



**BlueCross BlueShield  
of Illinois**

# Establishing a New List Bill

As a convenience to subscribers, Blue Cross and Blue Shield of Illinois offers employers the option of premium collection and remittance for their employees. A monthly billing statement containing information on each participating employee will be mailed to the employer. Two copies are included – one to include with a remittance check and one for the employer’s files.

If any of the following arrangements are in effect, a List Bill **cannot** be offered.

- ▶ The health plan is a SelecTEMP® PPO.
- ▶ The employer directly contributes toward the employee’s insurance premium.
- ▶ A deduction is made from the employee’s gross income for purposes of reimbursement.
- ▶ The employee’s salary is adjusted to offset the insurance premium expense.
- ▶ The employer treats the plan as a trade or business expense or the employer provides coverage under Section 106 or Section 162 of the IRS code.
- ▶ The individual health plan includes a “franchise insurance policy” (*a number of individual policies are issued to a selected group at a special rate*).
- ▶ Contributions are made in any other form, either directly or indirectly.

In order to establish a list bill, the following is required:

1. A minimum of two or more employees must participate.
2. A completed and signed List Bill Agreement must be submitted with the enrollment applications.
3. The method of payment on the application must indicate “List Bill” and the name of employer must be completed.

When the coverage is approved and the policy is established, list billing will be developed. As a reminder:

- ▶ Premiums should NOT be submitted for an applicant who is not listed on the statement.
- ▶ As policies are established and premiums required, the billing statement will reflect any retroactive premiums due.
- ▶ Payments should be remitted on or before the premium due date to ensure continuous coverage and to avoid delays in posting to all list bill members.

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