Employee Enrollment Application For 1-50 Employee Small Groups Kentucky







Anthem Health Plans Anthem Life Insurance of Kentucky, Inc. Company

You, the employee, must complete this application. You are solely responsible for its accuracy and completeness. To avoid the possibility of delay, answer all questions and be sure to sign and date your application.

Please complete in black ink only.

· · · · · · · · · · · · · · · · · · ·				
Section A: Employee Information				
Last name	First name		M.I.	Social Security no.* (required)
Home address – Street and PO Box if applicable				
City				State ZIP code
Marital status		Primary phone no.	Sec	condary phone no.
☐ Single ☐ Married ☐ Domestic Partner — Does not apply to Life and Disability plans	•		ı l .	
Employee email address				
Employee email address				
Employer name				Group no. (if known)
				Group no. (II Known)
Employer street address				
City				State ZIP code
Employment status Date of hire (MM/DD/YYYY)	Date of full-time em	iployment Date waitin (MM/DD/Y)	g period begins	No. of hours worked per week
☐ Full time ☐ Part time ☐ (MM/DD/YYYY) ☐ Disabled ☐ Retired	(MIM/UU/TTTT)	(WIWI/UU/11	117	
□ 1099 Employee				
Section B: Application Type				
Select one				
□ New enrollment □ COBRA —				
Open enrollment Select qualifying event	□ Dodustic=	in hours	□Death	Qualifying event date
(not applicable for ☐ Left employment ☐ Life and Disability) ☐ Loss of dependent child sta	Reduction Divorce or	ın nours legal separation	∟ реаги	
		nployee's Medicare ent	itlement	

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Anthem Health Plans of Kentucky, Inc: 13550 Triton Park Blvd. Louisville, KY 40223. Anthem Life Insurance Company: PO Box 105448, Atlanta, GA 30348-5448.

^{*}Anthem Blue Cross and Blue Shield (Anthem) is required by the Internal Revenue Service to collect this information.

		Social Security no.			
Section C: Ty	pe of Coverage				
1. Medical C	overage — select one p	olan option			
PPO Plans	Anthem Platinum	Anthem Gold	Anthem Silver		Anthem Bronze
Blue Access		☐ 500/20%/5000 ☐ 500/20%/5500 ☐ 750/20%/5500 ☐ 1000/20%/5000 ☐ 1500/20%/4000 ☐ 1500/20%/6000 ☐ 2000/20%/3500 ☐ 2000/40%/3500 ☐ 3000/0%/3500 ☐ 3750/0%/4750	☐ 1500/30%/5500 ☐ 1750/30%/5500 ☐ 1750/40%/6350 ☐ 2000/0%/7150 ☐ 2000/20%/6350 ☐ 2000/30%/6350 ☐ 2000/40%/6350 ☐ 2000/50%/6350 ☐ 2100/20%/7100	☐ 2500/30%/6000 ☐ 2700E/20%/4500 w/HSA ☐ 2700E/20%/5750 w/HSA ☐ 2700E/30%/4500 w/HSA ☐ 2750/0%/6850 ☐ 2800E/20%/4000 w/HSA ☐ 3000/0%/7000 ☐ 5000/20%/6350 ☐ 6350E/0%/6350 w/HSA	☐ 4500E/50%/6550 W/HSA ☐ 5500E/20%/6500 W/HSA ☐ 6550E/0%/6550 W/HSA
Pathway	☐ 15/10%/2250	□ 500/20%/5000 □ 1000/20%/5000 Plus □ 1250/10%/6000 Plus	☐ 1750/30%/5500 ☐ 2000/30%/4750 Plus ☐ 2500/0%/6850 ☐ 2500/20%/5000 ☐ 2500/20%/6350	☐ 3500/0%/7150 ☐ 3575/0%/3575 w/HSA ☐ 3800/0%/6000 ☐ 4750/0%/5500 ☐ 5000/0%/5500 Plus	☐ 5000/30%/6850 Plus ☐ 5500E/20%/6550 w/HSA ☐ 5500E/20%/6550 Plus w/HSA ☐ 6000/30%/6850
HMO Plans	Anthem Platinum	Anthem Gold	Anthem Silver		Anthem Bronze
Pathway		☐ 500/20%/5000 ☐ 1500/20%/4000 ☐ 4000/0%/4000 ☐ 4000/0%/4000 Plus	☐ 1750/40%/6350 ☐ 2000/30%/6350 ☐ 2000/50%/6350 ☐ 2000/50%/6350 Plus	☐ 2800E/20%/4000 w/HSA ☐ 5000/20%/6350 ☐ 5000E/20%/6500 w/HSA	☐ 4500E/50%/6550 w/HSA ☐ 4500E/50%/6550 Plus w/HSA
	ical coverage — select only		Employee + Child(ren) □ Fam	iily	
Contract code		contract code for the med	ical plan selected.		
2. Dental Co	verage – Please ask y	our employer which dent	al options are available befor	re making your selection.	
Anthem Dent	al Prime and Complete	with product families in	cluding Value, Classic, Enhan	ric dental essential health ber ced, and Voluntary <u>do not</u> incl below the contract code for t	nefits. All other plans including ude certified pediatric dental he dental plan you select.
☐ Employee o		use/Domestic Partner 🗌	Employee + Child(ren) ☐ Fam lbers, you must complete Secti		
Contract code		contract code for the dent	al plan chosen. Your employer	will advise you of your plan opti	ons and contract codes.
3. Vision Cov	rerage — Select one pla	an option			

