



WESPATH CARE COORDINATORS:

Frequently Asked Questions (FAQ)

Health care and health benefits are complicated and Wespath wants to make things easier. Care Coordinators provide expert consultation to help HealthFlex participants like you use your benefits as efficiently and effectively as possible, improve your overall health care experience and reduce your health care costs.

Q: Who are the Care Coordinators?

A: Care Coordinators are your personal team of nurses and benefits experts working with you and your providers to make your care simpler and more affordable. When you need help finding a provider in your network, solving a claims issue, learning about your benefits, and anything that can make your health care easier, your Care Coordinators are the ones to contact. Care Coordinators are employed by Quantum Health, but they are an extension of the Wespath team in supporting you.

Q: Who is Quantum Health and what do they do?

A: Quantum Health is the industry-leading healthcare navigation and care coordination company. Quantum helps employees and their family members navigate their health insurance plans, as well as the cost and complexity of health care. They work with healthcare providers and third-party medical plan administrators to make sure you get the best care for the best cost, and that medical, pharmacy, and behavioral health claims are paid correctly. Wespath partners with Quantum Health to provide you with one place to start when you need help with health care or benefits.

Q: What can Care Coordinators help with?

A: Care Coordinators can help you with anything related to your health care and benefits—especially items related to your medical, pharmacy, and behavioral health benefits. Whether you have a question about your claims or bills, need help knowing what's covered under your health plan, can't remember how to submit a manual claim, want to prepare for an upcoming doctor's visit, or just need a new ID card, Care Coordinators are here for you. No question is too big or too small.

Q: Can my Care Coordinator explain my medical bill?

A: Care Coordinators are experts at explaining benefits and helping you understand even the most complex medical bills. If something is wrong on your bill, they'll help you fix it.

Q: What if I don't have my medical plan ID card?

A: Just give your Care Coordinator a call or log in to BenefitsAccess.org and follow the prompts to contact your Care Coordinator. You can request a replacement right away and may be able to access a digital ID card immediately.

(continued on next page)

Q: What if I have questions about something my doctor recommended?

A: It's OK to have questions about your diagnosis or treatment plan. Get help and guidance from a Nurse Care Coordinator whenever you are uncertain about your care. Your Nurse Care Coordinator will work with you and your doctor to provide assistance with prescriptions, specialist referrals, medical plan coverage and more.

Q: What is a precertification or preauthorization?

A: Before you receive certain medical services or procedures, a doctor is required to confirm these services are medically appropriate. This verification process is called prior authorization, preauthorization, prior certification or precertification (precert). Some of the services that require preauthorization are listed on your ID card, but you should always confirm with your Care Coordinators before a scheduled procedure. The preauthorization process helps you learn whether a service will be covered before you get billed. Your Care Coordinator is not a gatekeeper to care, but rather a gateway to help you access the care you need in the most efficient and cost-effective manner.

Q: How do I contact my Care Coordinators?

A: Your medical plan ID card lists a phone number for you (1-833-762-0876) along with a separate phone number for your provider to contact your Care Coordinator. You can also reach Care Coordination through Benefits Access (benefitsaccess.org) and select Care Coordination under the "Health" menu with no additional username and password. Once on the Quantum Health site, you can connect with your Care Coordinator via real-time chat, secure message, or reach out to schedule a time for your Care Coordinator to call you.

Q: Do Care Coordinators make HealthFlex premiums more expensive?

A: The short answer is no. There is a lot of waste in health care and having an expert help navigate the system can make it less expensive and more efficient. So far, adding Care Coordination has reduced what Wespeth is charging for HealthFlex because Wespeth believes that Care Coordinators will make HealthFlex more financially efficient—not by denying care, but by making the best use of the care available. Wespeth peers from other denominations have seen significant reduction in claims costs after implementing Care Coordination.

Q: When should I call my Care Coordinator vs. Wespeth?

A: If you are enrolled in HealthFlex and have a question about your medical, pharmacy, or behavioral health benefits, we recommend you contact your Care Coordinator first. If you have any questions about dental, vision, health accounts, or well-being benefits, you can contact Wespeth or email healthteam@wespeth.org.

Q: When should I call my Care Coordinator vs. Blue Cross Blue Shield or OptumRx?

A: You never need to contact Blue Cross Blue Shield directly and can always contact your Care Coordinator for any medical or behavioral health questions. If you need to fill or refill a medication at OptumRx home delivery or are responding to outreach from OptumRx, you may want to contact OptumRx directly. If you have any questions or concerns about your medications, potential medications or their costs, your Care Coordinator can assist and get you to the right place.