



**Cooperating School Districts
Insurance Trust**

Your Guide to Making Payments at the Point of Care

When you receive services at your health care professional's facility, the exact amount that you owe is not determined until your claim is processed by Anthem Blue Cross Blue Shield.

We have prepared this guide so you know how claims are processed and what you may need to do.

How payment usually works

In most cases, the health care facility will not ask you to make a payment at the time of your visit, with the exception of a copay, if your plan has a copay. After you have received care, your health care professional will send the claim directly to Anthem. Anthem follows two steps:

First, Anthem determines if the care is covered by your CSD Plan and sends you an Explanation of Benefits (EOB) stating what care was covered and what part of the covered services the CSD Plan pays.

Next, Anthem verifies whether or not you are enrolled in the District's Healthcare Reimbursement Arrangement (HRA) Plan. If you are in the HRA Plan, Anthem automatically reimburses the health care provider from your HRA account for the amount you owe, and sends to you an HRA Statement.

Your health care provider will then bill you for any amount that you owe.

If you are asked to make a payment

If your health care provider asks you for a payment before your claim is processed by Anthem, here are some questions you should ask:

- Has he or she considered how much Anthem will pay for the service?
- Has he or she checked your current deductible status and verified coverage for service?
- Does he or she know about automatic claim forwarding, and that Anthem will make an automatic payment on your behalf using money from your Healthcare Reimbursement Arrangement account?
- Has he or she checked if there is money in your HRA account that would cover the requested amount?
- Can he or she contact Anthem's HRA Customer Service to verify that there is money available in your account? (Phone 855-488-5476)

Tips for making payments

- Make certain that the provider claims and HRA reimbursements have been processed by Anthem before you pay a bill from a health care provider. (Refer to your Explanation of Benefits and HRA Statement.)
- Log into www.Anthem.com or call Anthem Customer Service at 800-843-6447 to see how much you have paid toward your deductible, and any pending claims, so you can discuss with your health care provider.
- Log into MyCSDHRA.com or call the HRA Customer Service line at 855-488-5476 to check the balance of your Healthcare Reimbursement Arrangement account before you visit.
- If you make a payment at the time of service and later notice that a duplicate payment was made, contact your health care provider directly. Before calling, be certain to have a copy of your Explanation of Benefits and HRA Statement plus your check number or credit/debit card statement that shows your payment. If you need additional assistance after talking with your health care provider, please use the contact information below:

Anthem Medical Claims at www.Anthem.com or Anthem Customer Service 800-843-6447
HRA information at www.MyCSDHRA.com or HRA Customer Service 855-488-5476