Member vision coverage — select one:

Contract code: _

 \square Employee only \square Employee + Spouse/Domestic Partner \square Employee + Child(ren) \square Family \square No coverage

Contract code — Please indicate the contract code for the vision plan selected. Your employer will advise you of your plan options and contract codes.

If waiving coverage for employee and/or any eligible family members, you must complete Section F.

	Emple 	Employee name So						Soci	cial Security no.		
4. Life and Disability Cover	age — A minimum of two em	wo employees must enroll.									
Basic Life and AD&D Basic Dependent Life Optional Supplemental/Vol Optional Supplemental/Vol	e and AD&D pendent Life Supplemental/Voluntary Life and AD&D Supplemental/Voluntary Dependent Life Spouse \$ (spouse amount) Supplemental/Voluntary Dependent Life Child \$ (child amount)					ility Term Disability					
Primary Beneficiary – Attac	h a separate sheet if neces	ssary.									
Last name	First name	M.I.	Birthda	te (MM/	DD/YYYY)	Social Secu	rity no.		Relationship to applicant		
Address								Percentage	to be paid to beneficiary		
Last name	First name	M.I.	Birthda	te (MM/	DD/YYYY)	Social Secu	rity no.		Relationship to applicant		
Address								Percentage	to be paid to beneficiary		
Last name	First name	M.I.	Birthda	te (MM/	DD/YYYY)	Social Secu	rity no.		Relationship to applicant		
Address								Percentage	to be paid to beneficiary		
Contingent Beneficiary											
Last name	First name	M.I.	Birthda	te (MM/	DD/YYYY)	Social Secu	rity no.		Relationship to applicant		
Address								Percentage	to be paid to beneficiary		
Last name	First name	M.I.	Birthda		DD/YYYY)	Social Secu	-		Relationship to applicant		
Address									to be paid to beneficiary		
Total percentages should add will be paid to the contingent			dicated, t	he proc	eeds will be div	vided equally	. If no F	rimary benef	ficiary survives, the proceeds		
Spouse signature X		Spous	e name						Date		
Notice of Exchange of Inforn confidential. We or our reinsurer operates an information exchan submitted to such a company, N of any information it may have i procedures set forth in the Fede 02184-8734; and telephone in Spousal Consent for Community you live in a community prope be named as a primary beneficial Employee/Retiree named above designation and waive any right supersedes any prior spousal constitution.	r(s) may, however, make a brief ge on behalf of its members. If ge on behalf of its members. If IIB may, upon request, supply son your file. If you question the a gral Fair Credit Reporting Act. Thumber is 1-866-692-6901. Inity Property States Only (Norty state (AZ, CA, ID, LA, NM, NW) ary for 50% or more of your bend, has designated someone others I may have to the proceeds of	report on you apply uch compacturacy one addressible. The influence of the	this inforton to another any with the any with the any with the angle of the angle	mation er MIB m he infor ormation s informa e compa our stat e have y benefic	to MIB, Inc., a no nember company mation in its file i in MIB's file, yo ation office is: 5 ny is not respo e may require yo our spouse read iary of group life	on-profit meming for life or head to the second of the sec	bership alth insu t of a re t MIB ar lill Park e validit ne signa followin der the	organization of prance coverage quest from yound seek a correst, Suite 400, If yof a spouse ture of your sign. I am aware above policy.	of insurance companies that ge, or a claim for benefits is u, MIB will arrange disclosure ection in accordance with the Braintree, Massachusetts e's consent for designation.) couse if your spouse will not that my spouse, the I hereby consent to such		

