

Highlighted sections denote information that is [NEW] or [UPDATED].

Earning 2024 Medical Plan Premium Credits with Rightway

Frequently Asked Questions

Updated November 1, 2023

Navigating healthcare is complicated. Rightway is a new resource that guides OhioHealthy Plan members through a better healthcare experience Using a simple app, you have access to specific OhioHealth medical, dental and vision benefits information and how to help you find the highest-quality care at the best price.

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HOW TO EARN 2024 MEDICAL PLAN PREMIUM CREDITS WITH RIGHTWAY

Q. How do I earn medical plan premium credits by using Rightway?

To earn a \$30 per pay period credit for 2024, register in Rightway and complete a health profile by **November 30, 2023**, and the credit will be applied to your medical plan premium in 2024.

Your medical plan premium is the amount you pay to have medical coverage (deducted from your biweekly paycheck).

Associates who are OhioHealthy Plan members can earn an additional \$5 per pay period medical plan premium credit for 2024

by connecting with Rightway starting **July 1, 2023**. Use the Rightway app or connect with a Rightway health guide for guidance on all non-emergency healthcare needs. Doing so through December 31, 2023 earns you, the covered associate, the \$5 credit for the 2024 plan year.

Use Rightway for guidance in all your healthcare needs throughout the plan year. You can connect with a Rightway health guide to learn more about where to go for care.

Q: What is a health profile?

A health profile is a short questionnaire about a member's health status, medical history, and relevant health-related information. The health profile is used to help Rightway provide the highest quality, personalized clinical navigation support to members.

Q: What is the deadline to complete the Rightway health profile?

The deadline to register and complete the profile is **November**, **30**, **2023**. However, you are encouraged to register early so you can be ready to use Rightway services if you experience a healthcare need.

Q. How will the Rightway health guide find me quality care at the lowest cost?

When an illness or injury occurs, you choose whether to <u>call your provider</u>, go to an <u>urgent care clinic</u>, <u>or emergency department (ED)</u> depending on how serious it is and how soon you need to get medical care. That's where Rightway can help you decide. You can connect with a Rightway health guide to learn more about where to go for care.

Important! If you are experiencing symptoms that are life threatening, don't wait! Call 911 or head to the nearest emergency room.

Q. What if I am an OhioHealthy member now, use the right level of care for me and my covered dependents in 2023 without using Rightway; will I still get the \$5 bonus credit?

Yes. You will still get the \$5 bonus credit but are encouraged to start using Rightway to help you find the right level of care and save on costs.

Q. What if I am an OhioHealthy member now and have no healthcare needs in 2023; will I still get the \$5 bonus credit?

Yes.

Q: What if I don't have or can't find a primary care provider and have to go to the ED for care? You should act now by registering in Rightway and a health guide can help you find a primary care provider and set up an appointment so that you're an established patient. That way, if you need non-emergency care you have a provider to visit.

Q. Who is eligible to use Rightway and to earn the medical plan premium credit?

Rightway is available to all associates who choose medical, dental or vision coverage through OhioHealth and to their covered family members. The medical plan premium credits are only available

to associates who are OhioHealth Plan members. While spouses and dependents are not eligible for the medical plan premium credit, they are encouraged use Rightway services if needed.

Q. I am not currently on our medical plan, but I plan to enroll for 2024. How do I earn my medical plan premium credits for 2024?

[NEW] You can also earn medical plan premium credits by registering in Rightway and completing a health profile by November 30, 2023.

Q. If a former associate is on COBRA, through OhioHealthy, are they eligible to use Rightway? [NEW] No. Only actively employed associates and their covered dependents are eligible to use Rightway.

Q. If my spouse is on our medical plan, do they also need to register for me to get the medical plan premium credit? How is it linked to me as the primary member?

[NEW]. Only you (the associate) need to register, complete the Health Profile, and use Rightway when needed to earn the medical plan premium credit. Your spouse doesn't need to register in order for you to get the discount. Though, spouses are encouraged to use Rightway services. Your spouse is associated with you, the OhioHealthy Plan primary subscriber, based on your benefit election in Workday.

Q. Why do I have to complete a health profile this year when last year we just received the credit automatically?

There was no requirement in 2022 for the 2023 plan year, as OhioHealth relaxed requirements due to post-pandemic challenges. The credit is being offered for 2024 to encourage associates to use Rightway so a health guide can help you find the right level of care and make it easier to find high quality, lower cost care.

Q: Is the \$30 per pay credit in addition to the \$30 wellness credit I am receiving now? No. You need to register in Rightway and complete a health profile in 2023 to earn the same \$30 for the 2024 plan year. It's not an additional amount.

Q: Are PPO Assist members eligible to register? Do they also receive the premium credit? [NEW] Yes - PPO Assist members can register with Rightway and earn the medical plan for completing a Health Profile and using Rightway.

Q: How do I confirm I will get the \$30 in 2024?

