How Harvard Pilgrim Processes Claims

March 25, 2015
Claims Cycle

Step 1
- You access care
- If IN, you don’t pay at time of service
- If OON, provider probably requires payment

Step 2
- If IN, provider submits claim to Harvard Pilgrim
- If OON, you probably submit a claim

Step 3
- We confirm eligibility and benefits
- We apply allowable charge
- We determine who’s responsible to pay
Claims Cycle

Step 4
- We send provider an explanation (and perhaps payment)
- We post an electronic claim on your HPHConnect account
- We include claim on your monthly Activity Summary

Step 5
- Provider bills you for your financial responsibility

Step 6
- You pay your provider
- Provide debit card number, e-pay through WageWorks portal or use personal funds and preserve HSA balances
In-Network Outcomes

- Select preventive care
  - Harvard Pilgrim pays the provider in full

- Subject to deductible and deductible not met
  - Your provider bills you at Harvard Pilgrim’s contracted rate, which matches your electronic claim and Activity Summary
  - No balance billing

- Subject to deductible and met deductible
  - Harvard Pilgrim pays provider in full, except . . .
    - Prescriptions – copays at time of service
    - Routine eye, pedi dental - $25 copay at time of service
    - DME -20% coinsurance
Out-of-Network Outcomes

- **Select preventive care**
  - You pay 20% of R&C – we pay 80% of R&C

- **Subject to deductible and deductible not met**
  - Your provider probably requires payment up-front
  - We apply the R&C to your deductible, which you see on your electronic claim and Activity Summary

- **Subject to deductible and met deductible**
  - You pay 20% of R&C – we pay 80% of R&C
Turnaround Time

- *Medical claims* – typically processed two to four weeks after the date of service
- *Claim electronically posted on your HPHConnect account* – within one day of claim processing date
- *Monthly Activity Summary* – sent the first week of the month and reflecting all claims activity processed that prior month
Electronic Claim

The behavioral health claims information displayed in your HPHConnect account may not be complete. If you received an Explanation of Benefits (EOB) form by mail, please refer to that for the most up-to-date information on your behavioral health claims.

Still need help? Contact Member Services
Activity Summary

MEDICAL CLAIMS

<table>
<thead>
<tr>
<th>Date(s) of Service</th>
<th>Provider</th>
<th>Amount</th>
<th>Explanation</th>
<th>Allowed</th>
<th>Harvard</th>
<th>Deductible</th>
<th>Coinsurance</th>
<th>Your Copayment</th>
<th>Your Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>12/11/2014</td>
<td>POTTER, JEFFREY D</td>
<td>$55.00</td>
<td>$0.00</td>
<td>$34.34</td>
<td>$34.34</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>12/13/2014</td>
<td>SOUTH SHORE HOSPITAL</td>
<td>$758.00</td>
<td>$0.00</td>
<td>$365.78</td>
<td>$365.78</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>12/13/2014</td>
<td>SOUTH SHORE HOSPITAL</td>
<td>$1,876.00</td>
<td>$0.00</td>
<td>$629.60</td>
<td>$629.60</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
How to Read Your Activity Summary

We know health care can be complicated. We created our Activity Summary to help you better understand the claims we’ve processed for services you’ve received.

Your Activity Summary is not a bill. Your monthly summary provides helpful information for you to track the progress you’ve made in satisfying your financial responsibility under your plan, such as deductible, coinsurance (if applicable) and/or other out-of-pocket expenses.

HOW TO USE THIS INFORMATION

1. Review your Activity Summary.

2. Wait to receive a bill from your provider.

3. Compare your provider’s bill with the information in your Activity Summary for accuracy. Be sure that the type of service noted on the Summary is the same as the service stated on your

4. Remember to check the following:
   - Your own records. You already may have paid a portion of your provider’s bill (e.g., you may have paid your copayment amount at the time you received care).
   - Explanation note. Refer to the explanation note for more details on how the claim was