



# Frequently Asked Questions for Associates

## **HealthComp & Fairos**

### **❖ Q. Who is our insurance with?**

A. Our insurance has not changed. The health system is self-insured so the health system is the insurance carrier. This is not changing. We have partnered with HealthComp (previously known as BAS) as our third party administrator who have processed the claims since 2016. During this time, we have paid for the use of the Anthem provider network and this relationship is ending.

### **❖ Q. What is referenced based pricing?**

A. Under reference-based pricing, the employer (supported by a third party administrator) pays a set price for each health care service instead of negotiating prices with providers. Most often, the rate is 120 percent to 300 percent of Medicare pricing for a given service.

### **❖ Q. How does referenced based pricing work?**

A. Reference-based pricing in healthcare is a model that pays claims based on an established benchmark rather than based on a carrier-determined fee. The mechanics of the everyday use of the medical plan works the same as it does today.

### **❖ Q. Does this affect the dependents on my medical plan as well?**

A. Yes, it will affect them the same way.

### **❖ Q. Does the provider have the right to refuse service due to the re-priced amount?**

A. Yes, however, based on the statistics received from HealthComp and Fairos, 99.1% of physicians accept it once they call HealthComp.

### **❖ Q. Will I receive a new insurance card?**

A. Yes, if you enroll in a medical plan, then you will receive a new medical ID card. Please make sure your address is up to date in Workday and be sure to check all your mail thoroughly before discarding anything to ensure that you have received your card.

### **❖ Q. How do I access my healthcare benefits information?**

A. Once you receive your new medical card, you can register an account online at <https://healthcomp.com> or download their mobile app from the Apple Store or Google Play and create your account. You will have access to your ID card, claims history and more.

### **❖ Q. What do I need to do when I go to the doctor?**

A. You will need to take your new medical ID card with you and notify the doctor's office that your insurance information has changed. If they have any questions about the card or your coverage, the doctor's office should call HealthComp at 800-843-3831 to verify benefits.

### **❖ Q. How do I find a doctor if I do not have one?**

- A. You can contact Health Pathway at 877-371-0735 for assistance with locating a physician. For additional peace of mind, you can select a NovaNet participating provider and should not experience any issues at check in. Prior to an office visit, you can either call NovaNet or HealthComp to find providers in the NovaNet physician network.
- An online provider search tool is also available at [http://www.novanetppo.com/members\\_group\\_health.asp?b=1](http://www.novanetppo.com/members_group_health.asp?b=1)

- Q. How do I know how much to pay if I receive a bill?**

A. You will receive an Explanation of Benefits (EOB) after your visit. You will be responsible for the patient portion that is highlighted in yellow and should pay that amount as soon as possible. If you receive a separate bill from the provider with an amount that is different from the patient responsibility stated on the EOB, that is called a 'balance bill' and you should contact HealthComp immediately at 800-843-3831 for assistance.
- Q. What is an Explanation of Benefits (EOB)?**

A. It is a summary of what the provider billed, the ineligible expense, your costs (copays/deductibles) and what the plan paid.
- Q. How will HealthComp assist with a balance bill?**

A. HealthComp is partnered with Fairo's to advocate on your behalf should you receive a balance bill. Once you contact HealthComp, they will confirm the balance bill and then will transfer you to a Fairo's Member Advocate for a resolution.
- Q. How do I check the status of my balance bill?**

A. Your personal Fairo's Member Advocate will set you up on the Fairo's member portal so you can monitor any updates with your balance bill as they occur.
- Q. Does the Personal Assistant only apply to serious accidents or catastrophic events listed on the flyer?**

A. No. It is a program available to any medical issue.
- Q. How will HealthComp receive my phone number?**

A. Your phone number in Workday is sent to HealthComp. However, you can update to the phone number of your choice when you register at <https://healthcomp.com>.