Highmark Frequently Asked Questions (FAQ's)

When does the new health plan go into effect?

The new health plan goes into effect on July 1, 2025. All coverage and services will transition to the new plan as of that date.

How do I get help from Highmark Member Services?

Log in to the Highmark member website for UD at <u>MyHighmark.com</u>, or call Member Services at 1-877-426-7027.

Who do I contact with questions about my coverage or account?

For questions about benefits, claims, coverage, or account access, contact Highmark Member Services directly at 1-877-426-7027.

For questions about eligibility or enrollment, contact the HR Benefits Team at <u>hrhelp@udel.edu.</u>

How do I access my account?

You can access your online account by logging into Highmark's member website for UD at <u>MyHighmark.com</u>

If you already have a Highmark online account through the State of Delaware's plan, you will not have to re-register; you can use the same login credentials.

Do I need to update my provider with my new insurance information?

Yes. As of the effective date, July 1, 2025, be sure to give your healthcare provider your **new ID card** or member ID number to avoid billing issues.

Will I receive a new insurance ID card?

Yes. New ID cards have been mailed. If you have not received your card, contact Highmark Member Services for UD at 1-877-426-7027 or log in to the Member's website, <u>MyHighmark.com</u>.

How do I obtain an ID Card?

You can access or print your member ID card by logging into Highmark's website, for UD at <u>MyHighmark.com</u>, or call Member Services at 1-877-426-7027.

What should I do if I need additional ID Cards?

Contact Highmark Member Services for UD at 1-877-426-7027.

How do I find a participating provider?

To search for in-network providers:

1. Go to <u>highmark.com/find-a-doctor</u>.

- 2. Locate your region and select FIND CARE.
- 3. Under Find Care, select FIND A DOCTOR.

4. Select Continue under Just Browsing or Log In if you're already a member.

- 5. Enter city, state, or ZIP and Select Continue.
- 6. Choose a Network from the list.
- 7. Type a name or specialty into the search window.

You can still use out-of-network providers, but it may cost you more. So, check that a provider is in the network before you get care. For over-the-phone help, call Member Service at the number on the back of your ID card.

What should I do if Highmark Member Services is unable to locate my account in their system?

Contact the Human Resources Benefits Team at hrhelp@udel.edu.

What should I do if I need care and haven't received my ID card?

If you need medical services before your card arrives, you can:

- Log in to the Highmark Member Portal <u>MyHighmark.com</u>, to access a digital ID card or call Member Services to obtain your member ID number.
- Provide your member ID number to your Healthcare provider.

What is precertification?

A decision made ahead of time by your health plan that a service, treatment, or drug is medically necessary for you. It can be called prior authorization or prior approval, but it's not a promise that anything will be fully covered.

What if I had a prior authorization under the State of Delaware's plan?

Any existing approved Highmark authorizations that are valid for dates through 7/1/2025 or later under the State of Delaware's plan will transfer to the new University of Delaware plan.

How do I report a name or address change to the health plan?

Contact the Human Resources Benefits Team <u>hrhelp@udel.edu</u>

How can I cover my newborn from birth?

Contact the Human Resources Benefits Team <u>hrhelp@udel.edu</u>