[NEW] If you completed the Health Profile by **October 1**, you would see the \$30 credit in Workday when you enroll in benefits. Otherwise, anyone can log in to the Rightway app and see that the Health Profile questions have been completed. You can always chat with a Rightway health guide for assistance (either over the phone or in the app) if you're not sure where to find the completed Health Profile. The additional \$5 credit won't be visible in Workday until later in December before the first pay

of 2024. All earned credits will be visible in Workday before the first pay of 2024 that begins on December 23.

Q. What is considered using Rightway?

[NEW] Examples of ways you can use Rightway to help navigate your healthcare journey include:

- Connecting with a health guide for all of your non-emergent healthcare needs
- Using the provider search tool
- Scheduling an appointment with a new provider

See the "How Rightway can improve your healthcare experience" section for more examples and detail.

HOW RIGHTWAY CAN IMPROVE YOUR HEAITHCARE EXPERIENCE

Q: What services does Rightway provide and how can they improve my healthcare experience? With Rightway, you get access to a health guide, a live expert clinician who can provide support in real time. Think of a health guide as a personal assistant for your health. Whenever you connect with a Rightway health guide, you are connecting with a trained expert or clinician, never a bot. Rightway is here to be your advocate and to make the healthcare experience easy for you.

Your health guide can

- Answer your questions about your **benefits**, deductibles, and co-pays, for example:
 - + Which in-network doctors can I visit, and which ones are best?
 - + I don't feel well. Where should I go?
 - + What will my visit to the doctor's office cost?
 - + I'm busy. Can you schedule my doctor's appointment for me?
 - + What is my copay and what are the out-of-pocket costs?
 - + What is my healthcare coverage, including dental and vision?
 - + Is there a facility I can go to where my service will cost less?
 - + I received an unexpected charge on a medical bill. Can you look into it for me?
- Perform healthcare tasks for you, like finding a high-quality in-network doctor, making your appointment, and disputing a bill on your behalf.
- Navigate where to go based on the medical urgency. When you're feeling sick or are injured,
 there are several places you can go for healthcare: a provider, an urgent care center, a retail
 health clinic, or the emergency department (ED). Knowing and choosing where to go for care is
 important to help you save on the cost of your healthcare and get the best care.

Q: Will the health guide know my insurance plan, or will I need to provide that information? [NEW] Rightway has information on the medical plan you are enrolled in and how many dependents you're covering. You can also upload a copy of your medical plan ID card within the app.

Q: Will the health guide verify that a provider is accepting new patients before giving us the contact information?

[NEW] Yes. Rightway contacts all providers to confirm they are accepting new patients before delivering a care plan.

Q. When should I use Rightway?

Connect with your health guide in the app or by phone as soon as you have a healthcare question or a healthcare need.

Q. How does Rightway help me save money on healthcare?

Your Rightway health guide provides detailed information about your insurance benefits (including deductibles, out-of-pocket maximums, and co-insurance for ED visits, hospital stays, maternity care, etc.) and guides you through the best covered treatment options for you and your budget.

Q: Is there a cost to using Rightway services?

No. Rightway is an OhioHealth benefit and there's no cost for benefit eligible associates.

Q: I already have a Primary Care Provider, why do I need to use Rightway?

[NEW] In addition to helping find a Primary Care Provider, Rightway can help if you need to see a specialist, or if you have any questions about your benefits, a bill or EOB (Explanation of Benefits) that you have received.

Q: Does the search feature differentiate which tier the provider is a part of?

[NEW] Yes. The provider search results will indicate if a provider/facility is in Tier 1 or Tier 2.

HOW TO REGISTER AND COMPLETE YOUR HEALTH PROFILE

Q: How do I register in Rightway?

There are three options to register:

1. Click the link on an invitation to register email from Rightway. (This is the easiest way to register.)

All OhioHealthy Plan associate members will receive an email with a registration link from Rightway to activate their Rightway account. Look for the subject line: [EXTERNAL] It's time to activate your Rightway account. Although this appears as an external email, you should trust that it's safe to click the link to register and complete the Rightway Health Profile. Download the Rightway app on the App store, Google Play, or scan the QR code with your smartphone.



2. Register from your computer at member.rightwayhealthcare.com.

Q. Can my dependents register for Rightway?

[NEW] Yes, dependents age 18 or older are eligible to use Rightway.

Have your dependents complete the following steps to register for Rightway.

- 1. Navigate to Rightway's mobile app and select "Get Started."
- 2. Enter your email address and click "Continue."
- 3. Next, you will need to submit your:
 - Full name
 - Date of birth
 - The last four digits of your SSN
- 4. Enter your email address again and click "Continue". You will be redirected to a screen to enter a verification code.
- 5. Go to your email, open the email from Rightway. You will see your verification code.
- 6. Once you've entered your verification code, create a password, and click "Continue."
- 7. You've successfully registered for Rightway Welcome!

Q: Can I use Rightway for my dependents under the age of 18?

[NEW] Yes. You can contact Rightway on behalf of dependents under the age of 18.

Q: After registration, can I update my email to my personal email address?

[NEW] Yes. You can update your email address within your Rightway account once registered.

