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:

Next Steps by Enrollment Type

Easy Enroll

Easy-Enroll Plans:

You're all set! No additional action is needed unless you receive further instructions.

Extra Step

Extra-Step Plans:

Follow any additional instructions emailed to you from Take Command or from your insurance carrier.

Self Enroll

Self-Enroll Plans:

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.

Ensure that you have made your initial premium binder payment and set up recurring payments to avoid any payment interruptions.

Upload Proof of Coverage (POC) in your Take Command portal.

NOTE: If you are on a Medicare plan or have another qualified health plan Upload Proof of Coverage (POC) in your Take Command portal.

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: Self-Enroll employees 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 insurance company 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 Invoices: For any early appointments without an ID card, you should save your 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 Dr appointments that have flexible timing.
Review this article for more information

Have Questions or 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:

- Easy Enroll plan questions or issues
- Easy Enroll plan access to care assistance
- Self-Enroll plan proof-of-coverage document upload assistance