

# HealthBridge provides something your health plan alone can't — financial security.

HealthBridge is a first-of-its-kind employee benefit that helps you and your covered family members manage and pay for out-of-pocket medical expenses. As a HealthBridge member, the HealthBridge benefit applies when you or a covered family member receive medical care covered by your employer-sponsored health plan from a HealthBridge Network Provider, like Bronson Health.

## How HealthBridge works

- When you visit a provider, let them know you have HealthBridge and show your HealthBridge Membership Card. Prefer an electronic card? It's always available on the [HealthBridge Member Portal](#).
- When the HealthBridge benefit applies, you don't pay HealthBridge Network Providers directly for copays, deductibles or coinsurance. HealthBridge pays them up front and on your behalf.
- Monthly you'll receive a HealthBridge statement consolidating your portion of each claim, and have the ability to manage your account online, over the phone or by mail.
- You'll be able to repay HealthBridge with flexible terms, including:
  - A **10% discount** at any time when you pay your statement in full.
  - **0% interest** if you pay your account over time.
  - Take up to 2 years to pay each new claim. Minimum payments apply.

## Have Questions? Contact Member Services .

**Call** 800.931.8890

**Chat** [myhealthbridge.com](https://myhealthbridge.com)

**Email** [memberhelp@myhealthbridge.com](mailto:memberhelp@myhealthbridge.com)

Se habla español.

Additional translation services available.



Bronson Health  
includes  
HealthBridge  
with your health  
plan.

## Answers to FAQs for Bronson Members

### Does this change my health plan?

No, having HealthBridge doesn't affect your health plan coverage. The HealthBridge benefit only applies when you are receiving a covered medical service from a HealthBridge Network Provider – like Bronson. For providers not in the HealthBridge Provider Network, that provider will directly bill you – the same as today.

### Where can I find the list of HealthBridge Network Providers?

The HealthBridge **Provider Location Directory** is available in **Resources** on the [HealthBridge Member Portal](#).

### Do I have to change the provider(s) I visit?

No, having HealthBridge doesn't affect your provider choices as defined by your health plan. However, the HealthBridge benefit only applies when you receive a medical service covered by your health plan, from a HealthBridge Network Provider.

### How can I access my membership card?

Log in to the HealthBridge Member Portal at [member.myhealthbridge.com](http://member.myhealthbridge.com) to view, download a PDF, or print a membership card. All members 18 and older receive a membership card in the mail.

### What if I am covered by two or more health plans (Coordination of Benefits)?

Complete a **Coordination of Benefits Notification Form** if you, or a covered family member, have more than one health plan (including government plans). Form is available on the [HealthBridge Member Portal](#) under **Resources**, or by contacting HealthBridge Member Services.

## HealthBridge and your HSA or FSA

### Is HealthBridge an HSA or FSA?

HealthBridge is not an HSA nor an FSA. HealthBridge is a financial security program that consolidates and helps you manage your portion of charges from HealthBridge Network Providers.

### Can I make payments to HealthBridge with my HSA or FSA?

Yes! You can pay HealthBridge using funds from your HSA or FSA by phone or through the [HealthBridge Member Portal](#) from any device: [member.myhealthbridge.com](http://member.myhealthbridge.com).

## Online Account Management

### How do I access the HealthBridge Member Portal?

The [HealthBridge Member Portal](#) is available from any device, [member.myhealthbridge.com](#), and from your [Bronson MyChart](#) account under **Billing**.

### How do I activate my online account?

Either use your temporary password (sent in your new member welcome email) or complete an online verification process to securely activate your account on the [HealthBridge Member Portal](#).

### How can I access a family member's account online?

If your family member is under 18, you will automatically have access to their account.

If your family member is 18 or over, you will need to follow a HIPAA authorization process. You both have to first activate your online accounts, then follow this process:

#### You Request Account Access

- 1) Log in to the HealthBridge Member Portal.
- 2) Select the family member from your home page.
- 3) From the pop up – choose Request Access.
- 4) Enter a 4-digit PIN and submit the request. (Note: PIN can only be used 1 time)
- 5) Contact your family member and tell her/him the 4-digit PIN.

