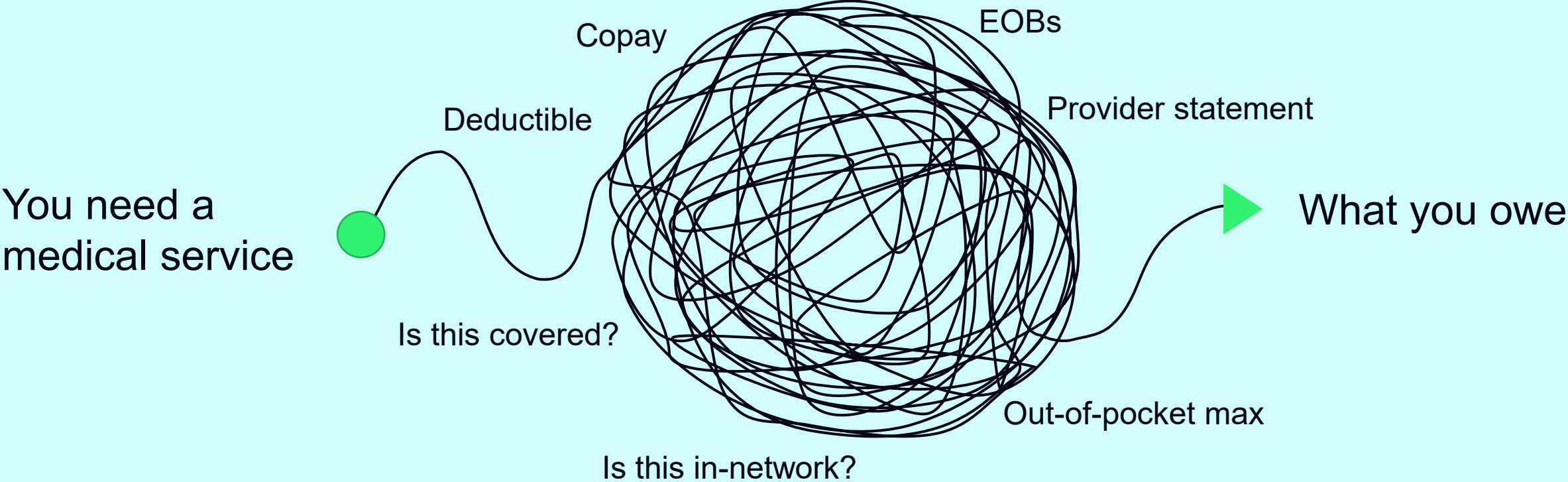


COUPE

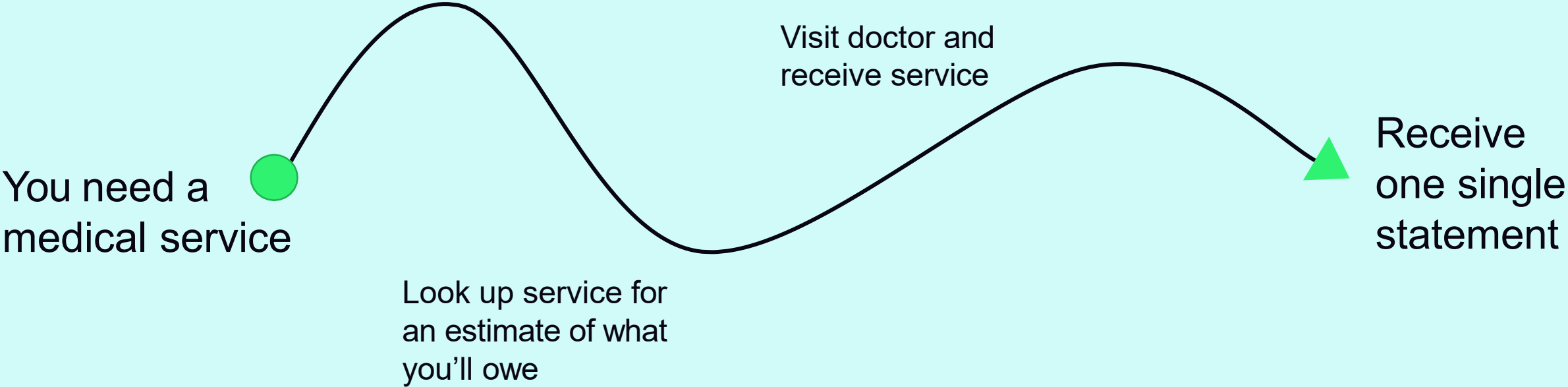
# Coupe Health Education Session

2024 St. Olaf College

# Current Healthcare Process



# Coupe Health Member Journey



# It's just like any other consumer experience...

## Retail



Select good or service.  
Know cost ahead of time.

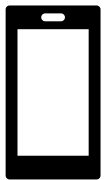


Use your credit card.  
Pay later.



Receive one  
monthly credit card  
statement with the  
minimum you owe.

## Coupe



Choose provider & service.  
Know cost ahead of time.



Show your ID card.  
Pay later.



Receive one monthly  
statement with the  
minimum you owe.



