

What Do I Need to Know About My Health Plan?

How is this health plan different than coverage I've had in the past?

Your employer has chosen to implement a health plan in which they pay your claims rather than using traditional insurance. This allows for a more flexible plan structure catered to the needs of their employees.

Functionally, it's very similar to what you may have had in the past. You seek care, the provider submits a claim, and the health plan pays your eligible claims. Sometimes, the provider and your plan will need to work together during disputes over bill amounts or providing access, but we'll take care of that for you.

Does my health care coverage still have a network?

Your health plan includes contracted providers through Prime Health Services, whose logo is also located on your ID card along with a customer service number for providers to call with any questions. Employees enrolled in this health plan can still seek care at any provider but have the option to choose from a list of contracted providers as well. If you have specific questions regarding your health plan, please contact your HR team.

Always Check Your Mail

It is important for employees to open all mail to check for any balance bills. If you receive a balance bill for any medical services, call your TPA.

You can contact your TPA by calling the number that is listed on the back of your member ID card.

I need to make an appointment with a provider, what should I do?

Call them and make an appointment! If they ask who your insurance is with, you can tell them "I have health benefits through my employer" and then offer to provide your insurance card, which contains all the information they need to verify your benefits.

My provider says they don't accept my insurance, who can help?

Call your TPA. They will be able to explain your benefits and answer any other questions the provider may have.

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My provider is asking me to pay upfront, should I?

No, do not pay anything other than your co-pay upfront. If they persist, call your TPA and they can help. Paying upfront could cause you to pay out-of-pocket costs that are not covered by your insurance and should be avoided.

How will I know what my health plan has paid?

After any medical service, you will receive an Explanation of Benefits (EOB) from your TPA. The statement sent by your TPA is a breakdown of what medical treatments were billed and what benefits were paid, along with indicating what you, the patient, is responsible for.

Balance Bill Example

Your hospital charges are \$100, and the plan allowable at 140% of Medicare is \$70. If the provider bills you the \$30 difference between the charged amount and the plan allowable, they are balance billing.

Deductibles, copays, and coinsurance are not examples of balance billing, and you are still responsible for these cost-sharing items.

I've received a bill in the mail from my provider, should I pay it?

You should only pay your patient responsibility as outlined in the EOB previously received. When you receive a bill, compare it to the EOB. If you are being asked to pay more than what is shown as patient responsibility, you are being balance billed and need to contact your TPA.

What happens when I contact my TPA about a bill I received?

The TPA and other health partners will work on your behalf to resolve the billing dispute with the provider. Once the TPA confirms that it is a balance bill and there

is no member responsibility your case will be submitted to 6 Degrees Health and a Patient Support Specialist will provide you with education and support until a resolution is achieved.

I'm receiving collections calls and/or notices in the mail, what should I do?

Do not pay the collection amount, and if it is a phone call, ask for a written statement. If this is a new issue, send any written materials that you receive to your TPA. We will then work with your TPA to resolve the dispute and keep you apprised of our efforts. If you already have a case open with 6 Degrees Health, please send any new communication from your provider to your assigned Patient Support Specialist.

Further Questions

If you have any further questions, experience an access issue or receive a balance bill, contact your TPA using the number listed on the back of your member ID card.