



personify[™]
HEALTH

Navigating the healthcare system

Be informed. Be empowered.

Navigating the complex healthcare system can be challenging. Be a more educated consumer and potentially increase your savings by following these guidelines:

- 1 Ensure your provider is billing you correctly.**
Compare provider bills and explanations of benefits (EOBs) to ensure you are paying the correct amounts. When a health provider renders a service, they file a claim to the insurance provider, which is then sent to Personify Health for processing. After Personify Health processes that claim, an EOB is issued to both you and the provider, so that both parties know how much the employee is responsible for.
- 2 Use in-network providers.**
Using in-network providers gives you the benefit of negotiated discounts and higher benefit levels. You can find in-network providers using **www.HCHealthBenefits.com**. Consult your medical plan document for additional benefit details.
- 3 Ensure your in-network providers are filing claims.**
Some providers, such as urgent care facilities, require payment up front before services are rendered. Be aware of these providers and, when you can, insist they file claims using the information on your ID card. Some of these services may request a copay that isn't actually required. In such cases, you may receive a refund once the claim is processed.
- 4 Know when to use an urgent care facility vs. the emergency room.**
If your problem is not life threatening or risking disability but you are concerned and cannot see your provider soon enough, consider going to an urgent care clinic. Reserve trips to the ER for serious situations that could result in loss of life, serious physical harm or impairment to a body part or organ if not immediately treated.
- 5 Be aware of services that require precertification.**
Inpatient admissions require precertification. Insist your provider pre-certify these stays. If you do not pre-certify ahead of time, you could face an additional deductible applied to the hospital expenses associated with that inpatient stay. The contact information for the Utilization Review team that handles pre-certification can be found on the back of your ID card.