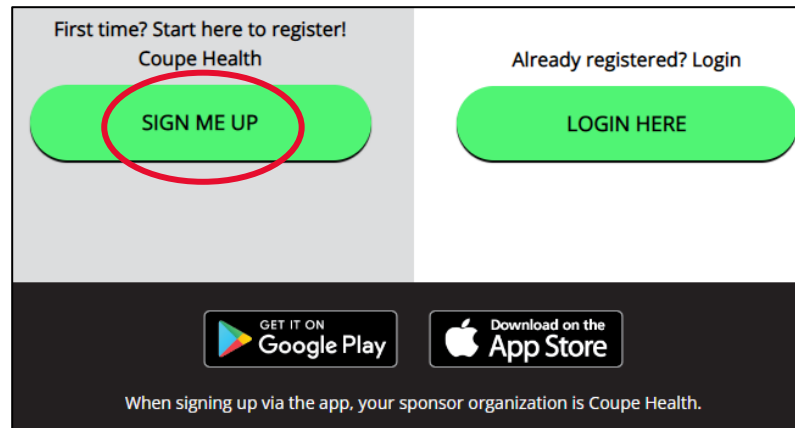
# Coupe Support: Member Portal

# How to Access Your Member Portal

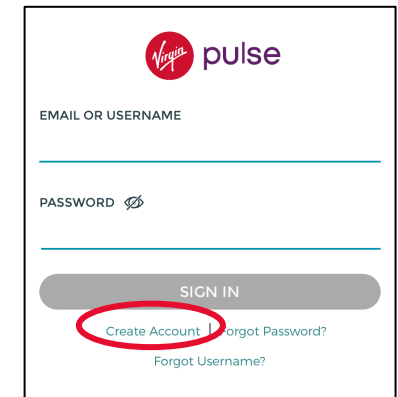
1 Visit [www.coupehealth.com](http://www.coupehealth.com) and select “MEMBER LOGIN” in the right corner.



2 Select the “SIGN ME UP” button and enter your registration information.



3 Want the app? Download the Virgin Pulse app onto your device. Select “Create Account” and type in “Coupe Health” as your sponsor.



# How to Access Care

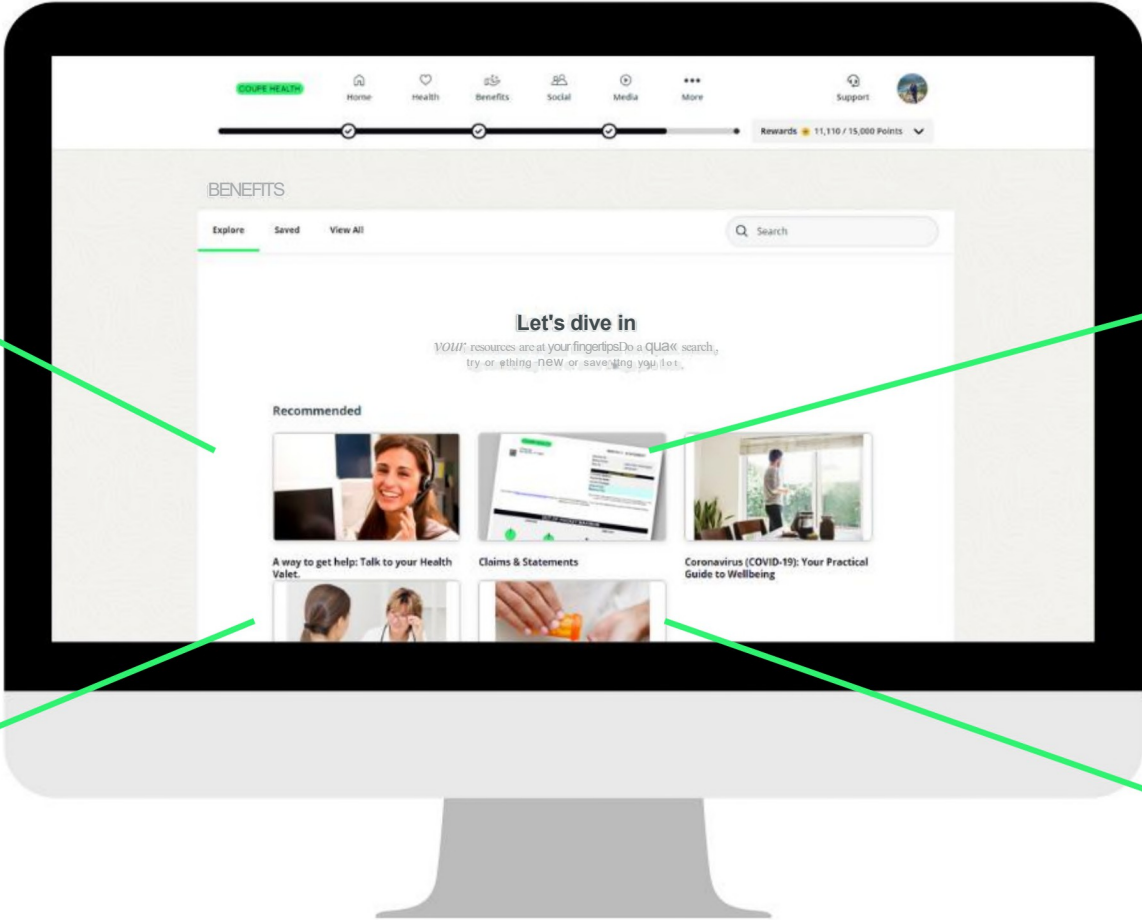
## Coupe Member Portal

Contact Your Health Valet

View Your Monthly Statement

Find a High-Quality Provider & Compare Costs

Find the Cost of Your Medications



# Your Journey

**1** Select a provider based on cost & quality rankings.



Rogers, K William MD 1 ✕  
 Anesthesiology Tier1

Call Directions

**\$750**

Out-of-pocket cost for : Specialist Visit

⚠ Hours and availability may differ due to COVID-19.

✔ Clean and clear medical license

**2** Present ID card & pay \$0 at visit or drug pick up.

COUPE

Name  
**JOHN SAMPLE**  
ABC123456789

GRP: 12345  
Care Type: PPO  
Svc Type: Medical, Rx  
RxBIN: 022139  
RxPCN: MD1  
RxGrp: TBD

In-Ntwk Ded (Ind/Fam): \$xxxx/\$xxxx  
Out-of-Ntwk Ded (Ind/Fam): \$xxxx/\$xxxx  
In-Ntwk OOP (Ind/Fam): \$xxxx/\$xxxx  
Out-of-Ntwk OOP (Ind/Fam): \$xxxx/\$xxxx

No patient responsibility owed at the time of service. Plan will pay provider the full contract rate.

