



RBP Overview & Benefits Guide

Member Experience

A short guide to help you navigate your benefits plan

01232024

How To Access Medical Care

- Your health plan is "In-Network" with Northwestern Medicine. There is no member out-of-pocket cost when accessing Northwestern Medicine providers. You can find a list of Northwestern Medicine providers on the next page. Your plan also allows you to see any medical provider outside of Northwestern Medicine if needed. You have the freedom to choose your doctor, but Northwestern Medicine is preferred.
- If the front desk staff has any questions about your insurance that you cannot answer, ask them to call Personify Health at (800) 843-3831.

How to Determine How Much to Pay on a Medical Bill

- Compare the cost of your medical bill to your Explanation of Benefits (EOB) before making any payment.
- You will receive your EOB in the mail.
- If the cost of your medical bill matches your patient's responsibility on the EOB, you can pay the bill.
- If the cost of your medical bill does not match your patient's responsibility on the EOB, this is a balance bill.

What Happens if I Receive a Balance Bill?


- Call Personify Health at (800) 843-3831 to confirm you have a balance bill.
- Personify Health will confirm & then transfer you to your personal Member Advocate at Fairos.
- You will know your Fairos Advocate's name and have direct access to them via phone & email.
- Your Advocate will set you up on the Fairos portal so you can track the status of your balance bill.
- Expect frequent updates (a minimum of every 15 calendar days) until your balance bill is resolved.

For more information about your benefit plan contact Personify Health.

What to expect from Fairos

- Personal member advocate dedicated to you
- Access to a portal giving you real-time updates 24/7
- No member homework/balance bill packets
- Balance bills are settled within a week to a few months
- Timely updates from your personal member advocate

Example EOB



Personify Health
17475 Jovanna Drive, Suite 1D
Homewood, IL 60430-1082

Explanation of Benefits
RETAIN THIS FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service
Contact Personify Health if you have any questions.

Enrollee: Mike
Patient: Mike
Member ID:
Group:
Group#:
Location:
Location Name
Dep Code:
Date: 1/18/20

Patient #: 00001041891
Provider: Memorial Health

Forwarding Service Requested

Mike
5175 Sample Drive
Dallas, TX 75001

Claim #: 987654321-01
Patient: Mike

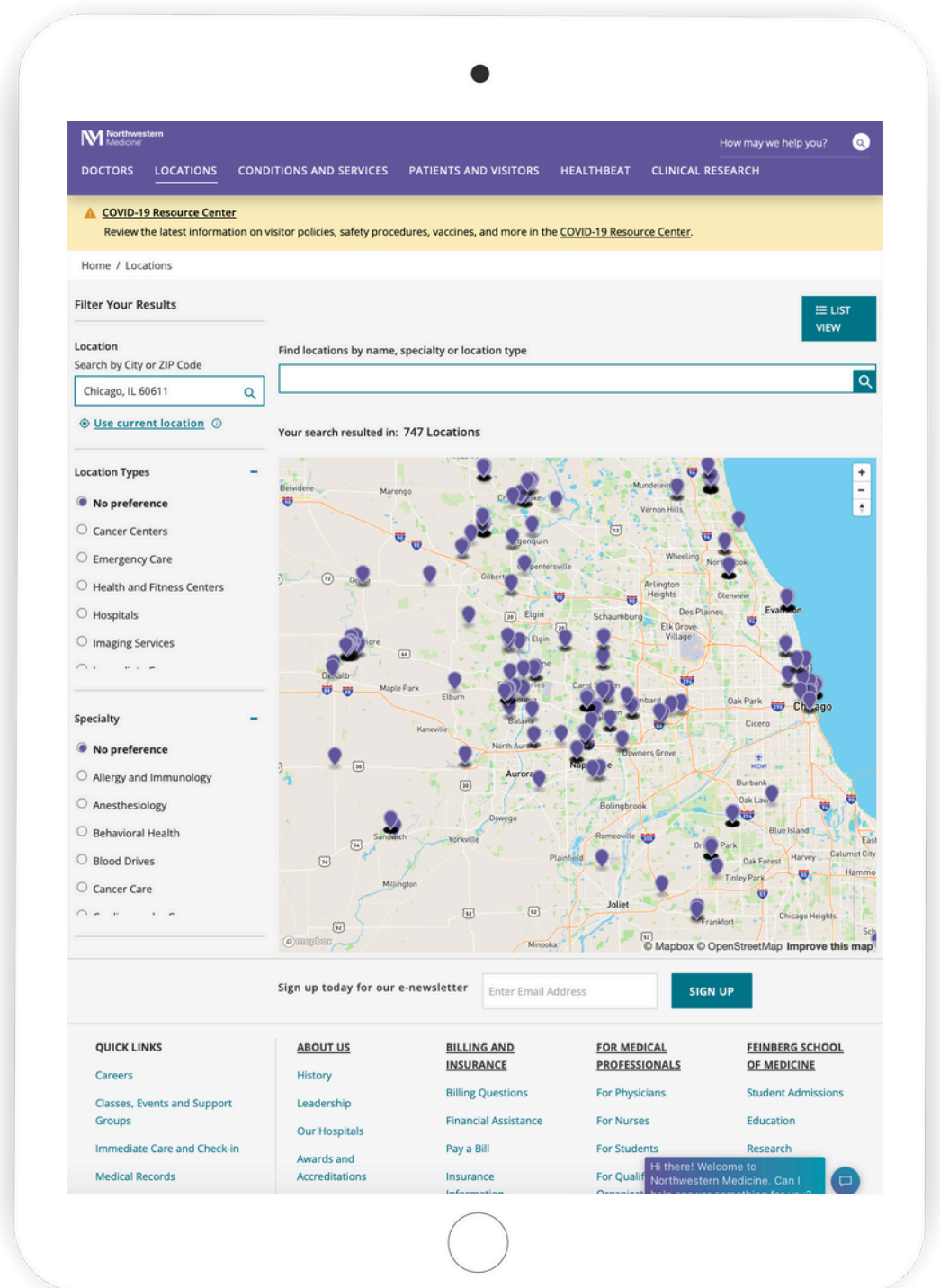
Dates of Service	Service Code	Total Charge	Uneligible Amount	Reason Code	Discount Amount	Eligible Expense	Deductible Amount	Co-Pay Amount	Balance Amount	Paid At	Payment Amount
12/18/2019	34	\$120.00	\$0.00	07	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	100%	\$0.00
12/18/2019	34	\$200	\$0.00	07	\$40.34	\$159.66	\$159.66	\$0.00	\$0.00	100%	\$0.00
12/18/2019	49	\$7.00	\$0.00	07	\$2.85	\$4.15	\$4.15	\$0.00	\$0.00	100%	\$0.00
Column Totals		\$327.00	\$0.00		\$163.19	\$163.81	\$163.81	\$0.00	\$0.00		
Patient's Responsibility:		\$163.81		Primary Care's Allowed Amount		\$0.00		Other Credits or Adjustments		\$0.00	
						Total Net Payment		\$0.00			



