

About HealthBridge

HealthBridge is a new type of employee benefit that helps you and your covered family members manage and pay for your portion of covered medical services - copayments, coinsurance or deductibles. By participating in your employer's health plan, you are automatically enrolled in this additional benefit at no cost to you.

When you receive covered medical services from a HealthBridge Network Provider, HealthBridge pays the provider directly on your behalf – just show them your HealthBridge membership card. HealthBridge consolidates your settled bills in a monthly statement with discounts and/or extended repayment options.

Does this change my health plan benefits?

No, having HealthBridge doesn't affect your health plan coverage. The HealthBridge benefit only applies when you are receiving a covered medical service from a HealthBridge Network Provider. For providers not in the HealthBridge Provider Network, you will be billed directly by that provider – the same as today.

How can I access my membership card?

Log in to the HealthBridge Member Portal at member.myhealthbridge.com to view, download a PDF, or print a membership card. The Member Portal is accessible using any browser or smartphone. You also receive a paper membership card with your welcome letter.

Payments

How will I be billed by HealthBridge?

Your portion of covered medical services from HealthBridge Network Providers will be consolidated on a monthly statement. Whenever you pay off your statement balance – at any time – you receive a 10% discount off the remaining balance. There is an interest-free period. And, if you need additional time, there is a low, fixed annual interest rate of 7% (.58% monthly rate).

What payment methods can I use?

You can make a payment with Visa, Mastercard, check, debit card, or funds from your Health Savings Account (HSA). Payments can be made online, via mail or by phone.

Will I still receive an Explanation of Benefits (EOB)?

Yes. Your health plan is still required to send you an Explanation of Benefits which contains more comprehensive details of your service and your appeal rights. Your HealthBridge statement will reference the claim number on your EOB for easy reference. The HealthBridge statement contains the claim numbers from your health plan, but it does not include details about the type of visit, provider or diagnosis.

What if I am covered by two or more health plans (Coordination of Benefits)?

Please complete a Coordination of Benefits Notification form to inform us that you, or a covered family member, are covered by more than one health plan. Contact your HR Department or HealthBridge Customer Service for a form to send to HealthBridge.

Privacy

How does HealthBridge protect my private health information?

HealthBridge protects the privacy, confidentiality, and security of your information online and in our databases. HealthBridge complies with HIPAA, the Health Insurance Portability and Accountability Act, for data privacy and security of medical data.

Does my employer know my balance or if I am paying in a timely manner?

HealthBridge does not share your individual payment, claim, or account information with your employer.

Account Management

How do I access the HealthBridge Member Portal and activate my online account?

New members receive an email from HealthBridge with your user name and a temporary password. Go to: <https://Member.myhealthbridge.com> from your computer or smart phone to log into and activate your HealthBridge account.

How can I activate my account for the first time without a temporary password?

- 1) Go to <https://Member.myhealthbridge.com> from your computer or smartphone.
- 2) Click on Log In.
- 3) Enter email and activation password or click on complete online verification.
- 4) Complete the fields to verify that you are a HealthBridge member.
- 5) You will be prompted to create a new password.

What if I forget my password?

- 1) Go to <https://Member.myhealthbridge.com> from your computer or smartphone.
- 2) Click on Log In.
- 3) Click on Forgot Password.
- 4) Enter the communication email to receive a reset link.

Client service specialists can also help you reset your password. (800) 931-8890

Can I change the email where I receive HealthBridge notifications?

Yes, you can enter a preferred email address to receive statements and other account notifications. Log in to your account and add your preferred communication email in your account profile.

How can I access a family member's account?

If your family member is under 18, you will automatically have access to their account. If your family member is 18 or over, you will need to follow the process for a HIPAA authorization to access their account.

1. You Request Account Access

- 1) Log in to <https://Member.myhealthbridge.com>
- 2) Select the family member from your home page.
- 3) From the pop up – choose Request Access.
- 4) Enter a 4-digit PIN and submit the request. (Note: PIN can only be used 1 time)
- 5) Contact your family member and tell her/him the 4-digit PIN.

2. Family Member Accepts Your Request

- 1) Log in to <https://Member.myhealthbridge.com> (Note: If person has not yet activated their account, he/ she will need to do so prior to ability to use PIN. Your PIN is not a password to log in to their account.)
- 2) Enter the 4-digit PIN on the pop-up screen to request for access to this account.
- 3) An email is sent to the requestor that access is complete.

Tip: Your family member will need to follow the instructions to activate his or her account and log in one time before you perform Request Account Access steps.

HealthBridge Member Services

(800) 931-8890

Monday - Friday 8 a.m.- 8 p.m. and Saturday 9 a.m.-1 p.m.
Times are Eastern. Se habla español.