

# **Member Portal User Guide**

Published: March 23, 2017

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## Introduction

The MemberRx Portal is a secure website that gives members convenient 24-hour access to personal health information from anywhere with an internet connection. When you use your secure member ID and password, you can learn:

- How to register for the Member Portal
- How to access the Member Portal
- Commonly used functions within the Member Portal
- How to properly search for claims, drugs, and pharmacies
- How to obtain help

# **Getting Started**

This page introduces you to the MeridianRx Member Portal and describes the basics of how to navigate through the portal.

Topics included are:

Topic	Description
Access Member Portal	Describes how to access the Member Portal through the website. This topic also provides how to register and log in as a new member.
<u>User Interface</u>	Describes the layout and functions available in the Member Portal including how to interpret icons and controls.



#### **Access Member Portal**

To access the Member Web Portal:

- 1. Members can access the Member Portal via: www.meridianrx.com.
- 2. When the MeridianRx Home page displays, click on the **Member Login** link.



#### Registration

If this is your first time logging in, registration is required to access the Member Portal. On the site's main screen, the Rx Member Login dialog box will display. From here, you can click the **Register** button to proceed with registration. Once you click the **Register** button, you will see the Member Registration dialog box.

The following information is required to register:

- First and Last Name
- Email Address
- MeridianRx Member ID
- Health Plan
- Birth Date



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 To continue, click the **Next** button on the Member Registration dialog box. The Member Registration dialog box contains several text fields. Fields indicated by an asterisk (\*) are required. You will be asked to complete the following fields:

Field	Action
First Name	Enter your first name in the space provided.
Last Name	Enter your last name in the space provided.
Email Address	Enter a valid email address.
Last 4 digit SSN#	Enter the last four digits of your social security number.
Member ID	Enter the unique identifier given to you by your plan's administrator.
Plan	Select a plan from the drop-down list.
Birth Date	Click the <b>Calendar</b> button to select your date of birth.
User Name	Create a unique user name.
Password	Create a password that meets the specific guidelines.
Confirm Password	Confirm the password by typing it again in the text box.

- 2. Click the **Save** button. You will receive an email from MeridianHealth with a link and password.
- 3. Click link to display the Login page.
- 4. Click the **Activate** button.
- 5. Enter the password that was sent in the email from MeridianHealth.
- 6. Choose two security questions and provide answers to each.
- 7. Enter a new password.

#### Log In

A secure login enables you, as a registered member, to log in by using your Username and Password.

#### To log in:

- 1. Enter your Username and Password in their respective fields.
- 2. Click the **Login** button to complete the login process that will take you to the Member Welcome page.

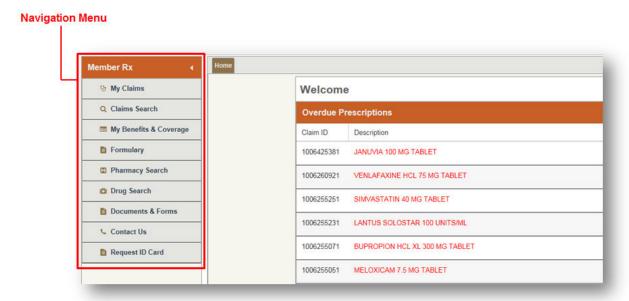


#### The User Interface

The user-friendly interface, accessed via the internet, allows you to view information about your benefits and coverage. MeridianRx maintains and updates information such as pharmacies, drugs, and formularies. However, the MeridianRx Member Portal is more than just a directory of pharmacies and formularies. In the Member Portal, you can give commands by selecting and clicking on icons or choose commands from lists displayed on the screen.

When you log in to the Member Portal, the Home page is selected by default. The navigation menu provides quick access to information on the website. Once you are on the Home page, you have the option to click the **Reset** button to clear your information and start over.

Buttons, links, and tabs available on each page are explained in subsequent parts of this documentation.





## Home

Welcome Members! At MeridianHealth, our goal is to help you—whether that is learning how to use your plan benefits, or simply requesting a document. We believe that sharing information is a way to ensure members receive "Care. Above all else."

Once you have successfully logged in, you are taken to the Welcome page (also the Home tab) where you have the option to navigate to other tabs in the portal. The arrow button can minimize the navigation menu and allow you to expand your workspace. When the navigation menu is hidden, you still have access to opened tabs on the screen.

## **Home Page Features**

From the Home page, you can view the following sections:

- Overdue Prescriptions. To view a *prescription*, select a prescription from the list and then click the **View** button.
- My Coverage. Also see, My Benefits & Coverage.
- My Prescription Expenses. Also see, My Claims.
- My Current Total Amount Spent.

