850/7350/70%	PAS
	\$7150/7150/100%	PASS	3rol	\$7150/7350/90%	PASS		Group	\$6850/7900/80% \$7150/7350/80%	PASS		Group	\$6850/7900/70% \$7150/7350/70%	PAS
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	\$7900/7900/100%	PASS	Fä	\$7350/7900/90%	PASS		Lar.	\$7350/7900/80%	PASS		Large	\$7350/7900/70%	PAS
	\$100/1000/90%	PASS		\$100/1000/80%	PASS			\$100/1000/70%	PASS	i		\$3000/4000/50%	PAS
	\$100/1500/90%	PASS		\$100/1500/80%	PASS			\$100/1500/70%	PASS			\$3000/5000/50%	PAS
	\$100/2000/90%	PASS		\$100/2000/80%	PASS			\$100/2000/70%	PASS			\$3000/6000/50%	PAS
	\$100/2500/90%	PASS		\$100/2500/80%	PASS			\$100/2500/70%	PASS			\$3000/6600/50%	PAS
	\$250/1000/90%	PASS		\$250/1000/80%	PASS			\$250/1000/70%	PASS			\$3000/6850/50%	PAS
	\$250/1500/90%	PASS		\$250/1500/80%	PASS			\$250/1500/70%	PASS			\$3000/7150/50%	PAS
	\$250/2000/90%	PASS		\$250/2000/80%	PASS			\$250/2000/70%	PASS			\$3000/7350/50%	PAS
\$550 B 1860 550	\$250/2500/90% \$500/1000/90%	PASS PASS		\$250/2500/80%	PASS			\$250/2500/70%	PASS			\$3000/7900/50%	PAS
	\$500/1500/90%	PASS		\$500/1000/80% \$500/1500/80%	PASS PASS			\$500/1000/70% \$500/1500/70%	PASS PASS			\$3500/4000/50% \$3500/5000/50%	PAS
	\$500/2000/90%	PASS		\$500/2000/80%	PASS			\$500/1500/70%	PASS			\$3500/5000/50%	PAS
SHOW AND STATE	\$500/2500/90%	PASS		\$500/2500/80%	PASS			\$500/2500/70%	PASS			\$3500/6600/50%	PAS
	\$500/3000/90%	PASS		\$500/3000/80%	PASS			\$500/3000/70%	PASS			\$3500/6850/50%	PAS
	\$500/4000/90%	PASS		\$500/4000/80%	PASS			\$500/4000/70%	PASS			\$3500/6830/30%	PAS
EXECUTE OF LAND	\$750/1000/90%	PASS		\$750/1000/80%	PASS			\$750/1000/70%	PASS			\$3500/7150/50%	PAS
	\$750/1500/90%	PASS		\$750/1500/80%	PASS			\$750/1500/70%	PASS			\$3500/7900/50%	PAS
	\$750/2000/90%	PASS		\$750/2000/80%	PASS			\$750/2000/70%	PASS			\$4000/5000/50%	PAS
	\$750/2500/90%	PASS		\$750/2500/80%	PASS			\$750/2500/70%	PASS			\$4000/6000/50%	PAS
	\$750/3000/90%	PASS		\$750/3000/80%	PASS			\$750/3000/70%	PASS		1000	\$4000/6600/50%	PAS
	\$750/4000/90%	PASS		\$750/4000/80%	PASS			\$750/4000/70%	PASS			\$4000/6850/50%	PAS
	\$1000/1500/90%	PASS		\$1000/1500/80%	PASS			\$1000/1500/70%	PASS			\$4000/7150/50%	PAS
	\$1000/2000/90%	PASS		\$1000/2000/80%	PASS			\$1000/2000/70%	PASS		20%	\$4000/7350/50%	PAS
	\$1000/2500/90% \$1000/3000/90%	PASS PASS		\$1000/2500/80% \$1000/3000/80%	PASS			\$1000/2500/70%	PASS			\$4000/7900/50%	PAS
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	\$1500/2500/90%	PASS		\$1500/2500/80%	PASS			\$1500/2500/70%	PASS		Coir	\$4500/6850/50%	PAS
	\$1500/3000/90%	PASS		\$1500/3000/80%	PASS			\$1500/3000/70%	PASS		/pa	\$4500/7150/50%	PAS
	\$1500/4000/90%	PASS		\$1500/4000/80%	PASS			\$1500/4000/70%	PASS		P De	\$4500/7350/50%	PAS
	\$1500/5000/90%	PASS		\$1500/5000/80%	PASS			\$1500/5000/70%	PASS		lare	\$4500/7900/50%	PAS
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	\$1500/6600/90%	PASS		\$1500/6600/80%	PASS			\$1500/6600/70%	PASS		p St	\$5000/6600/50%	PAS
	\$2000/2500/90%	PASS		\$2000/2500/80%	PASS			\$2000/2500/70%	PASS		no .	\$5000/6850/50%	PAS
	\$2000/3000/90%	PASS		\$2000/3000/80%	PASS			\$2000/3000/70%	PASS		9 9	\$5000/7150/50%	PAS
	\$2000/4000/90%	PASS		\$2000/4000/80%	PASS			\$2000/4000/70%	PASS		arg	\$5000/7350/50%	PAS
	\$2000/5000/90% \$2000/6000/90%	PASS PASS		\$2000/5000/80%	PASS			\$2000/5000/70%	PASS		_	\$5000/7900/50%	PAS
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	\$2500/3000/90%	PASS	8	\$2500/3000/80%	PASS		7	\$2500/8000/70%	PASS			\$5500/6850/50%	PAS