**3** Receive one monthly statement & pay overtime with 0% interest.

COUPE HEALTH

MONTHLY STATEMENT

12712 Park Central Dr.  
St. Paul, MN 55102

Member ID: 12345678  
Billing Period: 11/01/2020-11/30/2020  
Due on: 12/30/2020

ACCOUNT SUMMARY

Outstanding balance	\$0.00
Payments Made	\$0.00
Current Charges	\$750.00
Amount Due	\$750.00
Minimum Due	\$85.00

Pay online at <https://online.coupehealth.net> using your MemberID provided above. You may also detach and mail the bottom portion of this statement with your payment.

OUT-OF-POCKET MAXIMUM

INDIVIDUAL 1		INDIVIDUAL 2		FAMILY	
Spent	Remaining	Spent	Remaining	Spent	Remaining
\$50.00	\$2,750.00	\$95.00	\$3,500.00	\$145.00	\$6,250.00

Please detach at the perforation and return with your payment.

---

COUPE HEALTH

Member ID: 12345678  
Balance Due: \$750.00  
Payment Due Date: 12/30/2020

Remit To:  
Coupe Health  
12712 Park Central Dr.  
St. Paul, MN 55102

Amount Enclosed

\$






# Quality Rankings and Provider Tiering

Providers are categorized into three copay rankings based on some of the following criteria:

- 1 Quality** – Providers that have the best-in-class training and certifications, aligned with good care outcomes.
- 2 Relationship** – Providers that are associated with top quality service lines at their facility.
- 3 Experience** – Providers that deliver a positive patient experience and outcomes.
- 4 Efficiency** – Providers that deliver the best care outcome by providing the appropriate amount of care.

## Provider Tiering

-  **Tier 1 Provider:** Meets all criteria and they have the lowest copay.
-  **Tier 2 Provider:** Meets most criteria and has an average copay.
-  **Tier 3 Provider:** Meets minimum criteria and therefore has the highest copay.



# Health Valet Support

- ✓ Assist in finding a top provider
- ✓ Setting appointments with providers
- ✓ Available for open enrollment questions
- ✓ Available for insurance questions
- ✓ Resolving billing issues with provider
- ✓ Administrative assistance

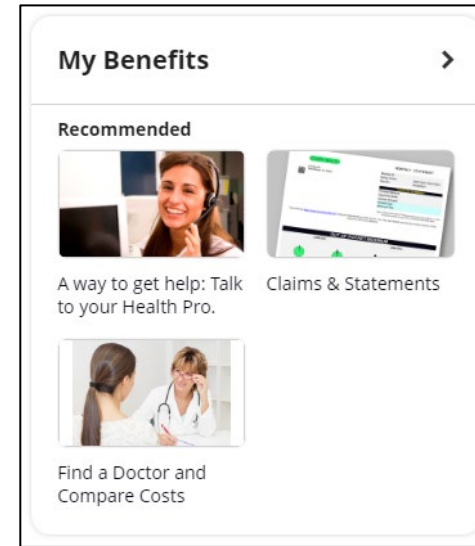


# Member Statements

# How to Access Your Claims & Statements

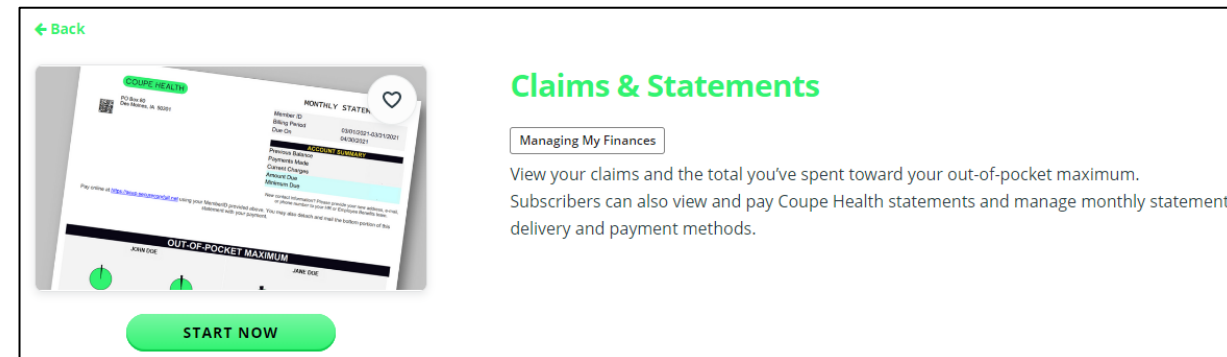
1

Locate “Claims & Statements” under the “Benefits” page.



2

Then, select “START NOW”.



# How to Access Your Claims & Statements

- 3 You will now be in your dashboard. On this page you can view your claims, current & prior statements, payment history, update your payment method and find your Explanation of Benefits (EOB).

The screenshot displays a member dashboard with a green navigation bar at the top. The navigation bar includes links for Dashboard, Make a Payment, Recurring Payments, Payment Accounts, Claims History, Payment History, E-Documents, and Profile & Settings. Below the navigation bar, the member's ID is shown as 'Member #xxxxxxx!'. The dashboard is divided into two main sections: 'Current Statement Activity' and 'Upcoming Statement Activity'. The 'Current Statement Activity' section shows a table with the following data:

Prior Statement Amount Due by 01/28/2023	\$1,025.56
Payments Made 01/01/2023 - 01/31/2023	- \$500.00
New Charges 01/01/2023 - 01/31/2023	\$0.00
New Statement Amount Due by 02/28/2023	\$525.56
Payments Made 02/01/2023 - 02/28/2023	- \$0.00
Net Amount Due by 02/28/2023	\$525.56
Minimum Amount Due 02/28/2023	\$100.00

The 'Upcoming Statement Activity' section shows a table with the following data:

New Charges 02/01/2023 - 02/28/2023	\$25.00
Total Balance	\$550.56

Below the tables, there is a link for 'Questions? Please visit our FAQ' and a 'Pay Now' button.

## COUPE HEALTH

12712 Park Central Dr.  
Dallas, TX 75251

Member ID	12345678
Billing Period	01/01/2023-01/31/2023
Due on	2/28/2023

### Account Summary

Outstanding Balance	\$0.00
Payments Made	\$0.00
Current Charges	\$750.00
Amount Due	\$750.00
Minimum Due	\$100.00

Pay online at <https://acap.securecondult.net> using your MemberID provided above. You may also detach and mail the bottom portion of this statement with your payment.

