

Making the switch to a new insurance carrier

FOR
YOUR
BENEFIT

Changing insurance carriers in a group employee benefits plan is not uncommon and doesn't have to be complicated. GroupHEALTH and your Advisor are well equipped to assist you throughout the process and ensure your transition is as smooth as possible. Here's what you need to know!

What to expect

- Your employee booklets and oneCards will be updated with new carrier & contact information and policy number.
- For health and dental carrier transfers, employee packages will be provided for each active member on the plan. These packages contain useful information to guide your employees through the transition to the new carrier.
- If you are doing a claims history transfer, this can only be completed once your plan is set up with the new carrier. If you would like more information around options for a claims history transfer, please consult with your Advisor.

Changes you might experience

It is common for administration and adjudication processes to differ between insurance carriers. While GroupHEALTH can match plan design when transferring carriers, it is not possible to duplicate another carrier's administration and adjudication practices.

Differences in covered dental codes, or in reasonable and customary fees used to determine reimbursement are some examples of adjudication changes you might experience. Be prepared for some differences, but know that your Advisor has recommended this carrier transfer after careful consideration and because it is a beneficial change for your plan.

There may be some items covered by your previous carrier that GroupHEALTH or your Advisor Partner are unaware of. These discrepancies may not come to light until the time of a claim, but can be promptly addressed on a claim-by-claim basis.

By working closely with you and your new carrier, GroupHEALTH and your benefits advisor can ensure a smooth transition and an improved plan.



Adjustment period

Moving carriers is a change for your employees, and they may have questions. Depending on the benefits involved with the transfer, employees may need to update their pharmacy or dentist, and create new online accounts with the carrier. GroupHEALTH and your Advisor Partner will assist you with those questions and help guide your employees through the transition. After 2-3 months, employees are typically accustomed to the change, and are settled in with the new carrier.

