



Clearly Classified

Classified Assembly Newsletter

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Health Insurance Tips and Tricks

Would you like an easy and convenient way to view all of your health insurance claims? Do you need a new copy of your health, dental or vision cards? How about a coupon toward a new Sonicare electric toothbrush? All of that and more is available at the website for your State of Kansas health insurance providers.

No matter which providers you have, you can access your claim records for medical, dental, prescription, vision and lab card online. Simply start at http://khpa.ks.gov/sehp/2009_providers.html and scroll down to the list of providers. Beside each provider name is a link to their website. Once you are at their website, register if you have not logged in before. After you have logged in, explore all of the options your provider has on their web pages.

Medical - Each site is different, but at the website for my medical provider, Coventry (www.chckansascity.com), I can see a claim summary for the last three years, and by clicking on the particular claim line I can see a scan of the same claim form I received in the mail. I can also view or order new ID cards and change my primary care physician. I can even enter information into *Track My Health* to add immunization information for each member of my family. There are a variety of wellness and health care tools available, too.

If you don't have Coventry, register and log in to find out what options you have with your provider. A few years ago I had Premier Blue (www.bcbsks.com). They offered the option of receiving an email notification when your claim had been processed and you could look it up online immediately rather than receiving the snail mail version days later. Besides saving paper and postage, this was helpful to me in getting my flexible spending health claims in even faster.

Dental - To view your Delta Dental information, go to www.deltadentalks.com, hover over Subscribers in the left column, then click *Subscriber Connection* from the next list. At this point click the *New User* link if you haven't registered here before. Once you have logged in you have access to *Claims Information, Benefits & Eligibility, Download Claim Form, print an ID card, use a Flexible Spending Account Estimator* or get a *Sonicare Rebate form* for \$10 off the electric toothbrush and \$5 off on the brush heads.

Prescription - Caremark Prescription information can be viewed at www2.caremark.com/kse. Click *Not Registered* in the center of the right column. I had problems registering, so I called the 1-800 number listed to get registered. After logging in, click on your name in the upper left corner to navigate to your particular information. I could view my prescription history as far back as 01-01-2008, refill prescriptions, check order status, review my coverage and compare drug prices. When I clicked on Update Profile, I could select *email, call me, text message* or *do not notify* for checking my order status, refill reminders, savings alerts or important health/Rx reports.

Vision - To access Superior Vision, www.superiorvision.com, click *Members & Future Members*, Secure Login, New User. After you have logged in you can look at your benefit coverage, do a provider search, request and print ID cards. Under Benefit Coverage you can see a summary of your coverage, plan benefits and a claim summary. If you are considering Lasik surgery, you will want to check this site for more information and discounts.

Flexible Spending - You can use all of the claim information to determine how much you are spending each year on medical, dental, prescriptions and vision. If you spend at least \$192 a year on health care and haven't enrolled in the Health Care Flexible Spending Account, you are spending more money than you need for health care. You can find ASI flexible spending claim forms, direct deposit sign up form, account summary and more at www.asiflex.com.

For a slightly different detailed list of health plan vendor services, see <http://khpa.ks.gov/sehp/download/Active/VendorSvcs.pdf>.

If you would like to fill out a survey on last year's open enrollment process, please go to https://www.surveymonkey.com/s.aspx?sm=0HKVTTyyQMEaFBZkzowmJA_3d_3d by 5pm on Friday, March 27, 2009.

Contributed by Patty Delmott, TCS and a member of the Employee Advisory Committee to the State of Kansas Health Care Commission, pdelmott@emporia.edu

