

## A New Look to Your Insurance Billing and Claims

We were very pleased with the benefits plan and pricing that we were able to offer to you for the upcoming plan year. Costs were kept low because Benton County has moved to a partially self-funded plan from Wellmark BCBS.

### **What does that mean?**

It means that Benton County pays for a higher deductible plan from Wellmark BCBS (“Company Plan”) but offers you a lower deductible plan (“Employee Plan”). This new plan is lower in cost to you than other plans available through Wellmark BCBS. To utilize a partially self-funded plan, we have contracted with a Third Party Administrator named Auxiant.

Effective Jan 1, 2022, when you visit a health care provider, your claims will be filed with Wellmark BCBS. Wellmark BCBS will process your claim under the “Company Plan” and send you an Explanation of Benefits (EOB) reflecting the higher deductible plan. **This is not a bill and does not reflect your “Employee Plan” deductible.**

Wellmark BCBS sends the same EOB to Auxiant, who will review this and process payments to your health care provider based on your “Employee Plan” deductible. Auxiant sends you an adjusted EOB that reflects your true deductible.

Employees are responsible for any deductibles, co-pays or coinsurance on the “Employee Plan.” Benton County is responsible for amounts over the “Employee Plan” deductible.

**Do not make a payment to your provider based upon any EOB. These are not bills. They are simply explanations.**

You will receive a bill from your health care provider based upon the adjusted EOB from Auxiant. If you have any questions about your EOBs or bills, please contact:

1. Auxiant Customer Service – (800) 475-2232

To the right is a flow chart to help better explain this new process.

