



Boston Children's Hospital

Where the world comes for answers



Externally Funded Research Fellows
(51%+ funding through non-NRSA Training Grant)

INTRODUCTION TO YOUR
DIRECT BILL
INSURANCE PLAN

Guidebook



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1. Introduction

Welcome to Boston Children's Hospital! This guidebook will help you understand how your medical insurance works. As you read through this guide, note the steps to enroll in coverage, how to designate a primary care physician (PCP), and information about plan coverage. If you have questions or concerns, please contact the insurance carrier directly. If you need further assistance, feel free to contact Human Resources (HR)-Benefits.

Externally Funded (Associated Personnel) Research Fellows are defined as follows -

Externally Funded AP Research Fellow: A Research Fellow who is not a Boston Children's Employee and who is funded solely through an external sponsor through funds that are not awarded to or administered by Boston Children's Hospital. Research Fellows in this category have independent, external funding and are classified as Associated Personnel (AP).

2. Medical Insurance



a. Medical Insurance carrier

[Blue Cross Blue Shield of Massachusetts](#) (BCBSMA)

Insurance coverage spans **New England states only** (*Connecticut, Massachusetts, Maine, New Hampshire, Rhode Island, and Vermont*). Emergency care is covered nationwide.

b. Enrollment

New Externally Funded Research Fellows are provided with a benefits enrollment form to be completed and submitted within 30 days of the start date, preferably by the start of your work at the Hospital.

A Social Security Number (SSN) is required as part of the demographic data required to enroll in medical insurance. If you do not have a SSN to provide at the time of enrollment, a temporary number will be assigned for you. Upon receipt of your SSN, provide this number to Human Resources (HR) immediately via email at HRHub@childrens.harvard.edu to update our system and the insurance carrier.

IMPORTANT

- The medical plan does not include dental coverage-only emergency procedures as determined by the plan
- Refer to the plan's Summary of Benefits and Costs (SBC) on the Boston Children's web page via this BCH internal link - [Microsoft Word - 001770142 Boston Children's Hospital \\$750 Value Plan SBC Word wRx \(chboston.org\)](#) or via your mobile app for full details of coverage.
- Obtain as much information as possible to include medication information. They may request copies of medical documents depending on the situation so if you are able to obtain copies of these documents before the appointment, that may help expedite the process and access your healthcare needs more accurately and efficiently.

c. Member ID cards

Once you complete your enrollment our Direct Bill administrator, HealthEquity/WageWorks (HE/WW), they will process your enrollment with the insurance carrier then Member ID card(s) will be mailed to your home. ID card(s) arrive in approximately two weeks. Each person enrolled on the plan will be issued an ID card. If you need medical care prior to receipt of your ID cards, email HR-Benefits at wageworksdirectbill@childrens.harvard.edu for assistance.

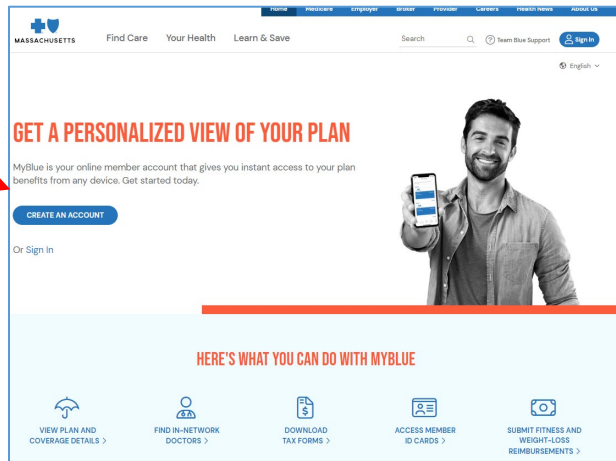


d. Create your Blue Cross Blue Shield online account –

After you receive your member ID card, create your online account at the BCBSMA website’s main page (screenshot below).