### Monthly Statement

Date of Service	Claim ID	Patient Name	Service	Provider	SimplePay Amount
01/02/23	457833	Jasmine Jacobs	Urgent Care	Dr. Adams	\$45.00
01/04/23	957893	Jasmine Jacobs	Orthopedic Specialist	Dr. Wong	\$35.00
01/10/23	657821	Jasmine Jacobs	Outpatient Surgery	Dr. Torrez	\$650.00
01/10/23	778644	Jasmine Jacobs	Hydrocodone	CVS	\$20.00

### Patient Benefit Summary

\$750.00 has been applied to your \$5,000 out of pocket maximum

# How to Read Your Coupe Monthly Statement

## Current Charges:

Any balances that were transacted during the billing period.

## Amount Due:

Pay this amount via check or using the Coupe portal before the Due on Date. You do not have to pay the full amount due, just the Minimum Due amount.

## Previous Balance:

Any balances that were not paid in full prior to the billing period.

## Payments Made:





Any payments that you have made using the Coupe portal during this billing period.

# How to Access Your Explanation of Benefits

COUPE

Logout

- Dashboard
- Make a Payment
- Recurring Payments
- Payment Accounts
- Claims History
- Payment History
- E-Documents
- Profile & Settings

Patient	Date of Service	Claim Number	Provider	Service Description	Charges	Discount	Allowed Amount	Paid Amount	Your Copay	Processing Date	EOB
				Physician Assistant - PCP Visit	\$596.00	\$290.64	\$273.10	\$248.10	\$25.00	12/01/2022	
				Licensed Professional Counselor (LPC) - Mental Health Specialist Visit	\$185.00	\$92.96	\$92.04	\$77.04	\$15.00	11/19/2022	
					\$355.00	\$29.42	\$250.58	\$250.58	\$0.00	11/19/2022	
				QVAR REDHALER 80 MCG/ACT AERB (30 Day Supply)	\$0.00	\$0.00	\$524.70	\$504.70	\$20.00	11/14/2022	

# Built-In Financing

- 1 No payment required at time of service.
- 2 1.5% cash back when balances paid in full by due date.
- 3 0% interest payment plans with autopay feature.
- 4 Customizable payment plans available.

Balance Total	Monthly Payment
\$1 - \$2,000	\$100
\$2,000 +	\$375

- 1 Sign your Patient Financial Agreement
- 2 Choose your preferred payment account for the Auto Pay Program\*





# Additional Information Related to Your BCBS Coupe Plan

- **Medical Policy:**

- There may be coverage or clinical Prior Authorization requirements.

- **Rx Formulary:**

- Pharmacy is powered by MedOne.
- Walgreens Tier 2; CVS is Tier 3; All other in-network retailers are Tier 1.
- Specialty Rx requires the use of mail order.
- If you are trying to access a non-formulary drug, or if there is a PA needed, different processes for approval may apply.

- **Secondary Insurance?**

- You may want to consider electing a non-Coupe plan option.

# Examples

# Member Experience

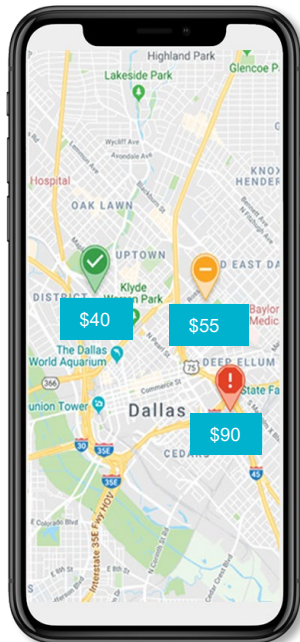


## Office Visit

David is a 28-year-old who works as a Business Analyst. He is young and healthy and rarely engages with his health plan. However, after two days of waking up with a sore throat, David decides he should see his doctor to get tested for strep.

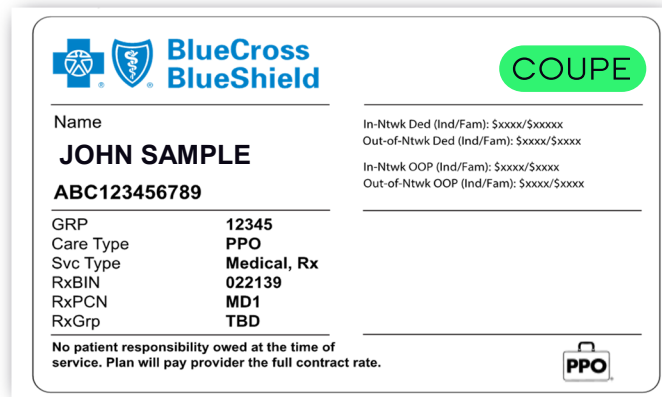
1

Select a provider based on cost & quality rankings.



2

Present ID card & pay \$0 at visit or drug pick up.



3

The copay for David's Tier 1 provider visit will be \$40 and will include, testing for strep and doctor visit.



# Member Experience

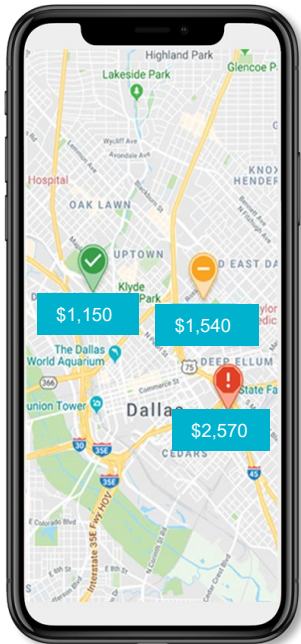
## Outpatient Hospital



Jasmine is a 35-year-old female and a Training Specialist. She enjoys being active and spending her free time outdoors. One day Jasmine was out hiking and slipped on some loose gravel. Jasmine hurts her knee and is told she needs knee surgery.