		yee name					Social Security no.				
Section D: Coverage Inf	ormation – All fields r Domestic	equired. At partner co	tach a separate sh verage is not availa	neet if necessa able in Life or D	ary. Disability p	lans.					
	children, or your spous	e or domest	ic partner's, childre					dependent may be your spouse hey turn age 26 unless they			
Employee last name			First name		M.I,						
Sex Male Female	Disabled □ Yes □ No	Birthdate (I	MM/DD/YYYY)	Occupation							
Primary Care Physician (PCP) name				PCP ID no.		Existing	gpatient			
							\square Yes	□No			
Spouse/Domestic Partner	last name		First name			M.I,		Social Security no.* (required)			
								Todan occurry no. (roquirou)			
Sex	Disabled	Birthdate (I	MM/DD/YYYY)	Relationship to	annlicant						
☐ Male ☐ Female	☐ Yes ☐ No	, 52, ,] Domestic P	'artner						
PCP name	PCP ID no.				Existing	g patient					
						□Yes					
Dependent last name			First name			M.I,		Social Security no.* (required)			
Sex ☐ Male ☐ Female	Birthdate (I	MM/DD/YYYY) Relationship to applicant Child Other If other, what is relati					2				
	Yes No					er, Wildt 18 Fei		N .			
Does this dependent have If yes, please enter:	a different address? \	⊥ Yes ∟ N	0								
PCP name					PCP ID no.		Existing	g patient			
							\square Yes	□No			
Dependent last name			First name			M.I,		Social Security no.* (required)			
Sex	Disabled	Birthdate (I	MM/DD/YYYY)	Relationship to	annlicant						
☐ Male ☐ Female	□Yes □No			□ Child □ Oth	ationshi	hip?					
Does this dependent have If yes, please enter:	a different address? [□Yes □N	0								
PCP name			PCP ID no.				Existing	g patient			
							\square Yes	Yes No			
Dependent last name			First name			M.I.		Social Security no.* (required)			
Sex	Disabled	Birthdate (I	MM/DD/YYYY)	Relationship to							
☐ Male ☐ Female	☐ Yes ☐ No			☐ Child ☐ Oth	her If othe	er, what is rel	ationshi	p?			
Does this dependent have If yes, please enter:	a different address? [□Yes □N	0								
PCP name					PCP ID no.		Existing	gpatient			
- 11=111=							□ Yes				

