

Open Enrollment Reminders

What if you have to fill a prescription but are told you do not have coverage?

- Ask to be billed for the service. Once your bill arrives, your information should be in the system, and you can request that the provider re-bill the claim through your insurance.

Scheduling Appointments - If you are changing carriers avoid scheduling any elective or non-urgent medical appointments the first two weeks of December.

What if you have to seek services and are told by the provider you do not have coverage or are “not in the system”.

- Ask to be billed for the service. Once your bill arrives, your information should be in the system, and you can request that the provider re-bill the claim through your insurance.

Billing Updates - It may take several billing statements for your plan changes to be updated. Please audit your bills and notify us of any discrepancies immediately.

Some of the most common questions we receive from group administrators and your employees following open enrollment are below, along with answers from our account management team.

Q: Why haven't I received my new ID cards yet?

A: Once the enrollment has been processed by the insurance carriers it can take an additional 10 - 15 business days to receive new ID cards. If you are switching plans within the same carrier, your medical ID number remains the same and you can still use your existing ID card. If you are enrolled with Kaiser, they do not issue new cards to existing members unless you make a special request with member services. If you are changing carriers, please disregard ID cards from your previous carrier; these are automatically mailed out. You can expect new ID cards from the new insurance carrier in 10 - 15 business days. If you need to see a doctor prior to receiving your card, give the provider your member ID number and explain to the provider your enrollment is being processed.

Q: I'm still showing under my old plan, what should I do?

A: Notify us (team BDR) to make sure that your plan change was processed accordingly.

Q: I'm not showing in the system, but I am being payroll deducted for my benefits?

A: All enrollments will be retroactive to your plan effective date regardless of the day it was processed. Hold on to any bills incurred during the time that you are showing inactive with the carrier - we will help facilitate any reprocessing of claims during this time.

Q: I received my bill and the renewal changes are not showing and/or employees are showing in the wrong plan.

A: Carriers are still processing open enrollment changes and changes should reflect within one to two months. If they do not, then notify your account manager.

Q: We cancelled our medical/dental/vision or life insurance contract last month. Why am I still getting billed?

A: Please do not pay the bill. Notify your account manager.

Still have questions? Contact us today.

If you would like us to address additional questions in our next newsletter email your suggestions to info@benefitsdoneright.com