



Requesting CA Small Group Prior Carrier Deductible Credit (PCDC) with Anthem

The following information will assist you and your client(s) in ensuring that they receive any prior carrier deductible carry-over that is requested. The prior carrier deductible credit applies to the medical deductible only. Following the guidelines below will help to mitigate any follow-up requests and speed up the process.

The required information for PCDC requests is necessary to validate the eligibility of the prior carrier credits and to assure that the correct amounts are applied for each individual/member.

The following are general requirements for submitting a prior carrier deductible credit at the employee level.

- **Employee level submission:**
 - Prior Carrier Term Date
 - Individual Breakdown by Participating/Non Participating Accumulator totals
 - Legible copy of EOB
 - EOB with prior carrier logo or company letterhead
 - Group Name, Group Number & Employee SSN (if it's a group)

The following are general requirements for submitting a prior carrier deductible credit at the group level.

- **Group submission:**
 - Subscriber SSN (employee)
 - Member first & last name
 - Member DOB
 - Deductible (shared deductible dollars)
 - In-network deductible dollars
 - Out-of-network deductible dollars

Anthem will accept the group submission information on a standard Excel Spreadsheet.

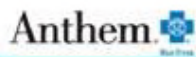
The Excel Spreadsheet must come to Anthem as a protected and secure document (make sure to include password code to unlock). This can be emailed to Broker Services at brokerclaims@anthem.com. The individual submission documents can be faxed to claims at (877) 287-1262.

The turnaround time for processing Prior Carrier Deductible Credit is minimum of 30 days. If you have any questions, please contact your Anthem Representative or Broker Services at (800) 678-4466

NOTE: THESE ARE GENERAL GUIDELINES ONLY. SOME GROUPS MAY REQUIRE ADDITIONAL INFORMATION, BASED ON THEIR CIRCUMSTANCES.

Deductible Credits: Member Credits When Switching Plans

When moving from one small group plan to another small group plan, does the carrier give the member credit for the amount paid toward the categories listed below?



Small Group 1-100	Plan Deductible		RX Deductible		Out-of-Pocket Maximum	
Moving from:	same carrier	another carrier	same carrier	another carrier	same carrier	another carrier
HMO to HMO	Yes	Yes	No	No	Yes	No
HMO to PPO	Yes	Yes	No	No	Yes	No
HMO to HSA	Yes	Yes	No	No	Yes	No
PPO to PPO From plan w/combined medical/Rx deductible credit to plan w/separate medical/Rx deductible credit	Yes	Yes	No	No	Yes	No
PPO to PPO From plan w/Rx deductible credit to plan w/Rx deductible credit	Yes	Yes	Yes	No	Yes	No
PPO to HMO	Yes	Yes	No	No	Yes	No
PPO to HSA	Yes	Yes	No	No	Yes	No
HSA to HSA	Yes	Yes	Yes	No	Yes	No
HSA to HMO	Yes	Yes	No	No	Yes	No
HSA to PPO	Yes	Yes	No	No	Yes	No

Anthem will allow deductible, Rx, and OOPM credit if coming from CalChoice Anthem.
PEO: Employees coming from a PEO are not eligible for deductible carry over.