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Section E: Other Group Coverag	ge												
Are you or anyone applying for co	verage curre	ntly eligibl	le for Medi	care?	□ Yes □ No								
If yes, give name:													
Medicare ID no.	Part A effect	Part A effective date Part B effective date Medicare eligibility reason (check						•					
							☐ Age ☐ Disa	ability 🗆 ESRD: On					
Medicare Part D ID no.	Medicare Pa	rt D Carrier	r						Part D	effective date			
On the day your coverage begins,	will you or o	fomily mo	mhor ho oc		d by Madiaara?			□ No					
	•	•			•								
On the day your coverage begins,	-	-			-		_						
On the day your coverage begins,	-	-		overed	u by other dental c	over	rage? \square res	□ NO					
If yes to any of these questions, p	piease provid	ie the tolic						<u> </u>					
Name of person covered (Last name, first, M.I.)	(ch	Type leck one)	Covera (check that app	all	Carrier name	Ca	rrier phone no.	Policy ID no.		Dates (if applicable)			
		ndividual	Health	- 1					Start:				
		Group Medicare	☐ Dental						L.				
									End:	1			
		ndividual	Health						Start:				
	□ G	Group	Dental						otart.				
		/ledicare							End:				
		ndividual Group	☐ Health☐ Dental						Start:	1 1 1			
		Medicare	Dontai						End:				
									2				
		ndividual	Health						Start:				
		Group Medicare	☐ Dental						L.				
									End:	1			
	<u> </u>	ndividual	Health						Start:				
	□G	Group	Dental	- 1					o cai t.				
		/ledicare							End:				

Employee name

Social Security no.

	Employee name	S	ocial Security no.				
Section F: Waiver/Declining Coverage							
Medical coverage declined for — check all that apply Dental coverage declined for — check all that apply: Vision coverage declined for — check all that apply: *Life/AD&D coverage declined for: Spouse and Dependent coverage not available if life		☐ Myself ☐ Spouse/Domestic Partner ☐ De ☐ Myself ☐ Spouse/Domestic Partner ☐ De ☐ Myself] Dependent(s)] Dependent(s)] Dependent(s)				
Dependent Life coverage declined for: Short Term Disability coverage declined for: Long Term Disability coverage declined for: Optional Supplemental/Voluntary coverage declined Optional Supplemental/Voluntary Dependent Life co Voluntary Short Term Disability coverage declined for	l for: overage declined for: or:	Spouse and Dependents Myself Myself Myself Spouse and Dependents Myself Myself Myself Myself					
Reason for declining coverage — check all that apply	y:	☐ Covered by spouse's/domestic partner's group of Enrolled in other Insurance —Please provide com	-				
		☐ Enrolled in Individual coverage ☐ Spouse covered by employer's group medical Co ☐ Medicare/Medicaid/VA ☐ Other — please explain: ☐ No coverage	overage				
*I hereby certify that I have been given the opportu explained to me, and I and/or my dependent(s) decli or life carrier, into declining this coverage, but elect in the future, I may be required to provide evidence	ne to participate. Neither l ed of my (our) own accord	nor my dependent(s) were induced or pressure to decline coverage. I understand that if I wish	d by my employer, agent,				
Sign here only if you are declining coverage.							
Signature of applicant	Printed name		Date (MM/DD/YYYY)				
X							
Section G: Terms, Conditions and Authorizations							
Please read this section carefully before signing t	he application.						
 Eligible employee: An active employee of the Employer who works th Anthem Blue Cross and Blue Shield (Anthem) as of An employee, as defined above, who enters into e 	the effective date. Employ	ment must be verifiable from state or federal wa	age tax reports.				
eligibility (if any) and applies for coverage within	•						
Any other class of persons identified by the Employ Employees eligible for continuous coverage under	•	approval ot their eligibility is obtained from the (company(les); or				
 Employees eligible for continuous coverage under Eligible employee does not include independent cont Policyholder if they do not work the required number 	ractors (whose compensat		and officers of the Group				
Eligible dependent: • Employee's spouse, or children age 26 or younger any other child for whom the employee has legal a will end on the last day of the month in which the • The age limit of 26 does not apply for the initial error intellectual disability, mental illness, or physical who is bound the age limit at the initial error.	guardianship or court order children reach age 26. nrollment or maintaining er al incapacity that began pri	ed custody. The age limit for enrolling a child is a irollment of an unmarried child who cannot suppo or to the child reaching the age limit. Coverage r	nge 26. Coverage for children ort himself or herself because may be obtained for the child				
who is beyond the age limit at the initial enrollmer may be asked to provide a physician's certificatio			n enronnent. (The employee				
• Dependents eligible for continuous coverage unde	er state or federal laws.						
As an eligible employee, I am requesting coverage fo contributions for this insurance from my earnings. Al conditions stated in the Group Contract and coverage							

Employee name	Social Security no.							

