

AHR Layered Insurance Program & BCBS FAQs

Questions on your benefits? Always call MMA's Claims Advocacy team first.

Consultants have answers on how your overall plan design works together and will only direct you to AHR or BCBS when necessary. For questions on your benefits, you may call a consultant directly at 847-598-8715. Examples of when to reach out may include billing and claim questions, member cost responsibility, co-payments, coinsurance, deductibles, and pharmacy questions.

Is AHR an insurance provider like BCBS?

No. AHR is a third-party administrator who only helps pay for claims (defined as a payor). Employees should not ask their provider if they accept AHR as AHR is not an insurance provider. BCBS is the company's insurance provider and therefore, all claims filed by your provider are processed through BCBS. Your providers will not file any claims with AHR.

Is BCBS or AHR responsible for approving services such as medical treatment and/or prescription drugs?

Similar to how our plan operates today, BCBS is responsible for all coverage approvals/denials, prior authorizations, appeals, peer-to-peer reviews, determinations, etc. AHR is not responsible for any determinations of your medical and/or prescription drug services.

How will I know if my claim is paid?

- 1) BCBS will provide their standard EOB that will reflect billed and allowed charges for the base plan.
- 2) The member will receive a separate notification from AHR through text or email notifying them that a provider has been paid. You will want to pay attention to the AHR notification because it will reflect your potential responsibility. The member can also log into to www.ahr.net.

EOB's and the AHR claim payment notification are not bills and the amount you owe will come from your provider after BCBS and AHR have processed the claim. The complete adjudication of claims can take up to 45 days after the provider has sent in the claim to BCBS. Claims from out-of-state providers are processed through BlueCard and may take additional time to process.

Why did I receive two ID cards?

All employees will receive a new ID card from BCBS reflecting enrollment in the base plan. You will also receive a new ID card from AHR for the layered plan you enrolled in.

Medical providers: You will need to provide your new BCBS card only to your provider the first time you see them. The card will be saved on file for future visits to that same provider. You do not need to show your AHR card to the provider unless they are requiring upfront payment which is unlikely. Please do not ask the provider if they accept AHR as AHR is not an insurance provider, they are only a payor.

Pharmacies: When visiting the pharmacy for the first time, you will need to provide both cards. You will first show the pharmacy your BCBS card as your primary insurance, and once the card is run, you will then provide your AHR card to be run as secondary coverage. Show them your AHR card, and tell them to input the Rx Bin, Rx PCN, Rx Group, and your ID number. When the pharmacist enters the information provided on the front of the AHR card, they will know to collect your copay. AHR will pay the balance due. Please note that the two digits

(circled below) after your ID is a personal identifier for each covered member and may need to be dropped or added depending on the pharmacy. If the pharmacist has questions, they should refer to the back of the AHR card and call Liviniti.

Group Name: AMERICAN HEALTH RESOURCES Employee Name: ID Number: Coverage: Medical and Pharmacy Benefits Dependents:	RX Bin: 015433 RX PCN: SSN RX Grp: AHR	Medical coverage: AHR provides secondary coverage for these covered individuals. Please submit the claim to members' primary health insurer first. Once that claim has been processed, it will automatically be sent by the primary carrier to AHR for payment. If you prefer to submit to AHR directly, refer to the instructions for payer ID AHR01. For questions, please call American Health Resources Inc. at (800) 570-3757. www.ahr.net Pharmacy Benefits: This member has 2 pharmacy plans. Pharmacy claims should be processed first through their primary health insurance. After that first claim processes through that plan, please submit the second claim to Liviniti, via the BIN, etc. codes on the front of this card. Secondary pharmacy benefits are administered by Liviniti. Questions, Customer Service, Claims & Eligibility Verification: (800) 710-9341, www.liviniti.com American Health Resources, Inc. Liviniti 11 N. 2 nd Avenue 411 Bienville St. St. Charles, IL 60174 Natchitoches, LA 71457
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How do I access my AHR account and profile?

All participants have access to their individual account at www.ahr.net. Your User ID & Password will be provided in the Welcome Packet. After you log in for the first time you will be prompted to change your password. If you forget your password, please call AHR and they will reset it for you.

How do I keep track of my deductible and see if my claims have been paid?

All participants have access to see their individual deductible accumulations at www.ahr.net. Remember you must set up your individual account on AHR to view claims.

Your User ID & Password will be provided in the Welcome Packet.

- After you log in for the first time, you will be prompted to change your password.
- If you forget your password, please call AHR and they will reset it for you.

