



# **WASHINGTON ALLIANCE FOR HEALTHCARE INSURANCE TRUST**

## **INSTRUCTIONS AND CHECKLIST FOR SUBMITTING DEDUCTIBLE CREDIT FORMS**

**NEW EMPLOYERS TO WAHIT:** When an employer begins group coverage under WAHIT, deductibles satisfied for the current calendar year under the prior carrier (either a group or individual plan as long as it is offered through the employer) may be credited by completing and submitting a Deductible Credit Form along with proof of previous deductible met. The WAHIT medical carrier will credit amounts that were applied toward the employee's deductible in the current calendar year on the previous insurance program toward the calendar year deductible on the new WAHIT program. Deductible credit is applicable only to employees of an employer that is beginning coverage with WAHIT. Newly eligible employees that enroll after the WAHIT effective date of their employer do not qualify for a deductible credit.

*PLEASE NOTE: Since January is the beginning of the new calendar year, there is no deductible to credit for employers that begin coverage under WAHIT on January 1. Employers beginning coverage on February 1 may only request deductible credit for services received during January of that calendar year under the prior plan and so on.*

It usually takes about a month for the claims under the prior carrier to be processed after your previous health insurance coverage ends. Because of this, employees may want to wait up to 30 days after the previous plan coverage ends to complete these forms in order to make sure all prior deductibles are documented. The Deductible Credit Form must be submitted within 90 days of the effective date of the new WAHIT employer and may only be submitted once, therefore completeness and accuracy are very important.

### **PLEASE CHECK THE FOLLOWING WHEN SUBMITTING THE DEDUCTIBLE CREDIT FORM:**

- Complete** only one Deductible Credit Form per employee for their entire family.
- Attach** the required proof of previous deductible met to the Deductible Credit Form. [Either a copy of the Explanation of Benefits (EOB) or a statement from the previous carrier that lists the deductible dollars for each family member separately may be submitted as proof.]

**Please note:**

- 1. The deductible dollars met by the employee and each covered dependent must be listed separately even if the previous plan coverage had a single dollar figure for deductible for the entire family.**
  - 2. Forms received without the required proof will not be processed and will be returned to the broker.**
  - 3. Only one completed Deductible Credit Form per employee and their family will be accepted for credit. For this reason, we suggest that the employee wait until all claims from the previous insurance coverage have been processed and posted on the EOB.**
- Mail** completed forms to Benefit Solutions within 90 days of the first day of new coverage with WAHIT. Forms received after 90 days of the effective date of the employer will not be accepted.

**PLEASE NOTE:** If your employer is merely changing plans within WAHIT, deductibles will be automatically credited toward the new plan deductible.