Section G: Terms. Conditions and Authorizations - Continued

In signing this application I represent that:

I have read or have had read to me the completed application, and I realize any materially false statement or misrepresentation in the application may result in loss of coverage.

I certify each Social Security number listed on this application is correct.

I understand that I may not assign any payment under my Anthem program. I agree to have money taken from my wages/pension, if necessary, to cover the premium cost for the coverage applied for.

I am asking for the coverage I chose on this form. If I made choices that are not available to me, I agree that my choices may be changed to those on the employer's application.

I understand that, to the extent allowed by law, Anthem reserves the right to accept or decline this application for coverage (and that Anthem Life Insurance Company may accept only certain people or terms for coverage), and that no right is created by my application for coverage.

I also understand that I may not be covered for pre-existing conditions for Long Term Disability and Short Term Disability, if applicable. (See the policy/certificate for important information).

I agree that I will let my employer know right away of any changes that would make me or any dependent(s) ineligible for this coverage.

By signing this application, I agree to the taping or monitoring of any phone calls between Anthem and myself.

By signing below, I (primary applicant) agree to receive my plan-related communications either by email or electronically. This may include my certificate, evidence of coverage, explanation of benefits statements, required notices or helpful information to get the most out of my plan. I agree to provide and update Anthem with my current email address. I know that at any time I can change my mind and request a copy of these materials (or any specific materials) by mail, by contacting Anthem.

For Health Savings Account enrollees: Except as otherwise provided in any agreement between me and the financial custodian, the custodian of my Health Savings Account (HSA), I understand that my authorization is required before the financial custodian may provide Anthem with information regarding my HSA. I hereby authorize the financial custodian to provide Anthem with information about my HSA, including account number, account balance and information regarding account activity. I also understand that I may provide Anthem with a written request to revoke my authorization at any time.

Coverage Option

If your employer/group offers HMO coverage which does not permit you to receive the full range of covered services from the provider of your choice, you will also have the option at the time of your initial enrollment and at each renewal to choose a health care plan allowing you to access care from the provider of your choice ("point-of-service" plan). This point-of-service plan may be offered by the HMO, Anthem Blue Cross and Blue Shield or by another carrier.

Any person who knowingly and with the intent to defraud any insurance company, health maintenance organization, self-insured plan or other person, files an application for insurance or form of health care coverage containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime.

Applicant signature X Date (MM/DD/YYYY)

Special Enrollment Rights

If you declined enrollment for yourself or your dependent(s) (including a spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependent(s) in this plan if you or your dependent(s) lose eligibility for the other health insurance or group health plan coverage (or if the employer stops contribution towards your coverage or your dependent's other coverage). However, you must request enrollment within 31 days after coverage ends (or after the employer stops contribution toward the other coverage). In addition, if you have a dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependent(s) provided that you request enrollment within 31 days after the marriage, birth, adoption or placement for adoption. I also understand that my dependents and I may enroll under two additional circumstances:

- Either your or your dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated as a result of loss of eligibility; or
- You or your dependent becomes eligible for a subsidy (state premium assistance program).

In these cases, you may be able to enroll yourself and your dependents provided that you request enrollment within 60 days of the loss of Medicaid/CHIP or of the eligibility determination.

Employee name Social Security no.





Get help in your language



Language Assistance Services

Curious to know what all this says? We would be too. Here's the English version: If you need assistance to understand this document in an alternate language, you may request it at no additional cost by calling the Member Services number (855-738-6671). (TTY/TDD: 711)

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the Member Services telephone number on the back of your ID card.

