

## IGHCP Claim Processing

Employee receives 2 Explanation of Benefits forms – 1 from Wellmark & 1 from EBS

## Current Claim Processing

Employee receives 1 Explanation of Benefits from Wellmark

### Claims are submitted to Wellmark

Wellmark pays 0% of claims below a \$6,350 single/\$12,700 family deductible/out-of-pocket maximum.

Wellmark pays 100% of claims beyond the above deductible/out-of-pocket maximums.

### Claims are submitted to Wellmark

The City of Fort Dodge pays 0% of claims below the deductible/out-of-pocket maximums.

The City of Fort Dodge pays 100% of claims beyond the deductible/out-of-pocket maximums.

### Wellmark Next Steps

Wellmark electronically submits processed claims to EBS.

Wellmark sends an Explanation of Benefits to the member. *The member does NOTHING with this EOB.*

### Member receives Explanation of Benefits

Member pays the deductible/out-of-pocket maximum up to \$2,500 single/\$5,000 family.

### Claim is sent on to EBS

EBS processes claims based on lower limits (deductible/out-of-pocket maximum \$2,500 single/\$5,000 family).

The City of Fort Dodge pays any remaining balance to the provider.

### Member receives FINAL Explanation of Benefits

Member pays the deductible/out-of-pocket maximum up to \$2,500 single/\$5,000 family to the provider.



# PLAN A - HDHP

## IGHCP Claim Processing

Employee receives 2 Explanation of Benefits forms – 1 from Wellmark & 1 from EBS

## Current Claim Processing

Employee receives 1 Explanation of Benefits from Wellmark

### Claims are submitted to Wellmark

Wellmark pays 70% of claims over \$2,500 single/\$5,000 family until \$5,500 single/\$7,900 family.

Wellmark pays 100% of claims beyond \$5,500 single/\$7,900 family.

### Claims are submitted to Wellmark

The City of Fort Dodge pays 100% of claims beyond any applicable coinsurance and copays to the provider.

### Wellmark Next Steps

Wellmark electronically submits processed claims to EBS.

Member pays a prescription drug copay of \$0, \$15, \$30 or \$85 that applies to the total out of pocket maximum. Rx claims are complete at this step.

Wellmark sends an Explanation of Benefits to the member. *The member does NOTHING with this EOB.*

### Member receives Explanation of Benefits

Member pays 20% in-network coinsurance up to any applicable deductible/out of pocket maximum.

Member pays a prescription drug copay of \$5, \$20 or \$85 to a separate prescription out of pocket maximum of \$5,600 single/\$11,200 family.

### Claim is sent on to EBS

EBS processes claims based on lower limits (20% in network coinsurance, deductible \$500 single/\$1,000 family deductible, \$1,000 single/\$2,000 family out-of-pocket maximum).

The City of Fort Dodge pays any remaining balance to the provider.

### Member receives FINAL Explanation of Benefits

Member pays the 20% coinsurance and any applicable deductible or out-of-pocket up to plan limits to the provider.



# PLAN B - PPO