

Independence Blue Cross Individual Insurance

Please note that the IBC individual plans are medically underwritten and the quoted rates are list rates, which may increase upon medical underwriting. Coverage may even be denied. It may take from a few days to several weeks to get through the underwriting process.

Once you are done reading these instructions, please go back to our web-site and click on

- “Click here to view a copy of the IBC application”. Please read the IBC application carefully and gather all the requested information before proceeding.
- Then “Click here to apply for IBC coverage”

1. Enter your zip code
2. Then click ‘Get a free quote’
3. Enter requested start date
4. Enter coverage type
5. Enter date of birth
6. Enter Gender
7. Then click ‘Get a free quote’
8. Select the plan you want to apply for and your monthly list rate will be displayed
9. Then click ‘Apply Online’
10. Read through the ‘what do I need to apply’ information
11. Click ‘apply online’
12. This will take you to a registration screen where you will need to enter certain information and create a User ID and Password
13. Under how did you hear about us click “other” and then put Broker
14. Fill in user name , password and security question
15. Read terms and conditions and click I accept
16. Click register
17. Fill in all the requested information

IBC may contact you to verify information or request copies of medical records.

If you are approved at the list rate, IBC will enroll you in your chosen plan and mail you a letter confirming this. If you are rated up, IBC will mail you an offer letter in the mail. If you want your chosen plan at the revised rate, please return the requested information enclosed in the letter to IBC. Please contact us if you want rates for alternate plans.

Please contact us if you have any questions along the way.