

Highmark EOB mailing cycle to switch from 7 to 25 days

Do you think all those EOBs you receive in the mail are a waste of paper and money? EOBs are required by law and one purpose is to help reduce fraudulent medical service charges, but perhaps Highmark had found a better way.

Effective May 1, 2017, Highmark Blue Cross Blue Shield Delaware will be changing the mailing cycle for your medical Explanation of Benefits (EOB) from a 7-Day cycle to a 25-Day cycle in an effort to provide a more comprehensive view of your benefits. This extended cycle will allow members to view more claims that are related to a particular issue. For example, an employee has back-related problems and sees their primary care provider (1). The PCP then sends the employee to have bloodwork done (2) and to an imaging center for x-rays (3). The employee then has a follow-up appointment with their PCP to discuss the findings (4) and since the results were inconclusive, is now sent back to the imaging center for an MRI (5). A second follow-up to the PCP show that a medical procedure is necessary to correct the problem (6). As evidenced by the previous example, it may take several cycles of EOB's to show all of the claims related to one incident on the current 7-Day cycle. With the new 25-Day cycle, most of these claims would show on one EOB making it easier to track and capture related claims. The 25-Day cycle would begin the day the first claim is received, and twenty-five calendar days is the maximum length of time allowed between a claim and the issuance of an EOB.

You may still review claims information in real time under the "Claims" tab of your member website. If you have not created your member website logon for Highmark, have your insurance card available and go to their website at <https://www.highmarkbcbsde.com/home> and click on "Register". You will then be prompted to enter your information to set up your account. Once you have registered, you may access your account at any time. If you choose the option to receive online EOB's, the EOB image is generated within 7 days of the claim being finalized for you to view online.

For any questions or concerns, you may call the toll-free number on the back of your member ID card. You can also stop by the Kent County Personnel Office or call (302) 744-2310.

(Posted 04/06/17)