



Dear Applicant:

Thank you for requesting information regarding health insurance coverage from the Texas Health Insurance Pool. The Pool is an entity created by Texas law to provide health insurance to Texans who meet certain specific requirements. Due to these requirements, the application is detailed, with certain personal and medical information and documentation to be provided for each applicant. If you need assistance in completing the application or providing the necessary documentation, please contact our customer service representatives at 1-888-398-3927 or visit our web site at www.txhealthpool.org. Enclosed are the following materials:

1. **Outlines of Coverage** – These two Outlines describe the health insurance coverage options available through the Texas Health Insurance Pool, including an HSA-qualified policy. Please read the Outlines very carefully, particularly the sections dealing with deductibles, coinsurance, and the Pool's preexisting condition limitation, which applies to medical and prescription claims.
2. **Application for Coverage**
3. **Premium Rate Tables**
4. **Employment Information Form(s)**
5. **Checklist** – Review and check off each item on the Checklist before returning it with your application.

If you are interested in applying for coverage, please complete and return the application for coverage and the employment information form(s) with your premium payment to the appropriate address shown below. **Be sure you select your correct premium amount from the enclosed rate tables. If you are eligible for benefits as Medicare disabled, be sure to refer to the MEDICARE-ELIGIBLE premium rate table. Please note: the outpatient prescription drug benefit is not available to Medicare-eligibles.**

Regular Mail Only:

Texas Health Insurance Pool
P. O. Box 6089
Abilene, TX 79608-6089

Overnight Delivery Only:

Texas Health Insurance Pool
C/O BCBSTX
4002 Loop 322
Abilene, TX 79602

If we are unable to approve your application, you will be notified promptly by mail. Incomplete applications will delay processing and your coverage effective date. Please allow adequate processing time.

IMPORTANT NOTICE: If you or your dependents were covered by prior group coverage, you and your dependents may be eligible for state or COBRA continuation of coverage. A dependent, covered under the terminating prior group coverage, is entitled to continuation, regardless of the continuation election of the employee.

If you are or were eligible for state continuation or COBRA continuation and you have not completed the 9-month period of possible state continuation or the 18-month period of possible COBRA continuation, you are eligible for Pool coverage; but you will be subject to a preexisting condition exclusion period of at least 180 days. If you are currently covered by state or COBRA continuation and are nearing the end of the applicable continuation period, you can apply for Pool coverage and, provided you are eligible, the Pool will issue coverage to you as of the day after your scheduled continuation termination date.

Thank you for your interest in coverage with the Texas Health Insurance Pool.

Sincerely,

Customer Service
Texas Health Insurance Pool

Sept-11 WEB

1-888-39-TEXAS (398-3927) • FOR HEARING AND SPEECH IMPAIRED 1-800-735-2988
P.O. BOX 6089 ABILENE, TX 79608-6089

Texas Health Insurance Pool administered by Blue Cross and Blue Shield of Texas, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association



Important Medicare Notice:

As stated in the Pool Policy and Outline, Pool coverage is supplemental to Medicare Parts A & B for Medicare-disabled Pool enrollees. The Pool provides benefits on a secondary basis after Medicare Parts A & B, even if a Medicare-eligible Pool member does not enroll in Parts A & B. If you are covered by the Pool and are now or later become eligible for Medicare Disability coverage, you should not opt out of either Medicare Part A (Hospital Insurance) or Medicare Part B (Medical Insurance), even if you elect to remain enrolled in Pool coverage up to age 65. Regardless of whether you enroll in Part A and/or Part B, the Pool will pay secondary to what those coverages pay or would pay if you had not opted out, and you will be personally responsible for what Medicare would have covered.

In addition, since Medicare Part D and Medicare Advantage drug plans are available to Medicare beneficiaries, you are no longer eligible for Pool prescription drug benefits once you become eligible for Medicare Disability. Pool outpatient drug coverage terminates when you become eligible to enroll in Medicare. Therefore, you should enroll in a Medicare Part D drug plan or Medicare Advantage Plan just as soon as you become Medicare-eligible. If you qualify for a Medicare Advantage Plan, your overall premium cost will in most cases be lower than what you would pay to use Pool coverage to fill in the gaps behind Parts A & B.

The Center for Medicare Services (“CMS”) offers several tools to assist you with the Part D or Medicare Advantage Plan selection process. You can call a CMS customer service representative at 1-800-MEDICARE (1-800-633-4227) or visit the Medicare website (www.medicare.gov) for complete information and assistance. You can also call the Texas Health Information, Counseling, and Advocacy Program at 1-800-252-9240 for personalized Medicare benefits counseling.

10/2011