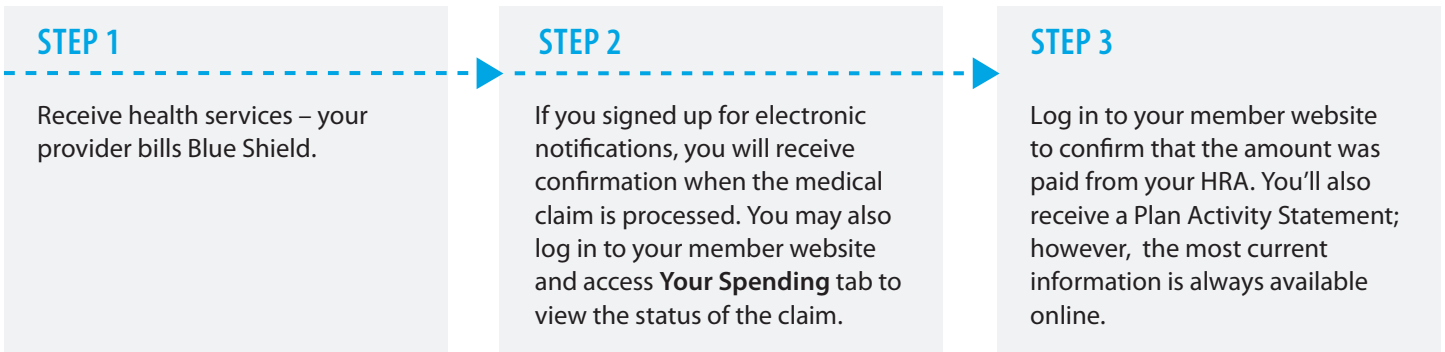


HOW DOES MY HEALTH REIMBURSEMENT ACCOUNT (HRA) PAY CLAIMS?

Your employer has funded a Health Reimbursement Account – or HRA – to help cover some of the health care costs you're responsible for. Additionally, your HRA offers an automatic claim submission process that pays providers directly – without the need to submit additional claims. Here's what you need to know about the process:



If my provider is being paid directly, why did I get a bill?

There are several steps in processing payment from your HRA. The medical claim must be processed first. Then any amount that has not been paid is submitted to your HRA to determine if it's eligible for payment.

This process may take several days, and your provider will not be paid until the process is completed. So, during that time, your provider may bill you for the service.

If I get a bill, what should I do?

Check your member website first. You can learn the status of your claim. In many cases, you may learn that the claim is being processed, and the provider will be paid soon.

Do not pay the bill until you check the status of your claim. This will help avoid the provider being paid twice for the same claim. If you don't have Internet access, you can call Member Service for this information.

Is the amount on the bill the amount I owe?

It may be if your HRA has an employee amount that you need to meet before the HRA begins paying your providers. The best way to find out exactly what you owe is to check your member website for detailed health plan and HRA claim payment information.

I received a Plan Activity Statement, and don't see that my provider was paid. Why is that?

Plan Activity Statements are sent periodically, and may not reflect the most recent payments from your HRA. To check your real-time account balance and most recent claim and payment activity, go online or call Member Services for help.

Is there anything else I can do?

When you receive care, you may want to let the doctor's office know that you have an HRA and that, if there is money in your account, payment will be sent directly to the provider.



If you have other questions, call the Member Service number on your identification card.

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