



**Non-Underwritten IFP Plan Transfer Ranking List\***

Effective June 1, 2007

Health plans are ranked from higher levels of benefits (top) to lower levels of benefits (bottom) for each product line.

**Ranking List A**

<b>Blue Shield of California plans (BSC)</b>
Preferred Plan 250
Personal HMO
Preferred Plan 500
Preferred Special Plan 500
Blue Shield HMO
Preferred Plan 750
Preferred Special Plan 750
Access+ HMO®
Coronet Major Benefits Plus 1000
Preferred Plan 1000
Shield Spectrum PPO <sup>SM</sup> Plan 500
Preferred Plan 1250
Access+ Value HMO <sup>SM</sup>
Shield Spectrum PPO Plan 750
Preferred Plan 1500
Shield Spectrum PPO Plan 1500
Coronet Major Benefit Plus 2000
Preferred Plan 2000
Preferred Special Plan 2000
Shield Spectrum PPO <sup>SM</sup> Savings Plan 2400/4800
Shield Spectrum PPO Plan 2000

**Ranking List B**

<b>Blue Shield of California Life &amp; Health Insurance Company (Blue Shield Life) plans (BSL)</b>
Active Start <sup>SM</sup> Plan 25
Active Start Plan 35
Active Start Plan 25 Generic Rx
Active Start Plan 35 Generic Rx
Essential Plan <sup>SM</sup> 1750 <sup>1</sup>
Shield Spectrum PPO Plan 1500
Balance <sup>SM</sup> Plan 1000 <sup>1</sup>
Shield Spectrum PPO Plan 2000
Balance Plan 1700 <sup>1</sup>
Essential Plan 3000
Balance Plan 2500 <sup>1</sup>
Essential Plan 4500
Shield Spectrum PPO Savings Plan 4000/8000
Shield Spectrum PPO Plan 5000
Vital Shield <sup>SM</sup> 2900

\*This list is subject to change by Blue Shield.

## Transfer Guide/Rules

- Shaded plans are non-marketed (closed) plans. Non-shaded plans are marketed (open) plans.
- To determine your client's Non-Underwritten (Free) Transfer options, identify his/her plan on one of the above product line ranking lists (A or B). Any open plan listed below his/her current plan within the same ranking list is a Non-Underwritten (Free) Transfer option. Open plans listed above his/her current plan, and open plans on the adjacent ranking list require underwriting review and approval except for the following:
  1. Members in the BSC Shield Spectrum PPO Savings Plan 2400/4800 can transfer to the BSL Spectrum PPO Savings Plan 4000/8000 without underwriting.
  2. Members in the BSC Shield Spectrum PPO Plan 500 and Shield Spectrum PPO Plan 750 can transfer to the BSL Shield Spectrum PPO Plan 5000 without underwriting.
  3. Members in the Shield Spectrum PPO Plan 1500 and Shield Spectrum PPO Plan 2000 can request a Non-Underwritten (Free) Transfer from either ranking list. As with all other Non-Underwritten (Free) Transfers, the selection must be an open plan with a lower level of benefits.
- Non-Underwritten (Free) Transfers are always to the same rating tier. Tier reconsideration requests are subject to underwriting.
- **NEW!** Non-underwritten (free) transfers are subject to a 12 month enrollment timeframe. All members who have been enrolled in an underwritten Individual & Family Plan for a continuous 12 month period are eligible for one Non-Underwritten (Free) Transfer per calendar year.<sup>2</sup>
- Non-Underwritten (Free) Transfers apply to all members covered under the existing plan contract or policy. For example, under a family plan the entire family will be transferred to the requested plan.
- Subscribers in closed plans are allowed the same Non-Underwritten (Free) Transfer options available to subscribers in open plans.<sup>3</sup>
- Members in open plans requesting to transfer back to their "original" or last benefit plan will be underwritten. Members in closed plans will not be allowed to transfer back to their original plan once they have transferred out of the closed plan to the plan requested.
- The most current published version of the Non-Underwritten (Free) IFP Plan Transfer Ranking List will be used to review a request for a Non-Underwritten (Free) Transfer. The ranking list is subject to change by Blue Shield.
- There is no age restriction for Non-Underwritten (Free) Transfers. Members aged 65 and older are eligible.

<sup>1</sup> Pending regulatory approval.

<sup>2</sup> Members in Non-Underwritten Individual & Family Plans—including guaranteed issue, individual conversion, MRMIP Graduate, short-term health insurance, Medicare Supplement, and Healthy Families plans are not eligible for a Non-Underwritten (Free) Transfer and must be underwritten.

<sup>3</sup> Members in non-marketed plans on original tier 1 and tier 2 will be allowed a Non-Underwritten (Free) transfer to its new equivalent, tier 2 and tier 3 respectively. *Note, the current tier 1 (.80) was not available prior to April 2002, making these members ineligible for this tier (unless they request underwriting consideration for a tier change).*