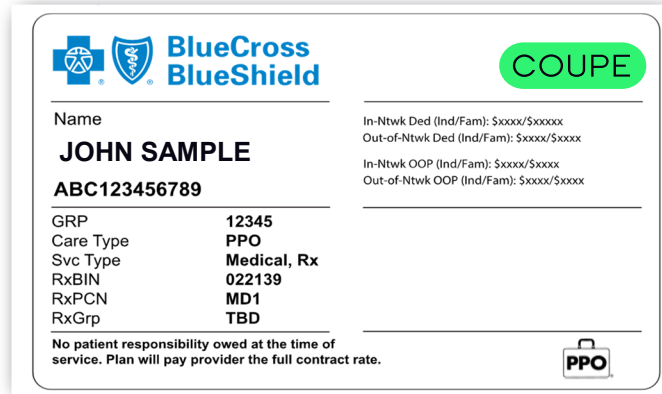
1

Select a provider based on cost & quality rankings.



2

Present ID card & pay \$0 at visit or drug pick up.



3

The copay for Jasmine’s Tier 1 provider visit will be \$1,150 and will include her knee surgery.



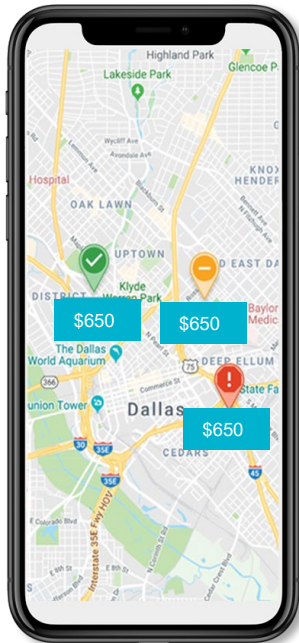
# Member Experience

## Emergency Room

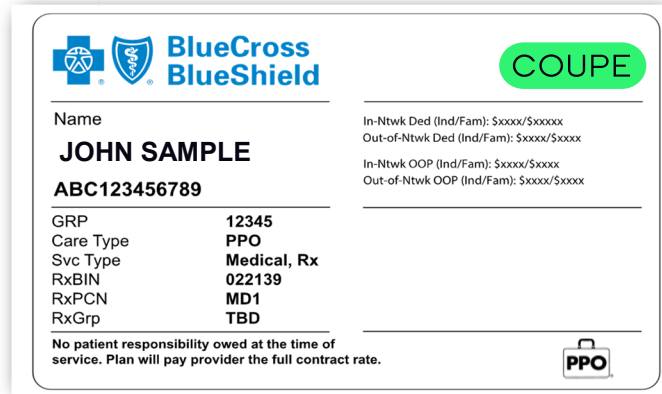


Tyree is a 35-year-old male who is a Customer Service Agent. Tyree starts to experience pain in his abdomen. The pain increases and he decides to go to the emergency room.

**1** Select a provider based on cost & quality rankings.



**2** Present ID card & pay \$0 at visit or drug pick up.



**3** The copay for Tyree's emergency room visit will be \$650.



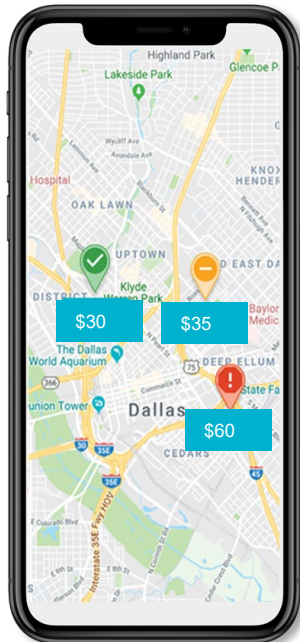
# Member Experience

## Prescription Drug

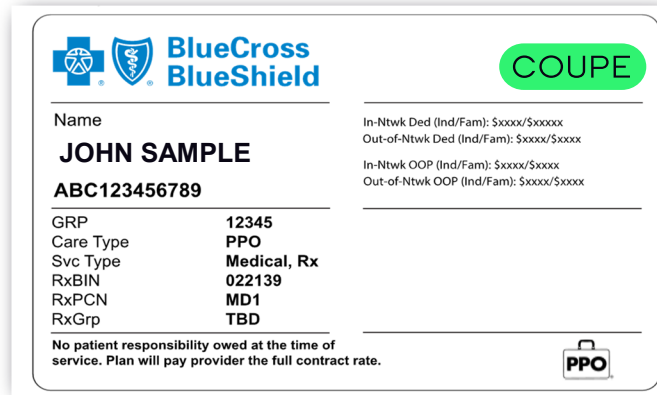
Kim is a 45-year-old female who is a Marketing Specialist. She was recently diagnosed with Asthma and prescribed Albuterol as a breathing aid.



1 Select a provider based on cost & quality rankings.



2 Present ID card & pay \$0 at visit or drug pick up.



3 The copay for Kim's Tier 1 Albuterol will be \$0.





# Health & Wellbeing

# Integrated Clinical Solutions



Diabetes and  
cardiovascular disease  
management



Fertility, pregnancy  
and parenting



Virtual wellness visits



Weight management  
and healthy eating



Expert second opinion  
services



Personal health  
assistant



Digital support for back  
and joint pain



# What is My PHA?

COUPE HEALTH



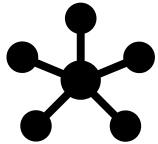
My PHA are care managers that are available to help when you have a complex or chronic diagnosis. They can provide education regarding:

- Health concerns
- Options for future care, such as coordinating different services and multiple providers
- Nutritional guidance
- Disease prevention/ management – they can help with how to help lower your A1c, maintain a healthy weight or get your bp under control
- Your health journey. For example, if you receive a cancer dx, My PHA can help you understand what that means to your overall health and next steps

\*My PHA does make proactive outreaches so if you do receive a call or email from My PHA, they are part of your Coupe plan and are reaching out to help.

