

## How to Handle Questions/Concerns with Health Benefit Claims

1. Contact the insurance carrier first (Meritain/Aetna 800-925-2272, Horizon 800-433-6825, Express Scripts 800-451-6245).

Make a note of:

- a. the name of the person to whom you spoke
- b. the date of the phone call
- c. the time of the phone call
- d. reference number of the call
- e. any relevant statements made to you during the call.

Note: If they don't provide you with a reference number, ask for one.

2. If you need further help, contact Brown & Brown Benefit Advisors @609-397-3088 – ask for Crystal Bromiley. You will be asked to provide the information listed above, so have it handy.

At the end of your call to Brown & Brown Benefit Advisors there will be an offer of assistance for you to set up personal logins on the carrier websites. Most websites offer 24/7 access to view claims, download EOBs, order new ID cards, check dependent eligibility, and take advantage of wellness programs, product discounts and more.

Please also note that if you contact Brown & Brown by email and other employees are copied on that email, the other employees will be dropped from the response unless a HIPAA form is sent to include them. The form will be provided upon request. This is designed to protect all parties in regard to privacy rights under HIPAA regulations.