

Change Guidelines

These guidelines are provided for your reference when completing a PCIP Change Request Form. For some changes, requests must be received by the 15th of the month to be effective the 1st of the next month. For example, if the PCIP office receives a change request on February 17, the change will be made effective April 1, not March 1. **NOTE:** All change requests must be submitted in writing to PCIP in order to be considered.

	Type of Change	Last Possible Request Date	for Effective Date:
Billing	Billing Method - from Monthly Bank Draft to Quarterly	15 th day of the month preceding the next quarter (March 15, June 15, September 15, December 15).	1 st day of the next quarter (January 1, April 1, July 1, October 1).
	Billing Method - from Quarterly to Monthly Bank Draft	15 th day of the last month of the current quarter. You must submit a Monthly Bank Draft form and a voided check with your request.	1 st of the month after the current quarter. <i>Note:</i> You must pay <u>by check</u> until your draft begins (30 - 60 days after draft information is received).
	Change Bank Account to be Drafted	15 th of the current month. You must submit a new Monthly Bank Draft form and a voided check with your request.	1 st of the next month. <i>Note:</i> You must pay <u>by check</u> until your new draft begins (30 - 60 days after draft information is received).
Tobacco Use	Tobacco User to Non-Tobacco User	If you have been tobacco-free for 12 months, submit a letter from your physician certifying this and return by the 15 th of the current month.	1 st of the next month.
	Non-Tobacco User to Tobacco User	Notify PCIP in writing, verifying the date tobacco use began. Submit to PCIP by the 15 th of the current month.	1 st of the next month.
Effective Date	Note: Our standard procedure is to assign the earliest possible effective date. If a later date is desired, see below:		
	Effective Date Change - PCIP Eligible	Within 30 days of Approval Letter date.	1st of the month.
Cancellation	Terminate Policy because you obtain other insurance or Medicaid, Arkids, Medicare A or Medicare B, etc.	Within 30 days of your other coverage starting. Submit a copy of your other insurance card to ensure proper termination date for PCIP.	If other coverage begins on the first of a month, your PCIP policy will be terminated the end of the prior month. Otherwise, your PCIP policy will be terminated the end of the month in which your other coverage begins.
	Terminate Policy for reasons other than other insurance	Last day of the month.	Last day of same month, or your paid-through date, whichever is earlier.