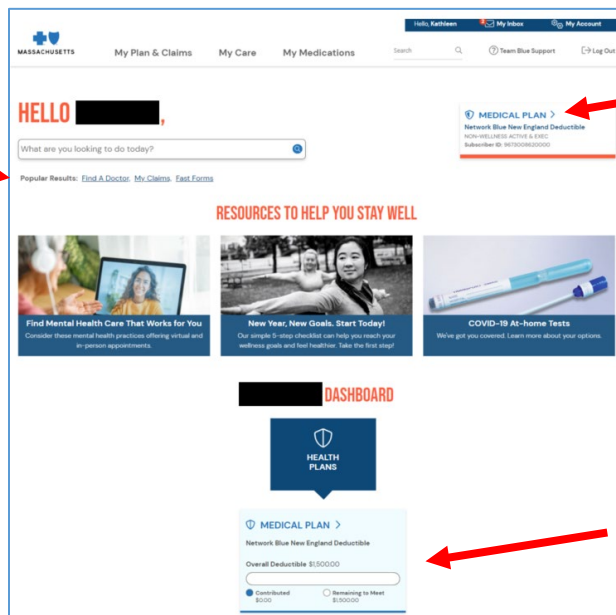
Click **“Create an Account”** then complete setup as required (it may ask for your BCBSMA ID number from your card).

Create an Account



Once you complete your profile, you will see this main page.

My Claims and Find a Doctor



MEDICAL PLAN

Membership Activity

- There is a Search option at the top (left) with shortcuts underneath for “My Claims” and “Find A Doctor”
- The “**MEDICAL PLAN**” will show you your subscriber number (Member ID) and all dependents enrolled in this plan. This web page will provide details of what is covered under the plan.

e. Setting up a Primary Care Physician (PCP)

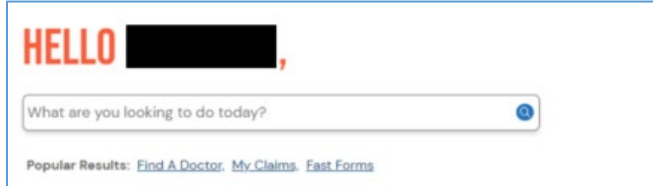
Important! The “HMO Value” medical plan requires a PCP to be designated for your primary medical care. This PCP provides referrals for care with Specialists or other Health Care entities outside of the PCP’s scope of care.

You must designate a PCP immediately, so if you need to seek urgent medical care, your time to seek those services will be minimized.

There are two ways to select a PCP.

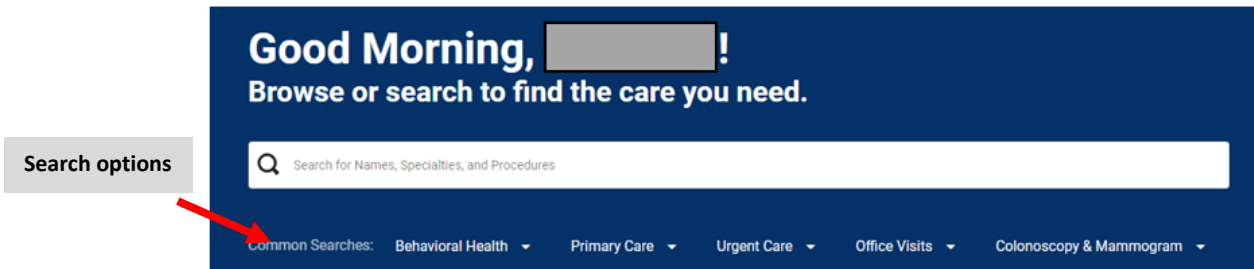
1. Click the “**Find a Doctor**” link under the Search field on your BCBSMA main screen
2. Call the BCBSMA Member Services number on the back of your ID card and ask for assistance. To Find an Urgent Care or Emergency Room near you, continue to the next steps – these facilities will not require a referral, however, would only be used in the case of a serious emergency. For regular care, please call your PCP to schedule an appointment.

f. How to Find a Doctor



From your profile page, click “**Find a Doctor**”

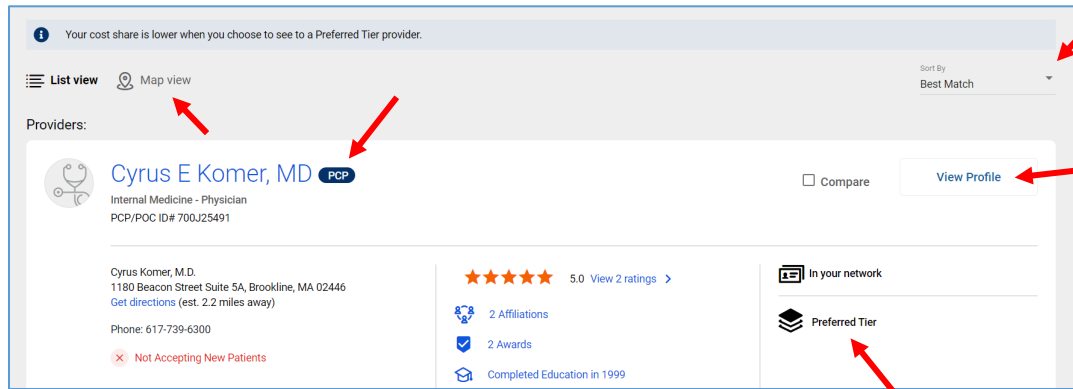
Click “**Continue**” to confirm next steps (this will take you to another website)



