



MEDICAL MUTUAL®

SMALL GROUP 2-50 DEDUCTIBLE CREDIT CARRYOVER INFORMATION

INSTRUCTIONS:

Your group health insurance program, prior to your insurance with Medical Mutual, may have required that you satisfy a deductible each benefit period. Any medical deductible for services rendered in the current calendar year which apply to the prior program deductible may be applied toward your Medical Mutual deductible.

***** Please list the total deductible including those for any covered dependent in your family. The Explanation of Benefits (EOB) must be attached from the prior insurance program to include the deductible. *****

EMPLOYEE'S
NAME:

POLICYHOLDER'S
ID # (or SSN):

(PLEASE PRINT)

MEMBER NAME		RELATIONSHIP TO EMPLOYEE:	DATE OF BIRTH:	DEDUCTIBLE SATISFIED:
LAST	FIRST			NETWORK
				\$
				\$
				\$
				\$
				\$
				\$

I certify that the above is correct. I understand that any intentional misrepresentation may invalidate my coverage

EMPLOYEE SIGNATURE

DATE

NAME OF EMPLOYER

MMO GROUP NUMBER



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Small Group 2-50 Deductible Credit Checklist

Required Information:

- Valid Medical Mutual identification number or Social Security number (employee Only)
- Employee name
- Member name (to which the deductible credit will be applied)
- Date of birth
- Relationship to the employee
- Total amount of the credits to be applied for all eligible individuals
 - Attach Explanation of Benefits (EOBs)
- Each individual must be listed separately and have the total deductible noted on form
- Group name and number

NOTE:

- **Medical Mutual will only apply to network medical deductible credits**
- Fourth quarter credit carryover is not applicable in 2-50 market segment

Procedures:

- Deductible credit information for the group will need to be submitted within 45 days of the effective date of the group policy
- Medical Mutual will accept either:
 1. Small Group 2-50 Deductible Credit Carryover Form with EOBs attached
 - The total on the deductible credit form must match the total of the EOBs submitted
 - If the deductible totals do not match, the amount from the total EOBs will be loaded as the credit
 - If EOBs are submitted without the forms, they will be returned to the broker
 2. A deductible credit report from the prior carrier for medical insurance
 - If submitting a deductible credit report from the prior carrier, all of the required information noted above must be on that report, including Medical Mutual ID or Social Security numbers
- All deductible credits, for each employee, will need to be submitted at one time
- Medical Mutual Operations department loads the deductible credits
 - Process may take up to two weeks
- Deductible credits will be sent via email
 - Please submit deductible credits to CreditsGrpSize2-50@medmutual.com
 - Do not submit deductible credits directly to Admin Central or Membership. The credits will NOT be forwarded to Operations to be loaded

This process does not apply to HRA groups



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Deductible Credits: Frequently Asked Questions

1. What is acceptable reporting from the prior group insurance carrier?
 - a. Must be a report generated by a medical insurance carrier (cannot come from TPA).
 - i. If enrolling in an embedded deductible plan, the detail must be at the member level (insured and any dependents).
 - b. Report must contain the following information:
 - i. See required information sheet for either small group 2-50 or 51-99 markets.
 - c. Report should identify calendar year deductible information.
2. How is the deductible credit applied to an employee's deductible?
 - a. If provided via a deductible report: within 45 days of the effective date.
 - b. Claims hold may or may not be applicable.
 - i. Under 50 no claims hold
 - ii. 51-99 -- 45 day hold, removed upon receipt
3. Where can I obtain the proper form?
 - a. www.MyBrokerLink.com , found under the Producers Guide tab
4. What do I do if the group is moving channels at renewal (i.e, HealthPool to COSE)?
 - a. This would be an internal process which should not require any agent or client action.
5. How far back are we able to load deductible credits?
 - a. Limitation should be imposed: credit should be provided up to 12 months of the effective date.
6. If a member was on individual coverage, are we able to load their credit for group coverage upon initial enrollment?
 - a. Individual credit should be applied only if they were a Medical Mutual insured.
 - b. If group is adding group coverage for the first time, credit should be applied. This would be reserved for a list billed accounts only. Employees who have non-employer sponsored individual coverage prior to an employer making a group plan available are not eligible for deductible credit.
 - c. All other individual coverage not eligible for deductible credit.
7. Do we load deductible credit for new hires?
 - a. No
8. We are currently on an aggregate HSA. How is it handled now that we are coming onto an embedded HSA?
 - a. Deductible credit is provided to the individual who satisfied the deductible, the employee and any eligible dependents.
 - b. Plans changing from traditional to HSA will only have deductible credit applied.

9. Will Medical Mutual load deductible credits for a family member moving to COBRA? If so, how does that affect the family deductible?
 - a. Yes in all situations.

10. Do we allow group-to-group deductible credits for individuals moving from one Medical Mutual group to another?
 - a. No. If a member is considered a new hire with a different Medical Mutual group, no deductible credit is applicable.