



**BalanceCare**<sup>SM</sup>  
Health Advocacy Services

## Frequently Asked Questions

### What are the benefits of BalanceCare?

BalanceCare professionals provide dedicated assistance that will help navigate members through challenging or confusing health insurance issues. Your personal Care Guide will work with you and your eligible family members to save valuable time and money while maximizing your insurance benefits.

### How does BalanceCare work?

Members requiring assistance call the toll-free BalanceCare number: **1.800.327.2255** and press **Option 5** to speak with our Care Guides. Your Guide will help with any issue, problem or question you or your eligible family members may have. After completing a brief assessment to obtain background information, our Care Guides will assist members in finding answers, finding referrals, or finding information to their health concerns.

### Who are the Care Guides?

Our Care Guides are professionals who have experience working in healthcare and/or the insurance industries. Care Guides are registered nurses and are assisted by physicians, mental health professionals, work/life specialists and other professionals to create a team approach to offering this service.

### How do I access my BalanceCare benefit?

Members can access their BalanceCare benefit and speak with a personal Care Guide by calling the toll-free number: **1.800.327.2255, Option 5**. You may also e-mail **BalanceCare@eniweb.com**.

### What can I expect when I call?

When you call **eni**, you will speak with a Care Guide who will help you resolve your issue, problem, or other inquiry. He/She will request some background information about your situation to research your inquiry, and will establish a time frame for receiving a response or resolution.

### When is BalanceCare available?

You can contact your personal Care Guide 24 hours a day, 7 days a week by calling the toll-free number: **1.800.327.2255 Option 5** or via e-mail at **BalanceCare@eniweb.com**. Your Care Guide evaluates the inquiry, and immediately begins working on your behalf to find a resolution. While our Guides generally work Monday through Friday from 8 am to 8 pm ET, after-hour and weekend support is available for urgent needs.

### Will I speak with the same person each time I call with an issue?

When you call, you will be assigned the most appropriate Care Guide who will work with you until your issue is resolved. For subsequent issues or requests, you can speak with any Care Guide.

### I couldn't get a timely appointment with a specialist on my own. Can BalanceCare help me get an expedited appointment?

Usually, our Care Guides are able to secure an earlier appointment with your doctor or specialist if your condition is urgent.

### I'm confused with medical explanations; can you help me understand what my doctor is telling me?

Absolutely. One of the main reasons BalanceCare is available is to help you better understand your condition and treatment plan designed by your physicians. Typically, your Care Guide will obtain your written approval to speak with your physician regarding your medical situation.

### My mother broke her hip and cannot return home alone. Can BalanceCare help?

Definitely. Our Care Guides will work with you and your family to assist you in locating necessary services, applicable insurance coverage, or out of pocket cost.

**My child has an Individual Education Plan (IEP) for a learning disability. I'm not sure I am knowledgeable enough to be his advocate. Can BalanceCare explain what this all means?**

All you need to do is call BalanceCare. We will review the details of your child's IEP and learning disability to help you fully understand the plan and what other avenues are available to you.

**How do you help with second opinions?**

Call us and your Care Guide will review your situation and work to find a physician who specializes in this condition for a second opinion.

**What are common issues for BalanceCare?**

Care Guides answer questions regarding insurance claims, appeals and denials, benefit information, prescription costs, specialty care, family health, and health care expense and more such as:

- Help navigate your healthcare plan and benefits
- Assist with eldercare referrals and questions that are usually not covered by insurance
- Research treatments for specific or unusual medical conditions
- Referrals for second opinions
- Provide health information to help you make informed decisions that are best for you
- Manage what seems to be unmanageable claims, billing and payment issues
- Answer questions about test results, treatment recommendations and medications
- Find Community resources to fit your needs

**How is BalanceCare different from an insurance plan?**

BalanceCare is not an insurance plan. This service is a helpful supportive service to assist with maximizing the insurance plan you already have in place. BalanceCare helps members navigate through healthcare, and should not be considered a replacement for insurance coverage, just the hassles that at times occur.

**How does BalanceCare cut costs?**

BalanceCare is a pre-paid service that alleviates time and resources spent on issues such as contacting insurance companies, confusing paperwork, and locating doctors that accept your insurance. BalanceCare also saves money by locating prescription discounts, and negotiating claim issues. And lastly, Care Guides help you get answers or referrals quickly so your time and money aren't wasted. The right care at the right time creates a better healthcare experience.

**Can BalanceCare be used nationwide?**

Yes. BalanceCare can be reached by a national toll-free telephone line that provides immediate connection to a Care Guide. Your Care Guide provides you with information relative to your location and is your single point of contact for many health concerns. He/She is part of a team of health and wellness professionals that include doctors, nutritionists, and behavioral health clinicians.

**Why does an outside source provide this service?**

COMPANY NAME has selected **eni** to provide BalanceCare services because **eni** specializes in helping people with personal concerns. Most importantly, your confidentiality is protected by using an outside provider. **eni** has 25 years of experience, and follows processes that comply with all federal and state privacy standards to ensure your information is protected and held confidential.

**What should I do if I get a bill that I think is incorrect?**

Simply call BalanceCare to review your bill and develop a plan with a time frame for resolution. We will obtain your written permission to contact your healthcare provider and/or your insurance company to assist with identifying any billing