Once inside the portal, rely on the navigation menu to find the information you're looking for. You'll see the following menu options:

Menu Options	Description
My Claims	Check your <i>claim</i> status and view claims.
Claims Search	Find the most recent <i>medication</i> claims (based on date of service).
My Benefits & Coverage	Review your coverage details such as your primary care physician (PCP), deductible, out-of-pocket, and copay.
Formulary	Review a "drug list" to determine if a drug is covered by your plan.
Pharmacy Search	Locate a <i>pharmacy</i> by using the Member Portal or <i>Mobile App</i> .
Drug Search	Search a drug list to view drug details.
Documents & Forms	View and/or download your important medical documents.



Menu Options	Description
Contact Us	View your contact information.
Request ID Card	Complete a form to request a new ID card.

# **My Claims**

The My Claims page allows you to view claims history. From here, you can check the status of your claims. If you're looking for a specific *claim*, you can filter by year. You can narrow your search even more by selecting month, quarter, or year in the Group By drop-down list. When you click the **Search** button, the date and amount you paid will populate in a box on the left. Click a date to display a list of claims in the results box.

On the My Claims page, the results box displays the *medication*, *brand name*, claim date, quantity, days supply, and your paid amount. From here, you will also be able to click the following button for additional information about your medication.

Name	Button	Function
Generic Alternatives	(Ĉ)	The <u>Drug Search page</u> will display. The Drug Search page allows you to view detail information about your drugs such as strength, uses, and possible side effects.

## **Claims Search**

The Claims Search page allows you to access information about your *medication* claims. You can search for a *claim* by entering the name of the medication and Rx number in the search fields. The Medication text field will produce search results after you type four letters. You can type the name of your medication until a list displays and then you can make your selection.

Additionally, you have the option to filter by date range. Click the **Calendar** icon to select a date and then click the **Search** button. A list of medication claims will display in the results list box.



The search results contain the following information about each claim:

Field	Description
Medication	A drug used for medical treatment.
Brand Name	A drug name given by a company that identifies it as the exclusive property of that company.
Claim Date	The date the claim is created.
Quantity	The amount of medication prescribed.
Days Supply	The number of days the quantity of the medication should last.
Your Paid Amount	The amount you paid for the prescribed medication.

Once you are on the Claims Search page, you can click the following buttons to have access to additional functions:

Button	Action
Reset	Erase any information you entered in the search fields from your last search.
Export to Excel	Export information and/or report to an Excel format.

# My Benefits and Coverage

If you want to know what your plan covers, what your coverage cost, and what your share of costs will be, the My Benefit and Coverage page provides you with helpful information. To search for your benefits and coverage, click **My Benefits and Coverage** on the navigation menu. You'll see the following topics:

Topic	Description
My Coverage	Your medical coverage that consists of the essential benefits required under your plan.
Plan Details	The plan details displays the medical services offered to you as a member. The plan details will list your plan name, plan type, effective date, and term date.
PCP Details	The Primary Care Physician (PCP) is the doctor who will provide you with basic medical care and coordinate your total medical needs.



Topic	Description
Out-of-Pocket Details	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services.
Deductible Details	A deductible is the amount you pay for <i>prescription</i> drugs before your health insurance begins to pay.
Copay Details	Copay is a fixed amount you pay for prescription drugs. For example, you may pay a lower copayment for generic drugs than brand-name drugs.

# Prescription Drug Benefits and Formulary

The *Prescription* Drug Benefits and *Formulary* pages can help you understand your *pharmacy* benefits and make decisions impacting your health. It's important to MeridianHealth that our members are able to manage their prescription drug coverage and have access to safe and effective medications. MeridianHealth provides our members with a pharmacy network, pharmacy claims management services, a drug formulary, and pharmacy claims adjudication. As members, you will be able to:

- Check drug cost and coverage
- Determine how you can save on your medication
- Order prescription refills from a local pharmacy
- Determine the availability of generic substitutes

To view your prescription drugs history, see <u>Drug Search</u>. To view pharmacies in your area, see <u>Pharmacy Search</u>.

### **Formulary**

The *Formulary* page contains links to different formularies where you can view both generic and *brand name prescription* drugs. To view the document, click the **Paper Clip** icon under Document. The document will display.

#### What is a Formulary?

Formularies exist as a tool to search for a specific name-brand *medication*. A formulary, also called a drug list, is a catalog of drugs that are approved by the Food and Drug Administration and covered by MeridianHealth.



