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

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.

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

- **Employee level submission:**
  - Prior Carrier Term Date
  - Individual Breakdown by Participating/Non Participating Accumulator totals
  - Legible copy of Explanation of Benefits (EOB)
  - EOB with prior carrier logo or company letterhead
  - Group Name, Group Number & Employee Social Secuirity Number (SSN)

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

- **Group submission:**
  - Suscriber SSN (employee)
  - Member first & last name
  - Member Date of Birth (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***.

Anthem will accept the group submission information on a standard Excel Spreadsheet. The spreadsheet must come to Anthem as a protected and secure document (please include a password code to unlock the file). Please send the PCDC documents to Broker Services at CASGBrokerServices@anthem.com. Subscribers and their dependents may submit their PCDC documents individually by faxing our claims department at (877) 287-1262.

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

## 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?

# Additional PCDC Provisions

1. Anthem will allow medical deductible, Rx deductible and OOPM credit if an Employer is coming from CalChoice.
2. Deductible carry over is not available to Subscribers who change employers.
3. Anthem may consider providing medical deductible, Rx deductible and OOPM for members when their Anthem insured employer is acquired by another Anthem insured employer on an exception basis. Contact your Anthem representative to see if your client may qualify.
4. Effective May 1, 2022 Anthem Small Group now allows deductible credits to be applied to new groups who are leaving a Professional Employee Organization (PEO) Arrangement.

| | At Renewal | | | New Business | | |
|---|---|---|---|---|---|---|
| Small Group 1-100 | Plan Deductible | Rx deductible | Out -Of-Pocket Maximum | Plan Deductible | Rx deductible | Out -Of-Pocket Maximum |
| Moving From: | Anthem | Anthem | Anthem | Another carrier | Another carrier | Another carrier |
| HMO to HMO | Yes | Yes* | Yes | Yes | No | No |
| HMO to PPO | Yes | Yes* | Yes | Yes | No | No |
| HMO to HSA | Yes | No | Yes | Yes | No | No |
| PPO to PPO From plans w/combined medical/RX deductible to plans w/separate Medical/RX deductible credit | Yes | No | Yes | Yes | No | No |
| PPO to PPO From plans w/separate medical/RX deductibles to plan w/separate medical/RX deductibles | Yes | Yes | Yes | Yes | No | No |
| PPO to HMO | Yes | Yes* | Yes | Yes | No | No |
| PPO to HSA | Yes | No | Yes | Yes | No | No |
| HSA to HSA | Yes | Yes | Yes | Yes | No | No |
| HSA to HMO | Yes | No | Yes | Yes | No | No |
| HSA to PPO | Yes | No | Yes | Yes | No | No |

*Excludes plans with a combined medical and pharmacy deductible.

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