



Regence BlueShield is an Independent Licensee
of the Blue Cross and Blue Shield Association

FREQUENTLY ASKED QUESTIONS

How did this error happen?

In most cases, we realized that we did not make the necessary changes to our systems for HSA members who made life changes.

This means they fell into one of the following situations:

1. They were single and got married/became a domestic partner, or had a child and we failed to enroll them on the family deductible.
2. They were married/had a domestic partner and separated, or removed the only child from the plan (with no spouse on the plan) and we failed to enroll them on the single deductible.

This is your mistake. Can you make an exception to increasing my rate since this wasn't my fault?

Unfortunately, we have to increase your rate. We will not charge correct rates for coverage prior to Jan. 1, 2009, but we must charge the correct rate from that date forward.

Is this rate increase in addition to my annual increase?

Yes.

Will I owe Regence the entire underpaid rate from the past several years?

No. You will not need to repay past underpaid rates prior to Jan. 1, 2009.

What steps are you taking to ensure this doesn't happen again?

Going forward, we will enroll members in the HSA plan with the correct deductible for their family size to ensure future compliance with federal HSA guidelines. We will audit all HSA groups monthly and work individually with members who have concerns about having been out of compliance in the past.

Is Regence refunding the money for over-applying my deductible?

Yes. We will refund the full amount of over-applied deductible that is owed to our members. They will receive this refund in one lump sum payment.