HOW TO FIND A DOCTOR / PROVIDER

Click the button below to find a Doctor or hospital in the Northwestern Medicine System.

[CLICK TO FIND A PROVIDER
OR SCAN QR CODE BELOW](#)



Your Member ID Cards

FAIROS
POWERED BY 

Curaechoice



If you would like to visit a Northwestern Medicine provider in the Chicago area you will use your CuraeChoice Digital Member ID Card

Open Network

ALL OTHER PROVIDERS



If you visit a provider outside Northwestern Medicine, you will use your Personify / Fairos Member ID Card

Member Journey

Your healthcare journey explained

PROVIDERS IN THE CURAECHOICE NETWORK

Meet Mike



He's a Fairo Member



His employer participates in the Fairo + Curachoice health plan



Curachoice is a network of doctors & facilities that give Mike and his enrolled dependents can access



When Mike needs to visit a hospital or see a physician



He finds his provider options by accessing Personify Health's mobile app or by visiting the Curachoice website.



When Mike arrives to the doctor's office he shows his Member ID Card at the front desk



Mike receives the treatment he needs

HOSPITALS AND PHYSICIANS NOT IN THE CURAECHOICE NETWORK

Meet Joe



He's a Fairo Member



His employer participates in the Fairo + Curachoice health plan



Fairo is an Open Network health plan



When Joe needs to visit a hospital or see a physician



He can choose any hospital or physician he wants



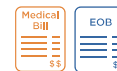
He shows his Member ID Card at the front desk



If they don't match he has a balance bill



If the bill matches the EOB, he pays it



He compares the medical bill & EOB



Days later, he gets a medical bill



He receives treatment



Joe calls Personify Health at 800-843-3831



Personify Health confirms his balance bill



Joe meets his Fairo Advocate



His Advocate sets him up on Fairo portal/app



Joe receives frequent updates on his balance bill



Fairo settles his balance bill

Member Journey

Your healthcare journey explained

NORTHWESTERN MEDICINE

Meet Mike



He's a Faires Member living in Chicago



His employer participates in the Faires + Curaechoice health plan



Curaechoice is a network of doctors & facilities that give Mike and his enrolled dependents access to Northwestern Medicine in Chicago



When Mike needs to visit a hospital or see a physician



He finds his provider options by accessing Northwestern's website or by visiting the Curaechoice website.



