

Individual Health Insurance

A resource for new
policyholders



We are pleased to provide health insurance for you. There are some key steps to getting the policy started. We're providing that here as well as some questions we are often asked by our clients.

After your application is submitted

Once your health insurance application has been submitted and processed you will receive a copy of your eligibility notice in the mail. Please keep it for your records. No response is required.

Payment Information

You will receive a receipt of your invoice from Independence Blue Cross. It will arrive in the mail by the end of the month in which your application was submitted. It can be paid several different ways:

Pay by Phone: Using the automated system, please call 1-888-879-4891 (TTY: 711). IBC accepts Automated Clearing House (ACH), along with Amex, Discover, MasterCard, and Visa prepaid debit and credit card payments for your initial premium payment. For ongoing payments, IBC accepts ACH only. You can pay your bill by telephone if you are enrolled in medical, adult dental or adult vision coverage. Have the following information available when you call:

- Member ID number
- Billing account number (included on your bill)
- Bank account number and bank routing number (included on your personal check) OR
- Prepaid Debit/Credit Card number (for initial payment)

Pay by check or money order: Your bill includes a detachable payment slip with your billing account number and payment address. When paying with a check or money order, please remember to:

- Write the amount you are enclosing on the payment slip, and return it with your payment.
- Be sure the address shows through the return envelope window when mailing in your payment. If you lose your envelope, mail the payment to the address on your payment slip.

Payment Information, continued

Pay with the IBX App: The free IBX Mobile App lets you pay your premium on the go with your Apple or Android smartphone. Each month, you can view the amount due, enter your bank account or prepaid debit card information and submit your payment. Just tap Member Services, and select Pay My Bill.

Additional payment options can be found at: https://www.ibx.com/individuals/member_resources/payment_options/index.html

Payment is required before the 1st day of enrollment. After your payment has been received and processed by IBC, member ID cards for each person enrolled on the policy will arrive in the mail.

How to Choose or Change Your Primary Care Provider (PCP)

To select or change your PCP, search IBC's provider network here: www.ibx.com/providerfinder. You can filter your search by specialty (for example internal medicine or pediatrics), location, gender preference, and distance.

There are two ways to choose or change your PCP:

Online: To select or change your doctor, visit www.ibxpress.com, IBC's simple, convenient, and secure member website. Click on the Change my Primary Care Physician link under the Find a Doctor or Hospital section.

Phone: Call 1-800-ASK-BLUE (TTY: 711) and one of IBC's Customer Service associates will take your PCP selection over the phone.



is Pennsylvania's Individual
Health Insurance Marketplace.
Click [HERE](#) for more information.

continued on next page

Our goal is to give you peace of mind knowing that the things that are important to you are protected at every stage in your life. We are here to assist you with your individual health insurance policy. Contact us today at info@fifs.com or 267.384.5300.

Frequently Asked Questions

- Q:** I did not receive my invoice before my effective date of coverage. What should I do?
- A:** Contact IBC Member Services at 1-800-275-2583. Confirm that they have your correct address.
- Q:** I paid my invoice but haven't received my ID card. Who should I contact?
- A:** Contact IBC Member Services at 1-800-275-2583 to request a replacement or create an account at www.ibxpress.com in order to view and/or print a temporary card.
- Q:** My ID card does not have my PCP listed on it. What should I do?
- A:** Follow *Primary Care Provider (PCP)* instructions on page one.
- Q:** I received my ID card, but my name is misspelled. How can I get it corrected?
- A:** Contact IBC Member Services at 1-800-275-2583.
- Q:** I contacted IBC Member Services, but they can't locate my policy. What should I do?
- A:** Contact [Julie Yoder](#) at FIFS or call her at 267-384-5300
- Q:** What do I do if my address changes?
- A:** Contact IBC Member Services at 1-800-275-2583.

Important Contact Information

- IBC Customer Service: 1-800-ASK-BLUE (1-800-275-2583) / TTY users: 1-877-219-5457 or (toll-free) 1-888-857-4816
- Independence Blue Cross
1901 Market Street
Philadelphia, PA 19103-1480
- For product inquiries: www.ibx4you.com or 1-888-475-6206 (TTY: 711)
- Log in to www.ibxpress.com or call 1-800-275-2583 for member benefits and claims information
- IBC Member Resources: https://www.ibx.com/individuals/member_resources/index.html
- IBC Billing 1-888-879-4891
Dental (PPO) 1-800-332-0366
Dental (DHMO) 1-866-357-3304
Mental Health or Substance Abuse Benefits 1-800-688-1911
Precertification or preapproval: 1-800-275-2583
HSA Help Desk 1-877-959-4161
Baby BluePrints® Maternity Program 1-800-598-2229
Website Support Service Area 1-800-626-6076
Prescription Drug Benefits (Future Scripts) 1-888-678-7012
Davis Vision 1-800-999-5431
Health Advocate 1-866-799-2181
- Franconia Insurance & Financial Services:
Kenneth "J.R." Hager, LUTCF
P 267-384-5300 ext. 2534
F 267-384-5315
[Email J.R.](mailto:EmailJ.R.)

Julie M. Yoder
267-384-5300 ext. 2533
F 267-384-5315
[Email Julie](mailto:EmailJulie)

Our goal is to give you peace of mind knowing that the things that are important to you are protected at every stage in your life. We are here to assist you with your individual health insurance policy. Contact us today at info@fifs.com or 267.384.5300.