# COUPE

## Need Assistance?



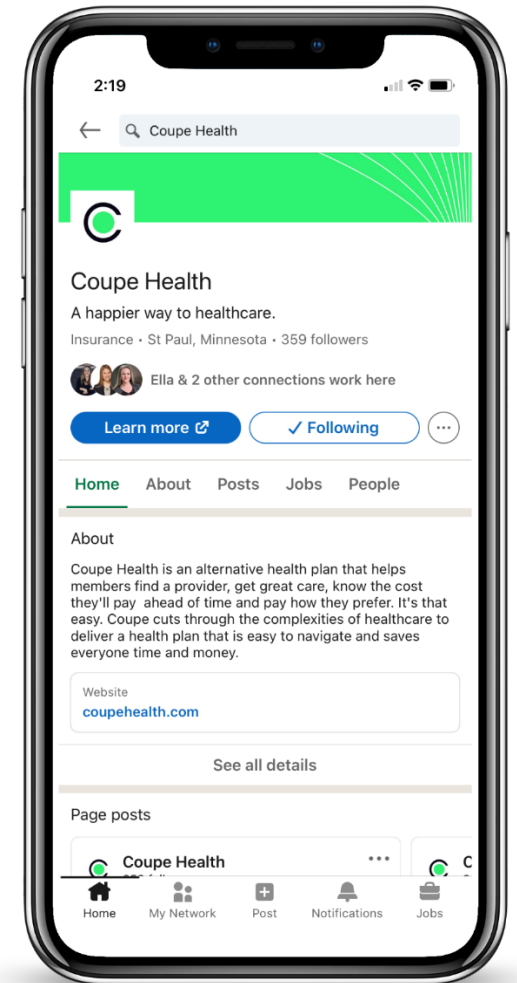
<https://employers.coupehealth.com/st-olaf.html>



[healthvalet@coupehealth.com](mailto:healthvalet@coupehealth.com)



1-833-749-1969





# Frequently Asked Questions (FAQ)

# Is there a Coupe Health mobile app?

Yes, the name of the app is Virgin Pulse.

- To download the app, head over to the App/Play Store and type in “Virgin Pulse”.
- Click on the Virgin Pulse app with the Virgin Pulse logo to download the app and get started.
- When the Virgin Pulse App asks you to pick your organization, please type in “Coupe Health”.

Can more than one family member use the app?




Yes, eligible dependents over the age of 18 can also use the Virgin Pulse app.



How do we get  
our ID card if  
we haven't  
received it?

ID cards can be downloaded directly from your Coupe member portal under Benefits > View All > Member ID Card > Start Now.

# What are some helpful tips I should know before I start using my Coupe Health plan?

- If your doctor asks for your insurance information, please tell them you have BCBS (not Coupe).
- BCBS/BlueCard PPO is listed as your network on your insurance ID card.
- If your pharmacist asks for your insurance information, please say you have MedOne (not Coupe).
- MedOne is listed as your pharmacy benefit manager on your insurance ID card.

		
Name <b>JOHN Q PUBLIC</b>		In-Ntwk Ded (Ind/Fam): \$xxxx/\$xxxx Out-of-Ntwk Ded (Ind/Fam): \$xxxx/\$xxxx
ID # <b>ABC123456789</b>		In-Ntwk OOP (Ind/Fam): \$xxxx/\$xxxx Out-of-Ntwk OOP (Ind/Fam): \$xxxx/\$xxxx
GRP	<b>12345</b>	
Care Type	<b>PPO</b>	
Svc Type	<b>Medical, Rx</b>	
RxBIN	<b>022139</b>	
RxPCN	<b>MD1</b>	
RxGrp	<b>TBD</b>	
No patient responsibility owed at the time of service. Plan will pay provider the full contract rate.		

BPI300		<a href="http://coupehealth.com">coupehealth.com</a>
*For additional benefit information, visit <a href="http://coupehealth.com">coupehealth.com</a> or call Customer Service.		Customer Service: 1 833 749-1969 Provider Service: 1 833 749-1974 Find a Provider: 1 833 749-1969 Find a Pharmacy*: 1 833 749-1969 Pharmacist Only*: 1 877 376-7974 *Contracts separately with group
Members: See your Benefit Booklet for requirements and covered services. Possession of this card does not guarantee eligibility of benefits.		The medical plan is that of the employer. Blue Cross and Blue Shield of Minnesota and Blue Plus are nonprofit, independent licensees of the Blue Cross and Blue Shield Association, serve only as the claims administrator, and do not assume financial risk for claims.
Providers: Claim filing and inquiries to the local Blue Cross and/or Blue Shield plan. For all other inquiries, notifications or authorizations, call Provider Service.		Pharmacy Benefit Manager - not a Blue Cross and Blue Shield product
		

# What are some helpful tips I should know before I start using my Coupe Health plan?

- Certain medical services and medications require prior-authorization on the Coupe Health plans.
  - Your physicians must turn in the information necessary to complete the prior-authorization process.
  - Prior Authorization generally takes around five business days once the information is received, unless it is deemed an urgent request where it will be handled within 48 hours.
- Doctors, hospitals, and pharmacists will no longer be able to tell you your out-of-pocket cost amounts.
- If you want to know your out-of-pocket cost amounts, please visit [www.coupehealth.com](http://www.coupehealth.com) or contact your Health Valet at [HealthValet@CoupeHealth.com](mailto:HealthValet@CoupeHealth.com) or 833-749-1969.



Is there someone I  
can call for  
questions regarding  
the Coupe  
Health Plan?

The Coupe Health Valet Team can be contacted by email at [HealthValet@CoupeHealth.com](mailto:HealthValet@CoupeHealth.com) or you can call 833- 749-1969.

The Health Valet hours are Monday through Friday 8AM - 8PM CST.

Is it required to use the Coupe member portal to look up doctors or can I schedule with my doctor directly?

