

FAQs: HealthComp Basics

Question: *What kind of technology is available to help members?*

Answer: There are many different options. Online portal, Mobile App, or Customer Service Team via phone. Don't forget to register for our text messaging service when you get your ID card in the mail.

Website: www.HCOnline.HealthComp.com

App: HCOOnline – Health Comp in your device's app store

Customer Service Phone Number: 800-843-3831

Group Number: 117568

Question: *How do I register for HCOonline.com?*

Answer: Go to HCOonline.HealthComp.com and select the "Sign up for online access" button. Choose the "Member" box. You'll need your Social Security Number and date of birth information. Then just follow the on-screen prompts. At the end of registration, you'll be asked to create a username and password for future visits. Finally, remember to bookmark HCOonline.HealthComp.com for quick access.

Question: *How do I search for a medical provider?*

Answer: First, remember you have an open access plan. You can see any physician/provider you'd like because there is no "traditional network". However, there is a network for **physicians only** to help prevent any inconvenience or misunderstanding when you see a doctor for regular office visits. If your provider is not in the Multiplan network – you are still able to see them while paying your specific PCP/Specialist copay. That network is **Multiplan Practitioner Only**. To find providers please follow the instructions below.

1. Go to your Health Comp account and find the link regarding searching for providers
2. Go to www.multipian.com
 - a. Click **Find a Provider**
 - b. Select Network: Select **Multiplan** & then **Practitioner Only**
 - c. Search by **Name, Specialty, or Facility Type**
 - d. Put in Zip Code you are looking to seek care
 - i. If you are looking for a specific provider – it is recommended to put in the provider's zip code.

Question: *Who is the pharmacy benefit manager?*

Answer: Your pharmacy benefit is through CVS Caremark. Please look at the pharmacy section on your ID card for Rx BIN/PCN and Group Numbers. The phone number for members and pharmacists is also located on the ID card.

FAQs: What Happens When I Go to The Doctor?

Question: *What do I say when my doctor asks, “who is your insurance through or what is the network”?*

Answer: **Multiplan** is the network for **physicians/practitioners only**. If your doctor is not participating in the Multiplan Physician Only network, you are still able to see them by paying your specific copay for a PCP or Specialist. If the provider has any questions, they’re able to call the provider number listed on your ID card.

Question: *What if my doctor says they do not recognize the HealthComp name?*

Answer: Advise that HealthComp is the administrator of claims only. The provider can call HealthComp at **800-523-0582** to verify benefits.

Question: *What if my provider says they will not accept my insurance?*

Answer: It is likely that they do not recognize the logo on your ID card. Explain that you have health benefits and request that they call HealthComp at **800-523-0582**. If you are still having difficulties, please call the member phone number on your ID card for assistance.

Question: *Can a provider ask me to pay for my procedure upfront?*

Answer: The provider performing your medical procedure may request money from you upfront however you as the patient are only responsible for your **co-pay**, **co-insurance**, and **deductible**. To confirm this dollar amount, contact HealthComp. You can also refer to your Summary of Benefits & Coverage. The only out-of-pocket you should pay upfront is your **co-pay**. Your deductible and co-insurance are determined once the hospital has sent their bill to Health Comp. This amount will be listed on your Explanation of Benefits (EOB).

Question: *What if a provider asks me to pay more than my out-of-pocket?*

Answer: Your benefits plan does not require you to pay anything upfront outside of your copay, co-insurance, or deductible. If the provider will not perform your treatment without money paid upfront outside of your personal responsibility, **contact HealthComp immediately** at **800-843-3831**.

FAQs: Upcoming Surgery or Procedure? You May Have Better Quality and Lower Cost Options!

Question: *What is the benefit of using a facility that the HealthComp Team directs me to for advanced imaging or non-emergent elective surgeries?*

Answer: The most important is quality. When you use a provider that HealthComp directs you to you are seeing quality providers but at a very competitive price. You will never have to worry about balance billing with this model.

Question: *My Doctor said I need a surgery – what do I do?*

Answer: Find out all the details. Is it an emergency? If so, then go to where your doctor recommends. If not, please call HealthComp at **800-843-3831** to see if there are options to ensure a quality outcome and reduce costs.

Question: *If I need an MRI, CT Scan, etc. – are there options for me to save money?*

Answer: No cost to you when you use U.S. Imaging. Please contact U.S. Imaging at **877-874-6385**. VIP Concierge Scheduling – they will schedule you at a facility close to you. You will need to have the physicians order form that indicates the code for what type of imaging you need.

Question: *What are some of the examples of surgeries that can be scheduled through HealthComp facilities?*

Answer: There is a long list of procedures. **Some include:** Spinal Fusion, ACL Repair, Knee Scope, Hip Replacement, etc. If you have a question about an upcoming non-emergent procedure and if there are potential options, please call HealthComp at **800-843-3831**.

Question: *Why should I call the HealthComp Team?*

Answer: HealthComp has a partner, Fairois negotiates pricing for major medical services and treatments. If you are expecting to have surgery, this program gives you access to a wide variety of healthcare services such as advanced imaging and surgery centers that have been vetted based on quality and cost. In order to determine if there are any preferred physicians or facilities in your area, please reach out to **HealthComp at 800-843-3831** and they will coordinate a call with Fairois to check options and availability.