

How to apply and pay

Applying for health, dental, and vision insurance is easy when you have all of your information ready. Plus, Independence Blue Cross gives you several options to apply and pay for your plans.



Information you may need to apply for a plan

- Social Security Numbers
- Immigration information, if applicable
(Lawful Permanent Resident/Green Card documentation)
- Address information
- Birth dates
- Email address* (needed for primary applicant only)
- Information on tobacco use
- Income information (paystubs or W-2 Forms, Wage and Tax Statements)
- Employer information including employer name, address, and phone numbers
- Policy numbers for any health insurance plan you currently have
- Information from your employer about any job-related health insurance available
- Office name and ID number for your primary care physician (PCP) if choosing an HMO plan
(visit ibx4you.com/providerfinder to find a PCP)
- Health care needs (estimate of the number of times you visit a doctor, get prescriptions filled, and any planned surgeries or hospital stays)
- Budget (set a budget of how much you can comfortably spend on your health plan)



Apply online



Apply by phone



Apply by mail

Application options

1. Apply online

If you prefer to apply online, please contact your broker for assistance with the online application and payment information forms.

2. Apply by phone

If you would like to apply by phone, please contact your broker.

3. Apply by mail

Enclosed you'll find an Application for Individual Coverage and postage-paid return envelope, which you can fill out and return to your broker along with your initial payment. *This option is not available if you are seeking a premium tax credit or cost-share reduction plan.*

* Whether you're applying online or by phone, you'll need to have an email address for registration. If you prefer not to create an email address, please fill out the paper application enclosed or request one by calling your broker.

Payment options

We offer various options for paying both your first month's premium and making ongoing payments. You must pay your first month's premium before your coverage can be effective, and you must make ongoing monthly payments so that you continue to have health coverage.

First month's payment

Check

You should include separate checks with the applications for the plans you're applying for (health, adult dental, adult vision coverage). Make your check(s) payable to Independence Blue Cross. Once you're enrolled in a plan, you will receive a bill each month before your payment is due. You will receive a separate bill for each plan in which you are enrolled.

Credit/debit and prepaid debit cards

Credit/debit and prepaid debit cards are accepted for the first month's premium. Simply call **1-888-879-4891 (TTY: 711)** to make your payment or visit ibx4you.com/payment for instructions on how to pay online through e-Bill.

Ongoing payments

Once your application has been processed and you've paid your first month's premium, you have a variety of ways to make ongoing payments.

Set up recurring payments with e-Bill

With e-Bill, you never have to worry about late payments or stamps because your payment is automatically withdrawn from your account. Setting up automatic recurring payments is free and easy. Be sure to set up payments for each plan you purchase (health, adult dental, adult vision). Visit ibx4you.com/payment for instructions or call **1-866-346-2081 (TTY:711)**.

Mail a check

If you choose to pay by check, you will receive a bill each month before your payment is due. Make your check(s) payable to Independence Blue Cross. Please refer to your bill for the payment remittance address to ensure you are mailing to the appropriate address. Include payment coupons and/or the account number on the check where possible.

Pay by phone

To make a payment using our automated system, simply call **1-888-879-4891 (TTY: 711)**. You can provide your bank account information or use a prepaid debit card, and there are no fees for this service.

Pay at Independence Live

Pay in person at Independence Live:

**1919 Market Street, 2nd Floor
Philadelphia, PA 19103**

Hours: 8 a.m. – 5 p.m., Monday – Friday

Pay by MoneyGram

MoneyGram payments can be made at CVS/pharmacy, Walmart, and many other locations. To make a payment, bring cash, the MoneyGram fee, your billing account number, and Receive Code 13438. To find a location near you, visit moneygram.com/locations or call **1-800-926-9400**.

Questions?

Contact your broker
for assistance.

Independence Blue Cross dental plans are administered by United Concordia, an independent company.

IBC Vision Care is administered by Davis Vision, an independent company.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company, and with Highmark Blue Shield – independent licensees of the Blue Cross and Blue Shield Association.

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