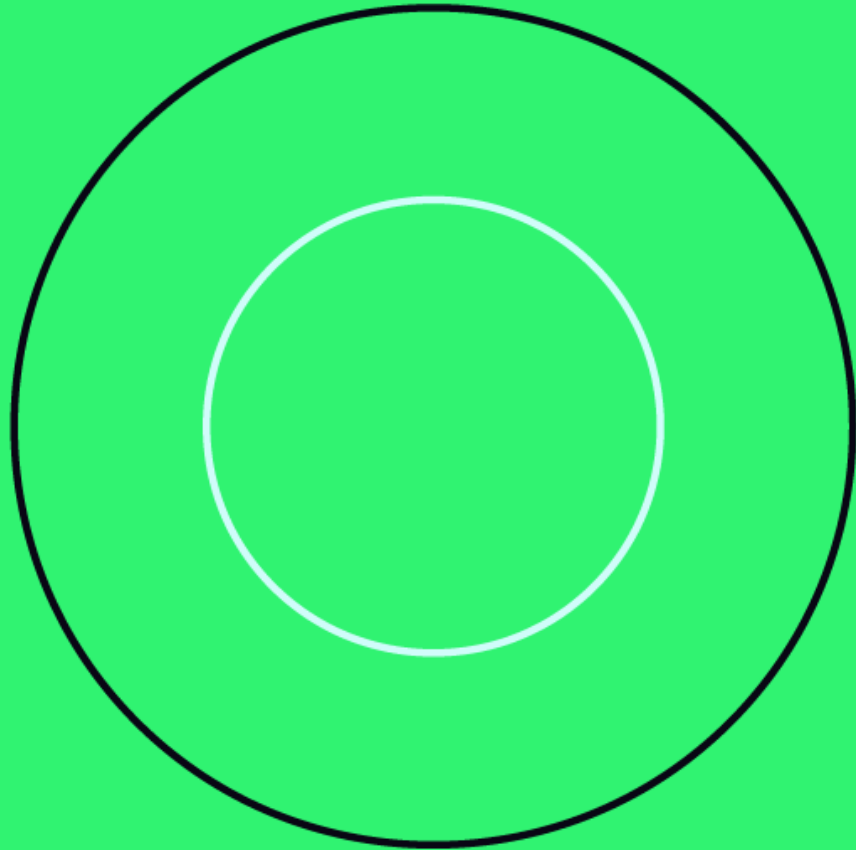
It is recommended to use the member portal to confirm provider network participation and copay details prior to scheduling a service or an appointment with your doctor.

You do still have the option to schedule with your doctor directly.

If my physician is out-of-network and I continue to use them, what will I be charged?

Please contact your Health Valet at [HealthValet@CoupeHealth.com](mailto:HealthValet@CoupeHealth.com) if your physician is not listed.

Your Health Valet will help to confirm provider network participation and your costs associated.



# Are Quest and LabCorp Tier 1 lab providers?

Yes, Quest and LabCorp  
locations are considered Tier 1  
routine diagnostic labs.

In the event a PCP performs lab work in their office, will I only be charged for the PCP visit?

Yes. If routine lab work is performed the same day as the office visit, only one bundled office visit copay applies.

If lab work is done on separate days, separate copays apply.

If I am admitted to the hospital, am I charged for each day I am there, and for each service?

No, you are charged for the event, not the individual services or individual days.

If you are readmitted, this would be a new event and result in an additional copay.

# What do I do if I am being charged at the doctor's office or pharmacy during my visit?

Provide the doctor your member ID card and show them the section where it states “No patient responsibility owed at the time of service. Plan will pay provider the full contract rate.”

If the provider still tries to bill you, please point them to the Provider Service phone number on the card and ask the provider to verify your benefits.

When providers verify your benefits, they will only see that they will be paid in full, and they will not see the out-of-pocket amount you owe to the health plan.

What if my pharmacist or doctor tells me I do not owe any out-of-pocket costs for medication? Is that always true?

No. We pay your providers the full cost of your care, so you do not have to worry about making payment at the time of service.

This can mean that it looks like you do not owe anything to your providers.

You will then pay your out-of-pocket cost or copays to Coupe Health and not to your healthcare providers.



What if the provider bills me after my service? What if there is a discrepancy between what the provider says I owe and the Coupe copay?

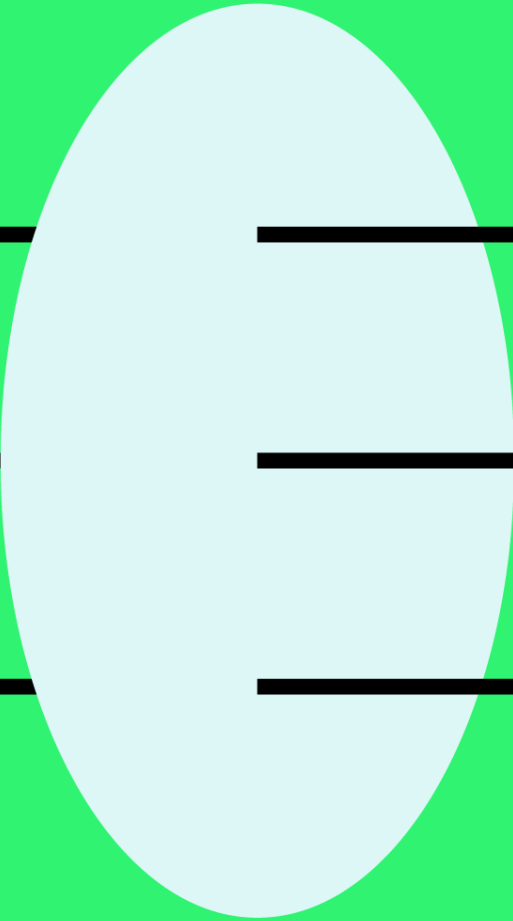
In the event you receive a bill from a provider, please contact your Coupe Health Valet for assistance.



## Which pharmacies accept my Coupe Health Plan?

All in-network pharmacies including most local pharmacies, grocery store chains, COSTCO, Walmart, and Sam's Club are Tier 1, with being Walgreens Tier 2, leaving CVS Tier 3.

