

Attn: Anthem Blue Cross Clients

How to apply for Blue Shield in less than 10 minutes



**Anthem Blue Cross will no longer be writing individual policies.
Blue Shield will be the ONLY insurer in Santa Barbara County.**

The Individual Health Insurance Open enrollment period goes from November 1st to December 15th for a new plan starting January 1, 2018. With Anthem Blue Cross discontinuing individual plans in California, many will need to switch to Blue Shield. Use these simple instructions to complete the task in 10 minutes.

Steps for enrollment in Blue Shield of California (beginning November 1, 2017)

- ✓ Log onto www.HopperInsuranceServices.com and click on the “Individual Health” image.
- ✓ Read the **LEARN** section to understand what’s happening in 2018.
- ✓ In the “**APPLY**” section, click on “**Blue Shield of California**” and then on the “**APPLY BLUE SHIELD**” blue button. This will take you to the Hopper Insurance Services landing page within Blue Shield’s website.
 - **IMPORTANT NOTE:** When you apply through our system, we will be your agent on file and will be able to handle any problems you have with your insurance at no extra cost to you.
- ✓ At this landing page scroll down to enter your zip code. Then select the members to be insured – self, partner, dependents, and enter their birth dates. Then, click “See plans.” From here you can select the plan that best fits your situation, add it to your cart and click “Apply now” to complete the online application process, including creating an account and setting up “autopay” for your monthly premiums.

Here are our BEST VALUE recommendations

- ✓ **The Bronze 60 HDHP may be the *single best value on the market!* Here’s why:**
 - A \$4,800 deductible keeps your premiums very low.
 - It offers the most cost-effective way to protect against large, unexpected and infrequent medical bills, including the average hospital bill of \$30,000.
 - You can, *and should*, open a Health Savings Account. This allows you to pay medical expenses with “pre-tax” dollars providing a significant discount compared to paying with “after-tax” dollars. Paying with tax-free dollars is nearly comparable to paying copays.
 - It is ideal for the 73% of Americans who spend less than \$500 per year on medical expenses. In fact, you may be part of the 80% of Americans who spend less than \$1,000 per year!

TO BE CLEAR: We are recommending the Bronze 60 HDHP not the Bronze 60 PPO as your DEFAULT plan. The HDHP version allows for an HSA, which as noted above is important for your tax-free benefits.

- ✓ **The Silver 1850 plan may be ideal if you’re looking for richer benefits, have higher medical costs, or don’t wish to save money in a Health Savings Account.**
 - The \$1,850 deductible keeps costs reasonable.
 - Copays for office visits and prescriptions keeps costs low at the time of service.
 - It is good if you’re taking one or more ongoing “brand name” drugs.
 - Not everyone wants to open a Health Savings Account. You may have other savings priorities and prefer to have the affordably good insurance protection offered by the Silver 1850 plan.

NOTE: If you have expensive ongoing medical conditions, consider the **Gold 80** with low copays and no deductible. For very high annual costs, the **Platinum 90** is expensive but offers no deductible and a low out of pocket maximum (\$4,000).

Questions? We’re here to help! Call Hopper Insurance Services – 805-966-4900