When Mike arrives to the doctor's office he shows his Virtual ID Card at the front desk



Mike receives the treatment he needs

OPEN NETWORK: ALL PROVIDERS

Meet Joe



He's a Faires Member



His employer participates in the Faires + Curaechoice health plan



Faires is an Open Network health plan



When Joe needs to visit a hospital or see a physician



He can choose any hospital or physician he wants



He shows his Member ID Card at the front desk



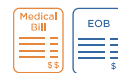
He receives treatment



If they don't match he has a balance bill



If the bill matches the EOB, he pays it



He compares the medical bill & EOB



Days later, he gets a medical bill



Joe calls Personify Health at 800-843-3831



Personify Health confirms his balance bill



Joe meets his Faires Advocate



His Advocate sets him up on Faires portal/app



Joe receives frequent updates on his balance bill



Faires settles his balance bill

How to Read Your EOB and Medical Bill.

FAIROS
POWERED BY 

CuraChoice



Personify Health
17475 Jovanna Drive, Suite 1D
Homewood IL 60430-1082

Forwarding Service Requested

Mike
5175 Sample Drive
Dallas, TX 75001

Explanation of Benefits

RETAIN THIS FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service

Contact Personify Health if you
have any questions.

Enrollee: Mike
Patient: Mike
Member ID:
Group:
Group#:
Location:
Location Name
Dep Code:
Date: 1/18/20

Patient #: 00001041891
Provider: Memorial Health

Claim #: 987654321-01
Patient: Mike

Dates of Service	Service Code	Total Charge	Ineligible Amount	Reason Code	Discount Amount	Eligible Expense	Deductible Amount	Co-Pay Amount	Balance Amount	Paid At	Payment Amount
12/18/2019	54	\$120.00	\$0.00	Q7	\$120.00	\$0.00	\$0.00	\$0.00	\$0.00	100%	\$0.00
12/18/2019	34	\$200	\$0.00	Q7	\$40.34	\$159.66	\$159.66	\$0.00	\$0.00	100%	\$0.00
12/18/2019	49	\$7.00	\$0.00	Q7	\$2.85	\$4.15	\$4.15	\$0.00	\$0.00	100%	\$0.00
Column Totals		\$327.00	\$0.00		\$163.19	\$163.81	\$163.81	\$0.00	\$0.00		\$0.00
Patient's Responsibility:											\$163.81
Primary Carriers Allowed Amount											\$0.00
Other Credits or Adjustments											\$0.00
Total Net Payment											\$0.00



For questions, call 1-888-716-0567

Mike
5175 Sample Drive
Dallas, TX 75001

Medical Bill Hospital Statement

Please Make Checks Payable To:

Memorial Health
1854 Sample Drive
Dallas, TX 75001

Service Date	Patient Info	Description	Charges	Balance Due
12/18/2019	Mike	EMG - Extremity	\$298.70	
12/18/2019		EMG - Sensory	\$597.40	
12/18/2019		EMG - Motor	\$746.75	\$1,642.85

Pay Online:
www.memorialhealth.com

Balance Due: \$1,642.85

DUE DATE.....1/22/2020

The EOB says
John owes
\$163.81

The medical bill
says John owes
\$1,642.85

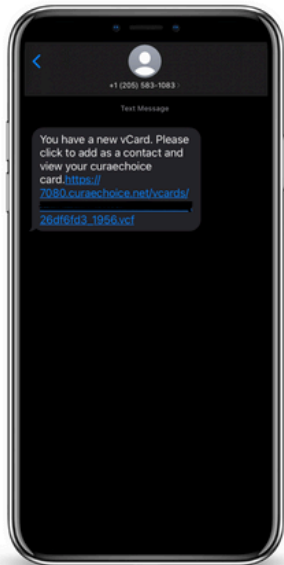
Mike's **patient responsibility** on the EOB does not match the **balance due** on his medical bill, which means he has received a **balance bill**.

So, what does Mike do? He simply pays the provider **\$163.81** and calls his Personify Health immediately for next steps.

Virtual ID Card Overview

STEP 1

- Curaechoice will send the virtual ID card to the cell phone on record.
- The phone number sending the link is 1-877-803-6922
- Click the link to download the ID card (Virtual Contact File (VCF) format).



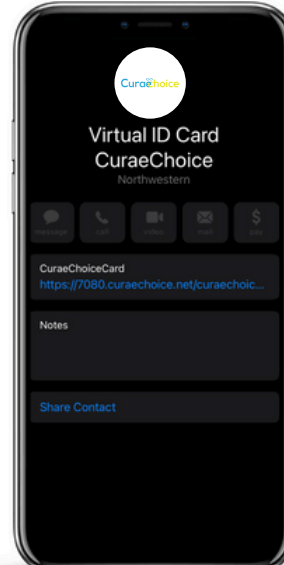
STEP 2

- It may ask you to enter your cell phone number to obtain a verification code.
 - Please enter that code and click "View Your Card".



STEP 3

- It will automatically download the VCF which can be saved as a contact in your phone.



STEP 4

- The card will have a QR code unique to you and your family.
- If you don't save the virtual ID card to your phone, you can click the link to view the card or download it again.
- The URL embedded into the VCF file will take you to the Curaechoice site for provider search options as well.