ans	\$2500/4000/90%	PASS	sues	\$2500/3000/80%	PASS		sus	\$2500/3000/70%	PASS			\$5500/7150/50%	PAS
SPI	\$2500/5000/90%	PASS	<u>a</u>	\$2500/5000/80%	PASS		Ple s	\$2500/5000/70%	PASS			\$5500/7350/50%	PAS
oio	\$2500/6000/90%	PASS	oji.	\$2500/6000/80%	PASS		ojus	\$2500/6000/70%	PASS			\$5500/7900/50%	PAS
d/C	\$2500/6600/90%	PASS	9/0	\$2500/6600/80%	PASS		3/C	\$2500/6600/70%	PASS			\$6000/6600/50%	PAS
පී	\$2500/6850/90%	PASS	De	\$2500/6850/80%	PASS		Dě	\$2500/6850/70%	PASS			\$6000/6850/50%	PAS
	\$3000/4000/90%	PASS	Standard Ded/Coins Plans - 80%	\$3000/4000/80%	PASS		Standard Ded/Coins Plans - 70%	\$3000/4000/70%	PASS			\$6000/7150/50%	PAS
and	\$3000/5000/90%	PASS	bug	\$3000/5000/80%	PASS		and	\$3000/5000/70%	PASS			\$6000/7350/50%	PAS
	\$3000/6000/90%	PASS	\$2	\$3000/6000/80%	PASS			\$3000/6000/70%	PASS			\$6000/7900/50%	PAS
	\$3000/6600/90%	PASS	Group	\$3000/6600/80%	PASS		Group	\$3000/6600/70%	PASS			\$6600/6850/50%	PAS
5	\$3000/6850/90% \$3000/7150/90%	PASS PASS	Ġ	\$3000/6850/80%	PASS PASS		ট	\$3000/6850/70%	PASS			\$6600/7150/50% \$6600/7350/50%	PAS
	\$3000/7150/90%	PASS	Large	\$3000/7150/80% \$3000/7350/80%	PASS		Large	\$3000/7150/70% \$3000/7350/70%	PASS PASS			\$6600/7900/50%	PAS PAS
	\$3000/7900/90%	PASS	2	\$3000/7900/80%	PASS		7	\$3000/7900/70%	PASS			\$6850/7150/50%	PAS
CONTRACTOR AND ADDRESS OF THE PARTY OF THE P	\$3500/4000/90%	PASS		\$3500/1900/80%	PASS			\$3500/7900/70%	PASS			\$6850/7350/50%	PAS
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	\$3500/6000/90%	PASS		\$3500/6000/80%	PASS			\$3500/6000/70%	PASS			\$7150/7350/50%	PAS
	\$3500/6600/90%	PASS		\$3500/6600/80%	PASS			\$3500/6600/70%	PASS			\$7150/7900/50%	PAS
	\$3500/6850/90%	PASS		\$3500/6850/80%	PASS			\$3500/6850/70%	PASS			\$7350/7900/50%	PAS
Record Control	\$3500/7150/90%	PASS	and the second second second	\$3500/7150/80%	PASS	to receive		\$3500/7150/70%	PASS				
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	\$4000/6600/90%	PASS		\$4000/6600/80%	PASS			\$4000/6600/70%	PASS				
350000000000000000000000000000000000000	\$4000/6850/90%	PASS		\$4000/6850/80%	PASS			\$4000/6850/70%	PASS				
	\$4000/7150/90%	PASS		\$4000/7150/80%	PASS			\$4000/7150/70%	PASS				
80500000000000000000000000000000000000	\$4000/7350/90%	PASS		\$4000/7350/80%	PASS			\$4000/7350/70%	PASS				
	\$4000/7900/90%	PASS		\$4000/7900/80%	PASS			\$4000/7900/70%	PASS				
	\$4500/5000/90%	PASS		\$4500/5000/80%	PASS			\$4500/5000/70%	PASS				
	\$4500/6000/90%	PASS		\$4500/6000/80%	PASS			\$4500/6000/70%	PASS				
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	\$4500/6850/90%	PASS		\$4500/6850/80%	PASS			\$4500/6850/70%	PASS				
200 SSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSSS	\$4500/7150/90%	PASS		\$4500/7150/80%	PASS			\$4500/7150/70%	PASS				
	\$4500/7350/90%	PASS		\$4500/7350/80%	PASS			\$4500/7350/70%	PASS				
SERVERSE STATES #	\$4500/7900/90%	PASS		\$4500/7900/80%	PASS			\$4500/7900/70%	PASS				
	\$5000/6000/90%	PASS		\$5000/6000/80%	PASS			\$5000/6000/70%	PASS				
	\$5000/6600/90%	PASS		\$5000/6600/80%	PASS			\$5000/6600/70%	PASS				
300000000000000000000000000000000000000	\$5000/6850/90%	PASS		\$5000/6850/80%	PASS			\$5000/6850/70%	PASS				
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	\$5500/7350/90%	PASS		\$5500/7150/80%	PASS			\$5500/7150/70%	PASS				
	\$5500/7900/90%	PASS		\$5500/7900/80%	PASS			\$5500/7900/70%	PASS				
SASSESSED FOR	\$6000/6600/90%	PASS		\$6000/6600/80%	PASS			\$6000/6600/70%	PASS				
	40000,0000,0000												

