



MyWHA Group Basics



guide to managing your group plan online

mywhagroup.org



Get Started With Your MyWHA Group Account

Western Health Advantage offers secure, online resources for you to manage your commercial and Medicare Advantage employer group plans. We have provided a brief overview of your MyWHA Group tools.

To access your MyWHA Group account:

1. Go to **mywhagroup.org** and click on Register
2. Follow the prompts; you will need:
 - your 6-digit WHA Group ID number and
 - the last 5-digits of your Tax ID number
3. Allow 1 to 2 business days for WHA to verify and process your group account access request

eBill: Billing and Payments

From the eBill tool, you can pay your current bill and access past invoices and payments.

Note: If you have more than one billing account, you will need to use the drop-down menu located above your account activity to choose the account you want to access.

ACCOUNT ACTIVITY: Your premium payments are due on the last day of the month prior to the coverage month. You have three options to pay your monthly premium online:

- **E-Check:** Make a one-time payment from your checking or savings account.
- **Automatic Payments:** Have your payment automatically withdrawn from your checking or savings account each month. If you've signed up for EFT, your premium will be debited from your account on approximately the 28th of each month. If the 28th falls on a holiday or weekend, the account will be debited on the next business day.
- **Credit Card:** Make a one-time payment with your Visa, MasterCard, Discover and American Express.

Note: You can also use WHA's automated payment system to make premium payments by calling 1.866.203.3303.

INVOICE & PAYMENT HISTORY: From here you can access previous billing information. You can download a specific invoice by clicking on the print/download icon.

Plan Documents

For your convenience, you can access important group policy documents via MyWHA Group.

- 1095C DATA
- COPAYMENT SUMMARY(IES)
- EVIDENCE OF COVERAGE & DISCLOSURE FORM(S)
- SUMMARY OF BENEFITS & COVERAGE
- GROUP SERVICE AGREEMENT

Manage Enrollment / Group Administration

You can use MyWHA Group to manage your group's profile and enrollment online.

- **ADD NEW EMPLOYEE** gives you the option to add newly hired or newly eligible employees and their dependents. Adding a new employee will automatically generate a request to have a new ID card mailed to the subscriber.
- **UPDATE EXISTING ENROLLMENT** allows you to add dependents or edit details for an existing employee or dependent, including changes to PCP selection or an address. Adding a new dependent will also create an automatic ID card order.
- **TERMINATE MEMBER** allows you to terminate benefits for any of your subscribers and/or their dependents.
- **VIEW MEMBER ROSTER** allows you to open an Excel spreadsheet of your roster based on your selected effective date.
- **ORDER/PRINT MEMBER ID CARDS** is a quick and easy way to order or print replacement ID cards for your employees.
- **VERIFY WAITING PERIOD** allows you to verify the waiting period a new employee is subject to under your group policy.
- **CHANGE GROUP ADDRESS** gives you the opportunity to change your billing contact's email address as well as your physical and mailing addresses.
- **CHANGE GROUP CONTACT** allows you to update your group contact information.

Basic Enrollment Rules

These common enrollment rules are a summary only. Consult your Group Service Agreement and/or Combined Evidence of Coverage & Disclosure Form(s) for additional details.

- During your annual Open Enrollment period, your existing employees have the opportunity to change plans, enroll themselves or add dependents not previously enrolled. Your open enrollment period is generally 30 days prior to your group's renewal date.
- Newly hired employees who are eligible under WHA's live or work policy can be enrolled once they have satisfied your group's specified waiting period. Dependents can also be added at this time.
- Newly eligible employees (subscribers) can be enrolled if they have experienced a qualifying life event that makes them eligible for a Special Enrollment Period.

Special Enrollment Rules

A dependent is eligible for a Special Enrollment Period (SEP) when one of the following qualifying events applies to the dependent:

- A newborn that is fewer than 31 days old
- A newly adopted child
- A spouse or dependent child from a new marriage or domestic partnership
- A spouse or dependent child who has lost other health insurance coverage
- A child that has been court ordered to be covered by the subscriber

Please note: The dependent must be enrolled within 30 or 60 days of the qualifying event; refer to your Evidence of Coverage & Disclosure Form (EOC/DF).



mywhagroup.org

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We strive to provide exceptional service

Our dedicated, local representatives are happy to explain how WHA can best meet the needs of you and your employees and answer any questions you may have.

