Next Steps After Health Plan Enrollment

Great choice to participate in your employer's HRA plan!
Here's what to know as you prepare for your plan coverage to begin:

Your Next Steps by Enrollment Type

Preferred (Recommended!)	**You're all set.** Take Command submits your application to the carrier and sets up your payments. No action needed.
Easy-Enroll	**You're all set.** Take Command submits your application to the carrier and sets up your payments. No action needed.
Extra-Step	**Action needed.** Take Command will email instructions for completing addtional actions directly with your carrier to finalize your enrollment.
Self-Enroll	**Action needed.** Ensure you have enrolled and set up payment on your own*. Look for communication from your carrier and explore setting up an account on your carrier's portal. Contact the insurance company to verify your coverage. **If your company uses Take Command's AutoPay solution, be sure to make your payments using the AutoPay account details provided to you in your Take Command portal.*

NOTE: If you're on Medicare or have family members with a different plan: Upload proof-of-coverage (POC) in your Take Command portal.

Self-Enroll Plan Reminder

- If your company uses Take Command's AutoPay solution, be sure to make your payments using the AutoPay account details provided to you in your Take Command portal.
- You can find your payment details the Take Command portal under Benefits > Additional Premiums > Payment Information.
- Self-Enroll plans using AutoPay are not required to upload Proof of Coverage (POC)

Insurance Marketplace & Carrier Communications

You may receive communications or requests from your insurance carrier or the marketplace and should monitor communications regularly. Reference this guidance:

- **Documentation Requests:** Promptly respond to marketplace or insurance carrier requests for proof of citizenship or additional documents.
- **Premium Payments Notices:**
  - If paying premium via personal credit card or ACH: Follow-up and confirm your payment is made to ensure coverage continues.
  - If paying premium via Take Command AutoPay: You may receive monthly billing notifications from the carrier. Disregard these unless you receive messages related to missing payment or coverage risk due to non-payment.
- **Payment Delays:** If a carrier delays payment processing, you will receive email notifications. Updates will follow once it is resolved. If you have questions in the meantime you can reach out to the Take Command Care team.

NOTE: Employees who selected a Self-Enroll plan will also receive this communication, but will need to reach out to the carrier directly to resolve any payment issues.

Insurance Cards

Some insurance companies can take a few weeks to mail out physical cards so you may not have a physical ID immediately after your coverage begins. Here's what you can do in the meantime:

- **Check for Emails/Mail:** Your carrier may send your member ID electronically or on the first bill.
- **Access Virtual Cards:** Log in to your carrier's website or app to download a digital ID card.
- **Save Receipts and Invoices:** For any early appointments without an ID card, you should save your receipts and invoices to retroactively apply to insurance.
- **Follow Up:** Contact your carrier if you need immediate assistance.

NOTE: As it can take some time for carriers to process applications and to receive member cards or member IDs, we recommend you take advantage of any eligible Rx refills under your current plan and also take this into account when scheduling doctor appointments that have flexible timing.
For more information, review this article →

Need Support?

Reference these guidelines for the most effective & efficient help.

Contact insurance carrier for:

- Specific medical coverage or claims questions
- Self-Enroll plan questions, issues & payments
- Managing dependents on Easy and Self-Enroll plans

Contact Take Command for:

- Preferred/Easy-Enroll plan questions or issues
- Preferred/Easy-Enroll coverage or payment issues
- Self-Enroll plan proof-of-coverage document upload assistance