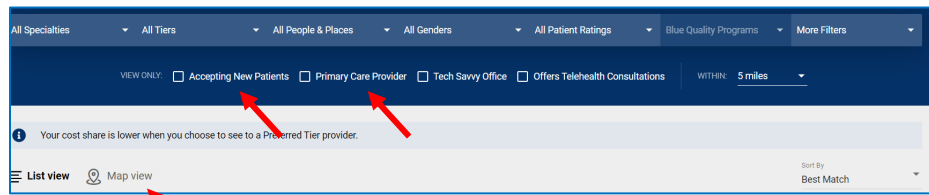
Per the screenshot above, you can search for Behavioral Health, Primary Care, Urgent Care, etc. Each option provides a drop down menu next to it listing additional search options under that category.

For a PCP, you may either search the name in the search field or click the “**Primary Care**” dropdown. In this example, we will choose Adult Medicine.

This screen will provide a list of doctors (screenshot below).

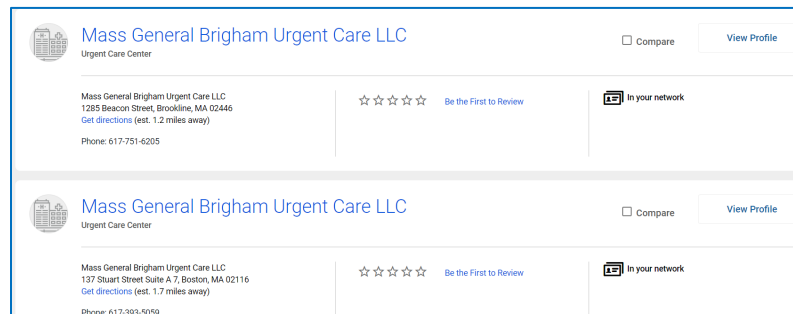


1. To find a **PCP**, click Map view to insert your zip code and check “Accepting New Patients” and “Primary Care Provider” then go back to the List View to review your options

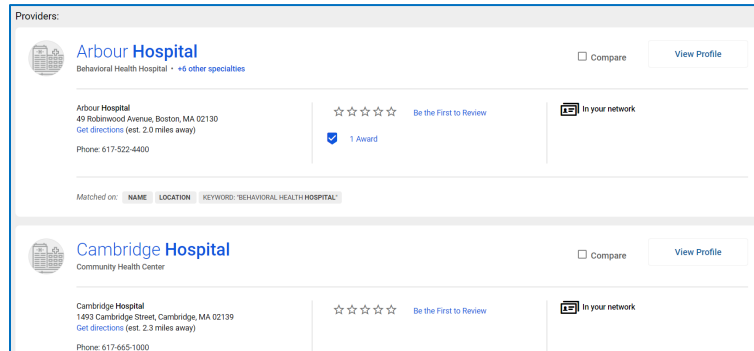


2. Ensure that the doctor has “**PCP**” next to their name
3. Ensure the tier is “**Preferred Tier**” or “**Standard Tier**” (Preferred will provide the best cost savings)
4. Ensure the screen shows “**in your network**” so it aligns with your insurance
5. Use the drop down next to Sort By to select Best Match/Distance, etc. and continue to filter as desired

6. To find **Urgent Care**, click on the logo at the top of your screen to bring you back to the beginning of the Search. Keep this list nearby in case you need it for a medical emergency
7. Click the “**Urgent Care**” dropdown then “**Urgent Care**”
8. Review the list and save several near you. Note: there is no ‘tier’ for urgent care, but sites must read “**in your network**” to the right of the center’s information.

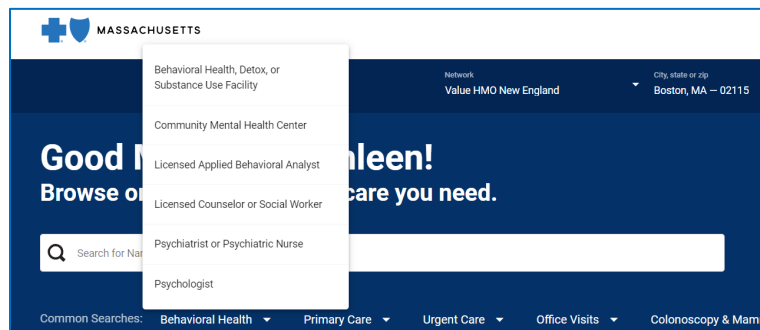


9. **To find a Hospital** for emergency room, type “hospital” in the search field (if you need to get to the main page, click the BCBSMA logo at the top left of the screen).
10. Review the list and save several near you. Note: there is no ‘tier’ listed, but the site must read **“in your network”** to the right of the center’s information.



