BlueCross BlueShield of Montana

# Pre-Coverage Talking Points for Members

**This document is intended to highlight key next steps and important information for members after application and before coverage begins.**

## What to Expect

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| **1-2 DAYS** | Your application will be processed within **1-2 business days** following your first month's premium payment. |
| **7-10 DAYS** | Check your mail for a Welcome Letter. |
| **15-20 DAYS** | About **2-3 weeks after** your application is successfully processed, you will receive your BCBSMT ID card and your benefit booklet. |

## After You Apply

There are a few simple things to do before your coverage can start.

1. **Track your application status:** Our application tracker tool lets you follow your application status from start to finish. You will need your tracker ID to track your application status. This can be found in the application status email you received.
2. **Make your first payment – visit AfterYouApplyMT.com:** You'll have to pay your first premium payment before your plan starts to cover your care.

## Once Your Application and Payment is Processed

Make the most of your health plan even before coverage begins. With your member ID and group number from your member ID card, you can:

1. **Verify Your Primary Care Provider:** If you have a POS, your PCP name and contact information can be found on your ID card. You can change your PCP anytime online by logging into your online account. Use **"Find Care"** to find network provider options in your area.
2. **Download the BCBSMT App:** Our app is a quick and easy way to access your member information, resources, payments and more. To download the app, text* **BCBSMTAPP** to **33633** or visit our website **bcbsmt.com/appdownload**.
3. **Enroll in Auto Bill Pay:** Never miss a payment with Auto Bill Pay. Your premium payment will be taken out on the last business day of the month before the next month of coverage. If the last usual business day (any M-F) of the month is a holiday or other nonbanking day, funds will be taken out on the next business day.
4. **Sign up for Blue Access for Members℠:** Manage your account online with BAM℠. This is where you can find in-network care options, access your claims, check your prescription coverage and more.

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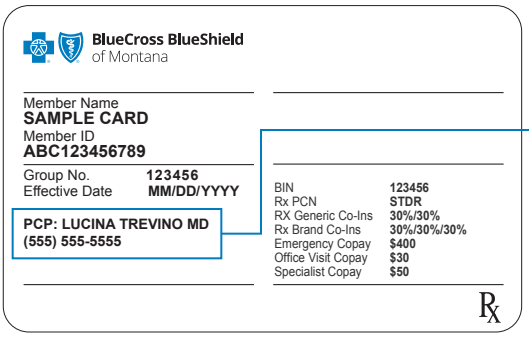
## Frequently Asked Questions

**Q: What steps are involved in processing my application?**

A: Send in your application on our website or through the Health Insurance Marketplace® and make your first payment. We will process and confirm your coverage.

**Q: Do I need to pick a Primacy Care Provider?**

A: You will need to select a PCP. If you do not select one when you apply, we will choose one for you. Once you receive your ID card, you can change this selection at any time. Please note, this may delay creation of your member ID card. Visit our website or use our mobile app to make changes.




**PCP is located on your ID card here**

**Q: How do I confirm what drugs are covered in my coverage?**

A: Your benefits cover prescription drugs. To see which of your medications are covered, you can visit our website at **MyBlueRxMT.com** to view our prescription drug list. Make sure you know your medication's exact name to see if it is on the preferred drug list. You usually pay less for generic drugs and more for brand name drugs. Doctors should use the prescription drug list when prescribing medications to help keep your drug costs down.

**Q: Am I eligible for Special Enrollment?**

A: If you have a "qualifying life event," you may be eligible for a Special Enrollment Period. You must apply no more than 60 days after the qualifying life event (for certain life events, you can apply up to 60 days before.) You will need to **provide proof** of your qualifying event when you apply.

**Q: When does Open Enrollment for 2025 start?**

A: Open enrollment for Montana, begins on November 1, 2024, and ends on January 15, 2025. This is the first day that individuals can enroll in, change, or renew their plans. The last day to enroll in or change plans for coverage starting in January 2025 is December 15, 2024, and the last day to enroll in or change plans for coverage starting in February 2025 is January 15, 2025.

## Helpful Resources

Webpage: **AfterYouApplyMT.com**

Member Guide: **https://www.bcbsmt.com/content/dam/bcbs/retail/pdf/mt/member-guide.pdf**

Provider Finder: **FindADoctorMT.com**

Prescription Drug List: **MyBlueRxMT.com**

SEP Valid Documents Chart:
**https://www.bcbsmt.com/shop-plans/individual-and-family/special-enrollment.html#events**

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