#### Family Member Accepts Your Request

- 1) Log in to the HealthBridge Member Portal. (Note: Member will first need to activate their online account before they can use your PIN. Your PIN is not a password to log in to their account.)
- 2) Enter the 4-digit PIN on the pop-up screen to request for access to this account.
- 3) An email is sent to the requestor that access is complete.

## Payments

### How will I be billed by HealthBridge?

Your portion of covered medical services from HealthBridge Network Providers will be consolidated on a monthly statement. Whenever you pay your full statement balance – at any time – you receive a 10% discount off the remaining balance.

### What payment methods can I use?

You can make payments with a checking account, debit card, a Health Savings Account (HSA), a Flexible Spending Account (FSA), and most major credit cards. Payments can be made online, via mail or by phone. Setting up an automatic payment profile is an easy way to make on-time payments a snap!

### **Will I still receive an Explanation of Benefits (EOB)?**

Yes. Your health plan is still required to send you an Explanation of Benefits which contains more comprehensive details of your service and your appeal rights. Your HealthBridge statement will reference the claim number on your EOB, but it does not include details about visit type or diagnosis.

### **How is the Minimum Payment Due calculated?**

The Minimum Payment Due is either:

- A calculated amount plus applicable late fees OR
- \$25, if the calculated amount is less than \$25, plus applicable late fees OR
- An amount less than \$25 if it is a payment which brings the account balance to zero

The calculated amount of the Minimum Payment Due on a Monthly Statement is equal to the sum of 1/24 of the value of each claim and applicable claim adjustments received during that billing cycle, less any payments received during that billing cycle.

### **What if I receive a bill from a provider for the same service listed on my HealthBridge statement?**

Contact HealthBridge Member Services, who will verify whether the provider you saw is in the HealthBridge Network. Do not pay the provider directly for copayments, coinsurance, or deductibles when the HealthBridge benefit applies.

### **What if I receive a HealthBridge statement after I've paid a provider?**

Contact HealthBridge Member Services. HealthBridge will help coordinate either a refund or a transfer of credit to reconcile your HealthBridge balance and discount. In most cases, the provider has not yet added HealthBridge as 'secondary payer' to your account in their billing system.

### **What if I see a claim on a HealthBridge statement which I've disputed with a provider?**

If you are disputing a claim with your provider and /or health plan, and you see your portion of that claim appear on your HealthBridge account, please contact HealthBridge Member Services. Our specialists can help you manage your account and pay only the correct amount once the claim is resolved.

### **What should I do if I think I qualify for financial assistance / charity care?**

If you are struggling to pay your minimum payment each month, you may be eligible for financial assistance. If your out-of-pocket medical expense is purchased from a charitable hospital, HealthBridge may be able to assist you in determining if you are eligible to receive financial assistance under the hospital's financial assistance policy. Also, HealthBridge may be able to extend your repayment plan in certain circumstances.

### **Why do I see a Late Fee on my account?**

You must make the minimum monthly payment noted on your monthly statement on or before the statement due date. If HealthBridge does not receive your monthly payment by the statement due date, or your payment is less than the minimum payment due, HealthBridge reserves the right to assess a Late Fee to your account after two consecutive missed monthly payments.

### **How is a Late Fee calculated?**

The amount of the Late Fee is up to 3% (not to exceed \$25 in any given month) of the last Statement Balance. Any assessed Late Fees will be added to the amount of the Minimum Payment Due and reflected as such on your statement.

## **Privacy**

### **How does HealthBridge protect my private health information?**

HealthBridge protects the privacy, confidentiality, and security of your information online and in our databases. HealthBridge complies with HIPAA, the Health Insurance Portability and Accountability Act, for data privacy and security of medical data.

### **Does my employer know my balance or if I am paying in a timely manner?**

HealthBridge does not share your individual payment, claim, or account information with your employer.