11. **To find Behavioral Health** for mental health care, click the dropdown for Behavioral Health. Select the option that is appropriate for you. (if you need to get back to the main page, click the BCBSMA logo at the top left of the screen).

Referrals are not required to seek care for behavioral health providers.



Review the list modifying your search by location or other criteria as desired. Ensure that the counselor or facility that is listed has **“in your network”** on the screen to ensure they covered under this medical plan.

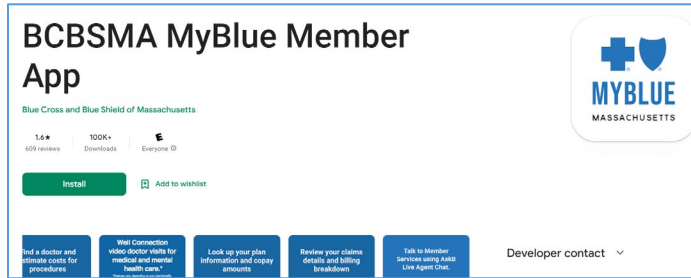
FREE Resources -

Enrolled members have **6 Free Mental Health Visits** annually for mental health, beyond that a copay will apply per the plan summary. This benefit applies to each covered dependent.

g. “MyBlue” Mobile App -

Download the “[MyBlue](#)” App on your smart phone via Apple or Google play store.

This App will provide your utilization information. Save money by searching for the best savings on specific medical treatments, and to find covered providers near you.



h. Plan changes

The medical plan has a Plan Year of January 1st to December 31st.

Enrollment changes for the following year can be selected during the Open Enrollment period for the upcoming calendar year.

- If a BCBS member has a Qualifying Life Event (*newborn, marriage, divorce, etc.*) in the middle of the plan year, the member may contact the Boston Children’s HR-Benefits to request to update their enrollments, or to add or remove dependents.
- The effective date of a mid-year qualifying event change is the date of the event.
- Mid-year qualifying events must be submitted **within 30 days** of that life event.
- The BCBSMA member must complete a new “Externally Funded Enrollment Form” and submit it with documentation showing the change (*birth certificate, marriage certificate, etc.*) Refer to the [Research Fellow web page](#) and select the form near the bottom of the table listing.

i. Additional benefits available under your BCBSMA medical plan

Behavioral Health, Diabetes management, and Women’s Health support

Provider	Description	Contact information
Brightline	Virtual on-demand therapy resources for members up through 17 years old (includes: trauma, tough behavior, stress, bullying, anxiety, school pressure, etc.)	www.hellobrightline.com
Learn to Live	Self-paced digital mental health resource to help cope with stress, anxiety and worry, depression, substance abuse, and panic	https://www.learntolive.com/partners
Livongo	Provides diabetes management program to include personalized analytics, coaching, and free supplies.	https://welcome.livongo.com/#/
Ovia Health	Family health resources for pregnancy/delivery, fertility, breastfeeding, sleep, return to work, children’s health, menopause, and more.	https://www.oviahealth.com/

\$150 Reimbursements for gym and weight management programs

- Annual reimbursement **up to \$150** per family for membership in a full-service health club or a fitness studio, and virtual fitness classes like the Peloton app, online yoga, etc. via your mobile app
- Annual reimbursement **up to \$150** per family for Weight Watchers Programs

j. Questions? Contact us!

- BCBSMA Member Services (888) 743-4505
- BCBSMA website - [Boston Children's Hospital \(bluecrossma.org\)](http://Boston Children's Hospital (bluecrossma.org))
- HR-Benefits email - wageworksdirectbill@childrens.harvard.edu
- HR Service Center email HREmployeeServiceCenter@childrens.harvard.edu
- HR Service Center phone (617) 355-7780, Monday-Friday, 8:30am-5pm

k. Links

- Medical plan "HMO Value" – [Summary of Benefits and Coverage](#)
- BCH's web page - [Medical, Dental, Vision Insurance \(harvard.edu\)](#)
- BCBS's main website - [MyBlue Healthcare Insurance Plan | Blue Cross Blue Shield of Massachusetts \(bluecrossma.org\)](#)
- BCH's Research Fellow web page - [Research Fellow web page](#)

3. Prescription Drug Insurance



a. RX Summary

This insurance provides coverage for prescription drugs. Use this coverage when you fill a prescription at the pharmacy. Cost share and rates are listed on the medical plan summary document.