#### How to Use a Formulary

To search by medical condition, find the section labeled "List of drugs by medical condition". There you will find a list of medical conditions and its page number. You can go to the page number to view the drug cost, necessary actions, restrictions, or limits on use. Formularies make it easy to search for a drug alphabetically (if you know how to spell the drug) or you can search by medical condition.

Additionally, drugs in a formulary are typically grouped into tiers such as:

Tier 1: Generic Drugs

Tier 2: Brand Name Drugs

Tier 3: OTC Drugs

The *tier* can help you determine your portion of the drug cost.

## **Pharmacy Search**

There are two ways to search for a *pharmacy* near you. You can use the MeridianRx Member Portal or the MeridianRx *Mobile App*. They both will allow you to quickly locate a pharmacy near you by performing a few simple steps.

To search for a pharmacy using the **MeridianRx Member Portal**:

- 1. Click **Pharmacy Search** on the navigation menu. The Pharmacy Search page will display.
- 2. Enter the search criteria (pharmacy name, pharmacy type, coverage, network, zip code or miles radius). You can enter data in one or more fields. A required field is indicated by an asterisk (\*).
- 3. Click the **Search** button. A list of pharmacies will display in the search results box.
- Select a pharmacy from the list to populate the Location and Store Hours sections.
   The Location section will display the pharmacy's address, phone number, fax number, and email address.
- 5. To find a pharmacy with specific services, select the check boxes in the Services section for:
  - Handicap Access
  - Drive-up Window
  - Sells Durable Medical Equipment
  - Accepts E-Prescriptions
  - Prescription Compounding Services
  - Prescription Delivery Services
  - Open 24 Hours



Once you are on the Pharmacy Search page, you can click the following buttons to have access to additional functions:

Button	Action
Reset	Start a new search and erase any information you entered in the search fields from your last search.
Export to Excel	Export information and/or report to an Excel format.
Get Directions	From the Location section, you can click <b>Get Directions</b> to display where the pharmacy is located. A map and directions will be displayed in a different window, if they are available.

To search for a pharmacy using the **MeridianRx Mobile App**, you must first download our members-only mobile application.

This application allows you to:

- Access the mobileRx card
- Search the MeridianRx pharmacy network by name, location, and coverage type
- Get turn-by-turn directions to a nearby network pharmacy
- Contact a MeridianRx pharmacy, MeridianHealth, or PCP
- Find PCP information

You must scan the QR code to download the free application. You can find the QR code and more information on the MeridianRx website at www.meridianrx.com.

## **Drug Search**

The Drug Search page can help you determine if your *prescription* drug plan covers both *brand name* and generic drugs. Additionally, the Drug Search page can help you decide if there is a generic drug that is less costly than the brand name drug. Once you click **Drug Search** on the navigation menu, you will be taken to a new page with the following drug information sections:

Section	Description
Drug Search	You can search for a drug by entering the name of the drug in the Drug Name field. The Drug text field will generate search results after you type four letters. You can type the name of your drug until a list displays and then you can make your selection. Additionally, you can narrow your search by selecting the following check



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Section	Description
	boxes:
	<ul> <li>Covered Only</li> <li>No Prior Authorization Required</li> <li>Over-the-Counter Available</li> <li>Generic Alternatives</li> </ul>
	The Drug Search section contains several required fields. Fields indicated by an asterisk (*) are required such as the Plan and <i>Pharmacy</i> Networks fields. You can select a plan and pharmacy network from the dropdown lists.
Drug Details	Once you click the <b>Search</b> button, your search criteria will allow you to view drug details such as the label name, brand name, <i>tier</i> , drug type, and estimated price. When you click the <b>Estimated Price</b> button, the Estimated Cash Price dialog box will display. Here, you can enter the zip code and click <b>Search</b> to view the pharmacies in your area and the cash price of the selected drug.
Detail	When a list of drugs displays in the Drug Details section, you can select a drug from the list. Information, such as the dosage, strength, and deductible will populate.

When the drug information populates, you'll be able to view the following details about your drugs:

Field	Description	
Drug Name	The name of the drug (e.g. Tylenol with Codeine).	
Strength	The amount of drug in the dosage form (e.g. 500 mg capsule).	
Drug Type	Product classification (e.g. MSB).	
Covered	The prescription drugs that your insurer pays for under your plan.	
Copay	A set amount you may be required to pay as your share of the cost for a prescription drug.	