S6000/6850/70% PASS S6000/

Small Group EHB Creditable Coverage Results

Plan #	Rx Plan description	2019
B15	\$5500/6500/60%	Pass
B18	\$4600/6500/50%	Pass
B19	\$4500/6500/70%	Pass
B20	\$6500/6500/100%	Pass
B22	\$5500/7350/50%	Pass
B23	\$6500/7250/80%	Pass
B24	\$3500/6500/50%	Pass
B25	\$6500/7900/50%	Pass
B26	\$6500/7900/50%	Pass
S25	\$2700/5000/80%	Pass
S40	\$3000/4000/50%	Pass
S41	\$3000/4500/60%	Pass
S43	\$3 / 25 / 50	Pass
S50	\$10 / 75 / 150	Pass
S52	\$3000/6000/80%	Pass
S57	\$3000/4500/70%	Pass
S59	\$3900/3900/100%	Pass
S60	\$2250/4250/50%	Pass
S61	\$2750/5000/80%	Pass
S62	\$500/7000/50%	Pass
S63	\$10/30%/50%	Pass
S64	\$10/75/150	Pass
S65	\$10/75/150	Pass
S66	\$10/30%/50%	Pass
S67	\$10/45/90	Pass
S68	\$3000/6000/50%	Pass
S69	\$3000/6000/50%	Pass
S70	\$3600/6650/50%	Pass
S71	\$4000/6850/80%	Pass
G24	\$1500/2350/80%	Pass
G25	\$2000/2000/100%	Pass
G26	\$2000/2300/100%	Pass
G48	\$10/35/50	Pass
G49	\$5/25/50	Pass
G50	\$10/50/75	Pass
G51	\$10/50/75	Pass
G52	\$5/20%/40%	Pass
G53	\$3/45/75	Pass
G54	\$3/45/75	Pass
G55	\$10/35/50	Pass
G56	\$2500/4400/80%	Pass
G57	\$5/25/50	Pass
P15	\$4/20/40	Pass
P16	\$3/25/50	Pass
P17	\$10/35/50	Pass
P18	\$3/25/50	Pass



Pass

P19

\$10/35/50

However, according to CMS guidelines, it is ultimately the employer's responsibility to determine/confirm whether their plan, as implemented, offers creditable coverage.



BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-565-9140 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_ OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1–800–368–1019, 800–537–7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-565-9140 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-9140-565-800 (رقم هاتف الصم والبكم: 1-8298-800).

注意:如果您使用繁體中文,您可以免費獲得語言援助服務。請致電1-800-565-9140 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-565-9140 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-565-9140 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-565-9140 (ATS: 1-800-848-0298).

ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ ການບໍລິການຊ່ວຍເຫຼືອດ້ ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-565-9140 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-565-9140 (መስማት ለተሳናቸው: 1-800-848-0298).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-565-9140 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નાંચુલુક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-565-9140 (TTY:1-800-848-0298)

注意事項:日本語を話される場合、無料の言語支援をご利用いただけます。 1-800-565-9140 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-565-9140 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-565-9140 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-565-9140 (телетайп: 1-800-848-0298).

-توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با (TTY:1-800-848-0298) می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-565-9140 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-565-9140 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-565-9140 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-565-9140 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éi ná hóló, koji' hódíílnih 1-800-565-9140 (TTY: 1-800-848-0298).