IMPORTANT

If you currently have an ongoing prescription prior to starting this new job, please consult with your doctor about how to proceed. It may take time to establish a new doctor under this new medical plan so you may need to establish enough medication until a new doctor can prescribe medication as appropriate. Boston Childrens' Hospital does not advise on your medical care and needs, but will direct you to consult with the medical plan directly on how to navigate the care you need.

Before you meet with your new doctor, use the 'Find a Retail Pharmacy Near Me' link in the Contact Us section to find a pharmacy close to you. The doctor's office will ask you for the name and address of the retail pharmacy to send the prescription to.

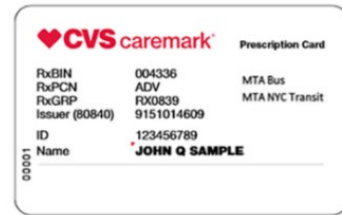
b. Pharmacy Drug Insurance carrier –

[CVS/Caremark](#)

If you do not have a Social Security Number (SSN) to provide at the time of enrollment, a temporary number will be designated. Upon receipt of your SSN, please contact HR-Benefits immediately to update your records to include your insurance plans.

c. Member ID cards –

Once you complete your enrollment our Direct Bill administrator, HealthEquity/WageWorks (HE/WW), will enroll you with the insurance carrier then Member ID card(s) will be mailed to your home. ID cards arrive in approximately two weeks. If you need to fill a prescription prior to receipt of your ID card, email HR-Benefits at wageworksdirectbill@childrens.harvard.edu for assistance.



d. Create your online account –

This is not a mandatory task. If desired, it will help you to review the plan document and your membership activity.

- After you receive your Member ID card, log into [CVS Caremark](#)
- click “Register” on their website
- This will require you to create an ID and Password.
- Continue to fill in information as required (it may ask for your CVS ID number from your member ID card)

e. Questions? Contact us!

- Find a [CVS retail pharmacy near you](#), click “Locations” on the top menu
- CVS Caremark/BCH Member Services (888) 771-7270 or online at www.caremark.com
- HR-Benefits email - wageworksdirectbill@childrens.harvard.edu

f. Links

- BCH’s web page - [Medical, Dental, Vision Insurance \(harvard.edu\)](http://Medical,Dental,VisionInsurance(harvard.edu))
- CVS Caremark’s main website - www.caremark.com



4. Direct Bill



a. Enrollment Form and Rates

An enrollment form must be completed and submitted to HR-Benefits within 30 days of the start date of the fellows' work at Boston Children's.

To obtain the enrollment form and review the rates, please refer to the web page – [HR Resources for Research \(harvard.edu\)](#). If you do not have access to this page yet, forms will be emailed to you.

b. Monthly invoice

HealthEquity/WageWorks (HE/WW) is a Direct Bill administrator that tracks enrollment and generates monthly invoices for insurance coverage.

If the Externally Funded Research Fellow is responsible for the monthly payments, HE/WW will mail an invoice to the Externally Funded Research Fellow's home address. The invoice will provide instruction on where to send payment and offer a convenient auto-pay option.

Once the Externally Funded Research Fellows' work at Boston Children's is completed, email HR-Benefits as early as possible to cancel coverage and stop invoicing as appropriate.

If payment is still outstanding, the EF Research Fellow will be responsible for paying the balance in full. If the invoice has been paid beyond the grant assignment, HE/WW will issue a refund directly back to the EF Research Fellow and close the account.

c. Create your online account –

- After you receive your first invoice, you may then create your account
- On the [HealthEquity](#) website login screen, click "Register"
- Continue through the questions to confirm it is you the create your ID and password for your account.
- Once this is set up, you may input banking information or credit card to set up automatic monthly payments.

d. Questions? Contact us!

- HealthEquity Member Services (877) 722-2667, Monday-Friday, 7am-7pm Central Time
- HR-Benefits via email - wageworksdirectbill@childrens.harvard.edu

e. Links

- HealthEquity website: <https://participant.wageworks.com/home.aspx>
- Boston Children's Hospital web page - [HR Resources for Research \(harvard.edu\)](#)