How do I set up my AHR account so that I can be reimbursed by direct deposit?

1. You will need to update your banking information in the AHR website; www.ahr.net,
2. Enter the User ID & Password you received in your AHR Welcome Packet, or call AHR for assistance with setting up your account at 1-800-570-3757
3. Click on Employee Update
4. Go to the bottom of screen and add banking information,
5. Click submit (Message: Information will be processed up to 2 business days).

Claims submitted by 3 p.m. should be deposited into your bank account the next business day. Please note that AHR has no control over the specific practices of the receiving bank. However, payment will be ordered from their bank the day the claim is received.

What do I do if a medical bill does not seem to have been paid by AHR's secondary payment coverage?

Take a picture of your bill and email it to AHR at payitforme@ahr.net and ask them to confirm they have paid the provider. You can also call AHR at 1-800-570-3757 and they will be happy to investigate the matter, and if appropriate, pay your bill.

When should I call BCBS?

Members would call BCBS for some of the following reasons:

- Finding an in-network provider
- Prior authorization
- Appeals and denials
- Rx formulary information including drug exclusions
- BCBS value added programs such as Well onTarget fitness programs
- Continuation of care
- Disabled dependent coverage

Why does the BCBS website show that my deductible is higher than what I elected?

The coverage through BCBS is the base major medical plan. The additional coverage through AHR pays the difference between the deductible shown at BCBS and the deductible in the benefits you signed up for with AHR.

Where do I go to track my out-of-pocket maximum spend?

Log into your BCBS member portal to track your out-of-pocket expenses. BCBS will reflect all payments made by you, AHR and BCBS.

What should I do if my doctor's office does not know what to do with the AHR card?

Please ask the provider to read the instructions on the back of the AHR card. The AHR card verifies that you have additional coverage that pays before BCBS and tells them how much of a copay to collect. The provider does not have to file anything with AHR, only BCBS.

What if my provider says they do not recognize who AHR is?

The provider would look up the AHR payor ID number in the billing system, the Payor ID is located on the back of your AHR card.

What should I do if my doctor's office is requesting pre-payment of deductible for services?

In the unlikely scenario your doctor's office is requesting upfront payment for services, you may then present them with your AHR card and ask them to follow the instructions on the back of the card and/or call AHR directly to confirm plan benefits. In the latter scenario the AHR card verifies that you have additional coverage that pays before BCBS and tells them how much of a copay to collect. The provider does not have to file anything with AHR, only BCBS.

Situational Example – procedure – doctor requesting out-of-pocket payment.

Jill needs to have knee surgery. Jill is enrolled on AHR's \$1,000 PPO plan through the Group. The provider verifies Jill's coverage with BCBS. The base plan is a high deductible plan with BCBS, and the provider requests the full BCBS deductible paid in advance. Jill would need to provide her secondary coverage ID card from AHR. On this card the provider will see the information to run her secondary coverage through AHR, the payor, which will show that Jill has a \$1,000 deductible, with 80% coinsurance. If the provider has any questions on how payments should be processed, please direct them to call the number on the back of your AHR ID card.

What if I forget to bring my AHR card to the pharmacy?

If you have already provided your AHR card to the pharmacy you are visiting, ask the pharmacy if it is saved on file. Remember to instruct the pharmacy to run your BCBS card as your primary insurance and after it is processed, run your AHR card as secondary coverage. If this is your first time visiting the pharmacy and you forget your AHR card, you will have to pay for the full cost of the medication up front and get reimbursed by AHR on the back end. Alternatively, you may call AHR directly at 1-800-570-3757 to obtain your pharmacy information.

Paying up front for the medication is not recommended.

How do I fill a retail prescription?

At the pharmacy, provide your BCBS card and your AHR card. The pharmacist must run the BCBS card first as primary insurance. Then, the AHR card is run as secondary coverage. When the pharmacist enters the information provided on the front of the AHR card, they will know to collect your copay. AHR will pay the balance due. If the pharmacist has questions, they should call Liviniti.

How do I fill a mail order prescription?

Mail order prescription is not available through AHR; however, you may still continue with mail order prescriptions through BCBS by following the instructions below.

1. Go online at www.bcbsil.com and get the price of your meds through BCBS.
2. Print the order and email it to reimburseme@ahr.net.
3. AHR will direct-deposit the full amount into your bank account. Please note that reimbursement is 3x the copay amount.
4. Complete your order with BCBS.

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