If you are taking maintenance medications, we recommend enrolling in the mail order program.



What happens if my medication costs less than the copay on my Coupe Health pharmacy benefits?

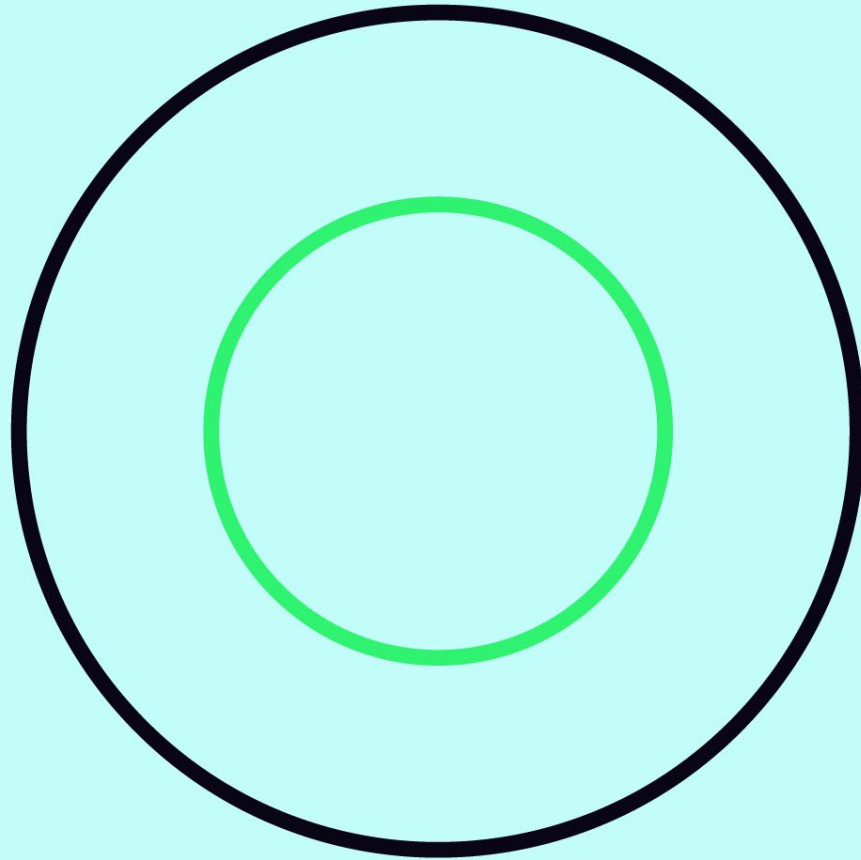
You never pay more than the full cost of the medication.

If the medication costs less than your copay, you will only pay the cost of the medication.

# What is prior authorization or step therapy?

- When you look up the cost of a medication on the Coupe Health member portal ([www.coupehealth.com](http://www.coupehealth.com)) under “Find Drug Prices,” you may see a yellow warning box at the top of the pricing page that indicates prior authorization or step therapy is required before the medication can be approved and paid for by the health plan. For prior authorization and step therapy, the MedOne medical team reviews clinical documentation received from your doctor regarding the medication and medical condition.
- Step therapy involves using alternative medications that your provider found to be inappropriate or ineffective for your treatment prior to the plan approving the requested medication to be filled.
- Prior authorization review process generally takes 5 business days to complete once the clinical information is received from your physician.
- Generally, a prior authorization is only required the first time you fill a medication during a plan year, but certain medications may be approved for specific durations.

# What are the available benefits for diabetic members?



If a member enrolls in Livongo, you will receive a free glucometer and test strips.

Your Health Valet can assist with your enrollment into Livongo.

Additionally, information and enrollment instructions for Livongo will be available on the Coupe member portal.

# When will I get a Coupe Health statement?

If you had a medical or pharmacy service, you would get a Coupe statement in the mail or by email mid-month the month in which it is due.

If you do not get a statement in the mail, please visit [www.coupehealth.com](http://www.coupehealth.com) or contact your Health Valet to get a copy of your statement.

# What if I don't see a charge for one of my visits?

Your statements cover all the charges processed in the previous month.

Not all providers send in bills for your care timely so it may take a couple months for you to see processed charges.

Only pay for charges that have posted to your statement.

# Why does Coupe Health require me to have a payment account on file?

To protect the integrity of your account and meet the requirements for no credit-check, interest-free financing, Coupe Health requires that you participate in an automatic payment protection program to pay your minimum due amount reported on your Coupe monthly statement.

The payment protection program turns on as soon as your monthly statement shows a balance due.



# Do the copays go towards the out-of-pocket?

Yes. All in network out-of-pocket amounts count towards your out-of-pocket maximum.

Please see your Coupe statement to see how much out-of-pocket cost has accumulated towards your benefit plan's out-of-pocket max.

Please be aware that out-of-pocket amounts for providers that are not in your network will not count towards your out-of-pocket maximum.

# What do I do if I have secondary insurance coverage or receive financial assistance from a provider?

If you have secondary insurance or provider financial assistance, it is recommended that you choose a traditional plan. The Alternative Plan does not coordinate with secondary insurance or provider financial assistance on your behalf.

- If you choose the Alternative Plan and it is your primary insurance, you will be responsible for sending in a manual claim and Explanation of Benefits (EOB) to your secondary insurance to have those claims paid as deemed appropriate by the secondary insurance carrier.
- If you choose the Alternative Plan and it is your secondary carrier, you or your provider must submit the claim and EOB from your primary insurance carrier to the Alternative Plan as your secondary insurance carrier for the claim to be considered.
- The Health Valet will not be able to pull your claim or EOB and submit on your behalf to the appropriate carrier. They will, however, be able to direct you in locating the EOB needed on your member portal.

# Questions?

Please contact your  
Coupe Health Valet:

Email: [HealthValet@coupehealth.com](mailto:HealthValet@coupehealth.com)  
Phone: 1-833-749-1969

Benefits landing page:

<https://employers.coupehealth.com/st-olaf.html>

COUPE

Thank You!