Field	Description	
Max Copay	The maximum dollar amount you may be required to pay as your share of the cost for a prescription drug.	
Co. Insurance Start	You pay out-of-pocket a prescribed portion of the cost of covered healthcare expenses.	
Deductible	The amount you must pay for prescriptions before your plan begins to pay.	
Prior Auth Required	Before the plan will cover a particular drug, your doctor or other prescriber must first show the plan it's medically necessary for you to have that particular drug.	
Over-the-Counter Available	Medicine that you can buy without a prescription.	
Side Effects and Significant Risks	An undesirable secondary effect which occurs in addition to the desired therapeutic effect of a drug or <i>medication</i> .	
Title	The title of the drug (e.g. Acetaminophen/Codeine - Oral).	
Other Brand Name(s)	A trademark-protected name.	
Uses	A list of additional uses for the drug (if any).	
Coverage Gap	This means that after you and your Medicare drug plan have spent a certain amount of money for covered prescription drugs, you then have to pay all costs out-of-pocket for the drugs, up to a certain out-of-pocket limit.	

#### **Understand Your Copay**

Your copay is sometimes difficult to understand but when you understand how copays work, it will help you know when and how much you have to pay for prescriptions. A copay is a fixed amount you pay when you get a prescription filled. To view information about copay, click **Understand Copay**. A dialog box will display copay examples.

#### **View Recent 30-day Prescription History**

If you need to view your prescription history, click **View Recent 30-day Prescription History.** A simplified version of your prescription claims history from the last 30 days will display. Also see, <u>My Claims</u>



## **Documents and Forms**

This page displays links to various forms such as the *Prior Authorization* form, *Formulary* Exception form, and *Direct Member Reimbursement form*. To view the document, click the **Paper Clip** icon under Attachment.

The forms will be displayed in a different window and can be downloaded and printed.

# Request ID Card

If your MeridianRx identification card is lost or damaged, request a new one.

To request a new MeridianRx Card:

1. Click **Request ID Card** on the navigation menu. The request ID card form will display. The form contains several text fields. Fields indicated by an asterisk (\*) are required. You will then be asked to complete the following fields:

Field	Function
First Name	Enter your first name as it appears on your Member ID card.
Last Name	Enter your last name as it appears on your Member ID card.
Select Plan	If the plan is not Commercial, then uncheck the Commercial plan option.
Address	Enter your street address used at the time of initial registration.
State	Select the state in which you live from the drop-down list.
City	Enter the city used at the time of initial registration.
Zip Code	Enter the zip code used at the time of initial registration.
Home Phone	Enter a valid phone number.
Comments (Optional)	Enter additional information about your request.

- Once you have completed the form, click the **Send Request** button. A message will display "Request sent."
- 3. Click **OK**. Your new card should arrive within two weeks.



## **Contact Us**

Address: 1 Campus Martius, Suite 750

Detroit, Michigan 48226

Phone: 866-984-6462 Fax: 313-463-5250

Web Address: www.MeridianRx.com Email: info@meridianrx.com



# **Glossary**

В

**brand name:** A drug name given by a company and identifies it as the exclusive property of that company.

C

**claim:** A request for payment that you or your healthcare provider submits to your health insurer after you receive covered items or services.

D

- **direct member reimbursement form:** A claim form used to request reimbursement of covered expenses.
- **drive-up window:** A window at a store where you can be served without your needing to leave your car.
- **durable medical equipment:** Equipment and supplies ordered by a health care provider for everyday or extended use.

Ε

**e-prescriptions:** Prescriptions that are delivered directly in the pharmacy's computer system from your doctor.

F

- **formulary:** Sometimes referred to as a "drug list", it is a list of drugs your insurance plan covers and may include how much you pay for each drug.
- **formulary exception form:** A form used to request coverage of a drug that is not on a formulary.

G

**generic alternatives:** Identical to brand name drug in dosage, form, safety, strength, quality, performance characteristics and intended use. Usually, cheaper than their brand name counterparts.

Н

handicap access: A facility that has no barriers such as stairs.



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#### M

medication: A drug used for medical treatment.

**mobile app:** A software applications designed to run on mobile devices such as smart phones and tablet computers.

#### 0

**over-the-counter:** Drugs that may be obtained without a prescription.

#### P

**pharmacy:** A store where medicinal drugs are dispensed and sold.

**prescription:** Drugs and medications that by law require a prescription.

prescription compounding services: Combining two or more drugs.

**prior authorization:** An approval from your health insurance plan to prescribe a specific medication.

**prior authorization form:** A form requesting pre approval from an insurer for specified medications or quantities of medications.

#### Т

**tier:** Drugs on a formulary are typically grouped into tiers. A tier determines your portion of the drug cost.



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