GROUP ACCOUNTS [policies of 10 or more eligible employees]

Call: 916.563.3198 option 1 | 888.499.3198; Fax: 916.568.1338; Email: whasales@westernhealth.com

- Obtain renewal information and assistance with benefit plan changes

MICRO ACCOUNTS [policies of 1 to 9 eligible employees]

Call: 916.563.3198 option 2 | 888.499.3198; Fax 916.568.1338; Email: individualsales@westernhealth.com

- Obtain renewal information and assistance with benefit plan changes

PREMIUM BILLING

Call: 916.563.2206 | 888.442.2206; Fax: 916.568.0334; Email: premiumbilling@westernhealth.com

- Verify premium payments and check account balances
- Obtain billing history or help viewing and/or printing a bill
- Use or get help using the automated payment system [866.203.3303]

ENROLLMENT

Call: 916.563.2206 | 888.442.2206; Fax: 916.568.0334; Email: eligibility@westernhealth.com

- Verify eligibility and get assistance with additional eligibility questions
- Update enrollee information (name, address or PCP selection)

MEMBER SERVICES

Call: 916.563.2250 | 888.563.2250; 711 TTY; Fax: 916.568.0126; Email: memberservices@westernhealth.com

- Obtain medical and prescription benefit plan information
- Get assistance choosing a PCP or seeing a specialist
- Find out what to do if traveling or in an emergency situation
- Get clarification on a bill or claim for service
- File a complaint or compliment

MESSAGE CENTER

You can send a message to a particular WHA department by visiting mywha.org/contactus. An appropriate representative will respond to an inquiry within one business day.

Group Medicare Advantage Plans

Contract

The contract is effective from the date of the employer's annual open enrollment effective date through 12 months, ending the last day of the month prior to the employer's next annual open enrollment date. Medicare (the Centers for Medicare & Medicaid Services) must approve the plan each year. You can continue to provide coverage to your eligible retirees as a member of the plan as long as we choose to continue to offer the plan and Medicare renews its approval of the plan.

Billing and Payments

The Medicare population is billed separately from your group plan. You will receive a separate invoice, and these payments need to be submitted to the address specified on the Medicare invoice. The lockbox address to remit payment is **Attn: Unit 51, PO Box 4800, Portland, OR 97208-4800**.

Eligibility

These enrollment rules are a summary only. Consult the Evidence of Coverage for additional details. To qualify, the retiree must be all of the following:

- Covered under both Medicare Part A and Medicare Part B
- Live in WHA's geographic service area
- a United States citizen or are lawfully present in the United States

Although Medicare is a Federal program, Western Health Advantage MyCare or MyCare Plus (HMO) is available only to individuals who live within the WHA service area. Note: A member's live or work eligibility no longer applies.

As a reminder, the WHA service area includes these counties: **Colusa partial coverage** (95912); **El Dorado partial coverage** (95613, 95614, 95619, 95623, 95633, 95634, 95635, 95636, 95651, 95656, 95664, 95667, 95672, 95682, 95684, 95709, 95726, 95762); **Humboldt partial coverage** (95501, 95502, 95503, 95518, 95519, 95521, 95524, 95525, 95526, 95528, 95534, 95536, 95537, 95540, 95546, 95547, 95549, 95550, 95551, 95562, 95564, 95565, 95570, 95571, 95573); **Marin all zip codes**; **Napa all zip codes**; **Placer partial coverage** (95602, 95603, 95604, 95626, 95631, 95648, 95650, 95658, 95661, 95663, 95668, 95677, 95678, 95681, 95703, 95713, 95722, 95736, 95746, 95747, 95765); **Sacramento all zip codes**; **Solano all zip codes**; **Sonoma all zip codes**; and **Yolo all zip codes**.

Special Enrollment Period (SEP)

Retirees can qualify for a SEP if they've had certain life events, including losing health coverage, moving, getting married, having a baby or adopting a child. During SEP an individual can enroll in or discontinue a plan whenever the life event occurs.

Plan Documents

For your convenience, you can access important plan documents at **mywhagroup.org**, while Medicare members can access them at **mywha.org/MyCareLogin**:

- Summary of Benefits (SBs)
- Explanation of Coverage (EOC)