Spanish

Si necesita ayuda para entender este documento en otro idioma, puede solicitarla sin costo adicional llamando al número de Servicios para Miembros (855-738-6671). (TTY/TDD: 711)

Arabic

إذا احتجت إلى المساعدة لفهم هذا المستند بلغة أخرى، فيمكنك طلب المساعدة دون تكلفة إضافية من خلال الاتصال برقم خدمات الأعضاء (6671-855-855). (T1DD/TTY)

Chinese

如果您需要協助以便以另一種語言理解本文件,您可以撥打成員服務號碼(855-738-6671)請求免費協助。(TTY/TDD: 711)

French

Si vous avez besoin d'aide pour comprendre ce document dans une autre langue, vous pouvez en faire la demande gratuitement en appelant les Services destinés aux membres au numéro suivant : 855-738-6671. (TTY/TDD: 711)

German

Falls Sie Hilfe in einer anderen Sprache benötigen, um dieses Dokument zu verstehen, können Sie diese kostenlos anfordern, indem Sie die Servicenummer für Mitglieder anrufen (855-738-6671). (TTY/TDD: 711)

Japanese

この書面を他の言語で理解するための支援が必要な場合には、メンバーサービス番号 (855-738-6671)に電話して支援を求めることができます。追加費用はかかりません。(TTY/TDD: 711)

Kirundi

Nimba ukeneye gufashwa kwumva iyi nyandiko mu rundi rurimi, urashobora Kubisaba atayandi mahera urishe wakura kuri (855-738-6671). (TTY/TDD: 711)

Korean

다른 언어로 본 문서를 이해하기 위해 도움이 필요하실 경우, 추가 비용 없이 회원 서비스 번호(855-738-6671)로 전화를 걸어 도움을 요청할 수 있습니다. (TTY/TDD: 711)

Nepali

यदि तपाईंलाई यो कागजात कुनै अर्को भाषामा बुझ्न सहायता चाहिएमा, तपाईंले सदस्य सेवा नम्बर (855-738-6671) मा कल गरेर कुनै अतिरिक्त खर्च बिना यसको लागि अनुरोध गर्न सक्नुहुन्छ। (TTY/TDD: 711)

Oromo

Sanada kana afaan kan biroodhaan hubachuuf yoo gargaarsa barbaadde lakkoofsa bilbilaa tajaajila miseensaa (Member Services) (855-738-6671) waraqaa eenyummaa kee irra jiru irratti bilbiluudhaan kaffaltii dabalataa malee gaafachuu dandeessa. (TTY/TDD: 711)

Pennsylvania Dutch

Wann du Helfe brauchscht um selle Document zu verschtehe in en annere Schprooch, du kannscht fer sell frooge um nix zu bezaahle. Ruff Member Services Nummer (855-738-6671) aa. (TTY/TDD: 711)

Russian

Если вам нужна помощь, чтобы понять содержание настоящего документа на другом языке, вы можете бесплатно запросить ее, позвонив в отдел обслуживания участников (855-738-6671). (TTY/TDD: 711)

Serbian

Ukoliko vam je potrebna pomoć da biste razumeli ovaj dokument na nekom drugom jeziku, možete je zatražiti tako što ćete bez dodatnih troškova pozvati broj Centra za podršku članovima (855-738-6671). (TTY/TDD: 711)

Tagalog

Kung kailangan ninyo ng tulong upang maunawaan ang dokumentong ito sa ibang wika, maaari ninyo itong hilingin nang walang karagdagang bayad sa pamamagitan ng pagtawag sa Member Services sa numerong (855-738-6671). (TTY/TDD: 711)

Vietnamese

Nếu quý vị cần hỗ trợ để hiểu được tài liệu này bằng một ngôn ngữ thay thế, quý vị có thể yêu cầu mà không tốn thêm chi phí bằng cách gọi số của Dịch Vụ Thành Viên (855-738-6671). (TTY/TDD: 711)

It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf. Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. Independent licensee of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.