

# HEALTH BENEFIT INQUIRY QUESTIONS AND ANSWERS

Last Updated October 14, 2002

Effective November 1, 2002 Wright State University has designated Advanced Benefit Planning, Inc. (ABP) as our exclusive partner for medical, dental and vision insurance benefit consultation.

## **Who is Advanced Benefit Planning?**

ABP is a recognized employee benefit professional service organization in Dayton. ABP is a benefits consultant for both large and small employers in the public and private sectors in Dayton and other areas within Ohio. ABP is a conduit between Wright State and the carriers. ABP provides consulting services to Wright State as a resource and guide for Wright State in its decision-making concerning employee insurance benefits.

## **Why must employees contact the insurance carriers' customer service departments before contacting Advanced Benefit Planning, Inc.?**

Part of the cost of the premium Wright State and its employees pay to Anthem, Delta Dental and Vision Service Plan goes toward the customer service these carriers provide. For this reason, Wright State is requiring that contact be made with the carriers first. Carriers have telephone and on-line capability to assist you with claim inquiries. You are able to check with these carriers for (among other items): provider listings, the receipt and processing of claims, the date a check for payment was released, whether correct information is showing in your record and to request duplicate Explanation of Benefits (EOB) forms and to order duplicate Anthem ID cards.

## **Where do I find contact information for carriers' customer service departments?**

Carrier contact information is available on this website, on the magnet provided by the University and on your Anthem insurance card (there is not an insurance card for Delta Dental Plan of Ohio or for Vision Service Plan).

## **What if Anthem's, Delta Dental's or Vision Service Plan's customer service department does not answer the inquiry to your satisfaction?**

Contact Advanced Benefit Planning, Inc. The inquiry form and medical release form are available on the Human Resource website and hard copy forms are available in the Human Resources office. The website and hard copy forms request the same information. If you are submitting the forms by e-mail you will receive a confirmation receipt that your e-mail has been received by Advanced Benefit Planning, Inc.

Advanced Benefit Planning's contact information is:

Telephone: (937) 294-7591

Fax: (937) 294-4579

Email: [ABPlanning@donet.com](mailto:ABPlanning@donet.com)

Mail to: 2621 Dryden Road, Suite 105  
Dayton, Ohio 45439

**Why is it necessary to complete a medical release form?**

Privacy regulations make it necessary for a third party to be given permission to discuss medical conditions. It is sometimes necessary for medical conditions to be discussed when claim payment has been denied or there are questions about whether the correct amount has been paid. The medical release form is available on this website.

Due to the complexity of some medical claims and claims coding for insurance processing, it may be necessary for Advanced Benefit Planning, Inc. to contact your provider to discuss specific treatments, testing or procedures concerning your medical condition. Providers' offices are growing increasingly more concerned about privacy issues and are requesting the medical release form more often. Advanced Benefit Planning, Inc. respects your right to privacy and requests the release only in order to function on your behalf.

**Will medical conditions of employees be discussed by Advanced Benefit Planning with the University?**

No.

**Is there a fee charged to employees to use ABP for help in resolving health benefit claims issues?**

No. This service is a free benefit to employees.

**Who is responsible for administering the University's contract with Advanced Benefit Planning?**

Our partnership with Advanced Benefit Planning, Inc. is administered by the Department of Human Resources.

**Who do I contact regarding enrollment questions?**

Please contact your Human Resources Representative regarding enrollment issues. [M. Renee Diggs](#) at 775-2566, or [Barbara Gullett](#) at 775-2373, or [Phil Parrill](#) at 775-3845.