



Steps for using Member Inquiry Tool listed at bottom of this document

FAQ's for HR/Employer

What is changing? In an effort to control healthcare costs your employer sponsored health plan has elected to replace its typical PPO network with a Reference Based Pricing (RBP) model for hospitals, outpatient facilities, and out-of-network physicians.

Please explain my plan. Your employer group ("The Plan") has elected to use a PPO network for physicians, and the claim will be reimbursed according to the reference-based pricing model (RBP). The Plan has elected to use the reference-based pricing model (RBP) for all facility claims.

Who is Zelis Healthcare? Zelis Healthcare is a market-leading healthcare technology company providing integrated healthcare cost management and payments solutions to health plans and healthcare providers. HealthSmart has partnered with Zelis Healthcare to provide referenced based pricing to select physician and facility claims.

What is Reference Based Pricing (RBP)? Reference-based pricing (RBP) is a healthcare cost containment model that limits what a health plan will pay for certain services including physician, hospital, and outpatient facility charges. Your RBP plan will pay your claims based on a percentage of the Medicare allowable.

What is an Explanation of Benefits (EOB)? An EOB contains the date of service, the code used to bill a particular service, the fee charged by the healthcare provider, the allowed amount, the patient's responsibility under the terms of their coverage, and the payment made by the health plan. The final entry of each line item is usually titled something along the lines of, "what you owe," or, "your responsibility." Keep your EOBs.

Can a provider or facility send me a bill? You are always responsible for your co-insurance and deductible. If you receive a bill from a provider, hospital, or outpatient facility compare it to your EOB. If the bill is for more than what your EOB indicates you owe please call your HealthSmart concierge at 888-888-8888. Your concierge service is available Mon - Fri, 8:30 AM to 5:30 PM (EST). Once Zelis is aware of your balance-bill, it will reach out to the provider on your behalf to resolve your claim.

What is the Concierge Service?

The concierge is available to you to assist with any issues that you encounter either at the pre-certification level or if you have received a balance-bill from the provider. You would contact your HealthSmart concierge at 888-888-8888. Your concierge service is available Mon - Fri, 8:30 AM to 5:30 PM (EST).

How do I locate a physician or facility? You will use the Zelis Provider Directory Tool to locate providers and facilities. This directory tool was designed to help you easily locate providers, hospitals and other facilities in your area that are more likely to accept your plan's reimbursement rate as payment in full. While we take great care to make the directory complete and accurate, the listing of providers that are more likely to accept your plan's reimbursement rate as payment in full may change without notice.

Can I see any doctor I want? Yes, your plan has elected to use a PPO network for physicians.

Step by Step on how to use the Inquiry Tool.

Step 1: Select a Reason for Claim Inquiry

Step 2: Enter in submitter name, phone number and a valid email address

Step 3: Enter in patient and claim information, first name, last name, billed amount, dates of service

Step 4: Enter in provider information, full name and phone number

Step 5: If you have an attachment, click the browse button and find the file you want to attach. Then press the "attach Item" button

Step 6: If you have completed steps 1 thru 4 correctly, the "Submit Inquiry" button will appear. Press it to submit the inquiry

Step 7: Confirmation window appears and you will receive a confirmation email.