



# Broker Buzz

July 22, 2011

## Broker Services

1-888-819-2132  
8:30am - 5:00pm  
Monday - Friday  
[E-Mail Broker Services](#)

Rochester,  
NY Area:  
[Email Rochester & Buffalo Broker](#)

## High-Deductible Health Plan's from MVP Health Care

High-Deductible Health Plans from MVP Health Care provide a unique combination of access to quality benefits, innovative wellness programs and online tools.

MVP's High-Deductible plans have a foundation of quality benefits - including preventive care such as annual physicals, well-child care, and routine screenings... all covered in full, and NOT subject to the deductible.

In addition, all of MVP's High-Deductible plans offer integrated Wellness programs that recognize and reward members for meeting preventive health guidelines and for participating in evidence-based wellness programs.

Plus MVP offers the convenience of our new integrated Web portal with simple online tools to help employees access their accounts and view deductible and claim information, account balances and plan details - all in one place. Go to <http://mvphealthcare.com/member/> and click on the banner at the top to view our new video highlighting the web tools now available for our high deductible plan members.

## Reminders for Your Employer Groups and their Plan Participants with High-Deductible Health Plans

High-Deductible Health Plans offer greater flexibility as to how and where plan participants spend their health care dollars, but they also require becoming more familiar with medical costs. The following information will help your employers and their plan participants fully manage their benefits:

- *Always present their MVP Medical ID Card when accessing services.*

- *When visiting a health care provider, there may be a cost-sharing responsibility at the time of the visit. Plan participants may be responsible for the total cost of the service (if the deductible has not been met), a copayment or coinsurance. We would like to encourage plan participants to be considerate to their provider and pay any fees promptly.*
- *Be aware of their plan's deductible and progress in satisfying this deductible. Plan participants can go to [www.mvphealthcare.com/member](http://www.mvphealthcare.com/member) to gauge their progress toward their deductible.*
- *Providers will bill MVP Health Care for all services eligible under the high-deductible health plan.*
- *The provider will send the claim directly to MVP Health Care and MVP will process the claim to determine the allowable charge for the service(s) and apply it to the deductible.*
- *An Explanation of Benefits (EOB) will be issued to plan participants and to the provider indicating the allowable charge(s) and how the claim was processed.*
- *Upon receipt of an EOB from MVP and the bill from the health care provider, plan participants should ensure that the amount charged by the provider is the same as the member responsibility on the EOB.*

Remember to encourage your plan participants to manage their health plan benefits with our specially-designed web tools in our Member Benefit Profile. It's all about making it easier to manage their MVP Healthcare benefits. For more information please visit <https://www.mvphealthcare.com/member/index.html>

## **Do We Have Your Updated E & O Certificate and Agency License?**

Please forward copies of your updated/renewed E&O Certificate by July 31, 2011, if you have not done so already. We are required to have a copy of the current E&O Certificate on file in our office at all times.

***If your agency license expired on June 30, 2011, please remember to send in a copy of your renewed one.***

**Please send images of your current certificate and agency license, via e-mail, to [BrokerRelations@mvphealthcare.com](mailto:BrokerRelations@mvphealthcare.com).**