Q: When should I register in Rightway?

OhioHealthy Plan members and covered dependents are encouraged to register early to start using Rightway services and be prepared if you need guidance on seeking the right level of care.

Q: How do I complete a health profile in Rightway?

Use this tip sheet to register and complete your Health Profile.

Q: Do I have to answer every question when completing a health profile in Rightway? Although you can skip questions, it's important to answer all of them.

Q: What if I have questions about registering and completing a health profile in Rightway?

Once registered, if you need help finding a care provider, accessing care, or completing the Health Profile for your 2024 medical plan premium benefit credit, call (833) 689-0443 for your Rightway health guide.

Q: How do I use Rightway?

Getting started is easy by downloading the app from the App Store or Google Play and activating your account. You can call or chat with your health guide in Rightway's secure app. You can also access Rightway from your computer browser at member.rightwayhealthcare.com.

There, you can connect with your health guide, view your benefits information, get a care plan, request a bill explanation or dispute, explore educational content, and much, much more.

If you have questions before downloading the app, send a message to healthquide@rightwayhealthcare.com.

Q. Will Rightway replace the OhioHealthy Plan (HDHP, PPO, or PPO Assist)?

Rightway will not replace your current health plan, but rather works with it by making it easier for you to understand your benefits and lower your out-of-pocket costs.

Q. Do I have to use Rightway to make a doctor's appointment?

No. You can make appointments directly if you prefer.

Q. Can I keep my primary care provider?

Yes. You can keep your in-network provider.

Q. Does Rightway help me understand my medical bills?

Yes. If you're having issues with any of your bills, snap a picture of your billing statement and send it to your health guide. They'll explain the charges and dispute them on your behalf if necessary. This includes bills received prior to your Rightway membership (if the claim was incurred in 2023).

USING THE APP

Q. Will Rightway contact pharmacies or Primary Care Providers regarding prescriptions questions or issues? Will Rightway help me find out if my insurance covers medications? [NEW] Rightway can contact pharmacies or Primary Care Providers regarding prescriptions questions or issues and help determine if your insurance covers medications. Your health guide will ask for your consent beforehand. Rightway will also check to make sure it's in the OhioHealthy prescription formulary.

Q. My existing provider is not listed in the Rightway app. What do I do?

[NEW] To add a provider or facility, select "Get Care" from the mobile app home screen. Then select, "My Care Team." From there, you can select, "Add New Provider," and choose your provider.

Q. Where does the provider information come from?

[NEW] Provider and facility information within the Rightway app is powered by the same data sources as Find a Doc on OhioHealthyPlans.com.

Q. Is the quoted fee my responsibility after insurance?

[NEW] All prices listed within Rightway are estimated amounts you will pay after insurance is applied.

Q. Is Rightway going to replace MyChart for scheduling and communicating with our providers? [NEW] No. Rightway is just another option for getting assistance scheduling an appointment but does not replace My Chart.

CONTINUING TO SAVE ON HEALTHCARE COSTS WITH RIGHTWAY

Q. Will we continue to have Rightway as a resource in future years?

Yes. The Rightway benefit will continue into 2024. By using Rightway in 2024, you can earn the medical plan premium credit for 2025.

Q. What if we do not register for Rightway?

[NEW] If you do not register for Rightway, and you are going to have our OhioHealthy medical coverage next year, you will not be able to earn the medical plan premium credits of up to \$35 per pay and will not have access to Rightway's services.

Q. What is the difference between Rightway and OhioHealthy Member Advocates?

[NEW] Rightway can help with many of the same needs that the OhioHealthy Member Advocates can – finding a new provider, scheduling an appointment, understanding your Explanation of Benefits (EOB) or a bill, and more. However, Rightway health guide clinicians can also answer health-related questions and help you determine if an OhioHealthy Care Management program is right for you. OhioHealthy Member Advocates can review your detailed claim information.

PRIVACY

Q. Is my private information protected?

Yes. Rightway takes Personal Health Information (PHI) very seriously and is fully Health Insurance Portability and Accountability Act (HIPAA) compliant.

To protect your privacy, Rightway uses a modern data security infrastructure, tested security

procedures, and specific HIPAA training. This information is only shared in strict compliance with federal guidelines and only with your permission.

QUESTIONS?

Q. Who do I contact to help me find a care provider, accessing care, or completing the health profile in Rightway?

Once registered, if you need help finding a care provider, accessing care, or completing the Health Profile for your 2024 medical plan premium benefit credit, call (833) 689-0443 for your Rightway health guide.

Q. How do I contact my health guide?

Connect with your health guide by tapping the "phone" icon in the Rightway app or typing a message in the "Compose New Message" field.

Members have access to a Rightway health guide 8 A.M. to 11 P.M. EST Monday through Friday and 9 A.M. to 5 P.M. EST on weekends and holidays. For members needing after-hours support, a Rightway nurse line is available. Nurses can direct members to the right level of care. A Rightway health guide will follow up with the member at the start of the following business day on any after-hours needs.

Q. Can I still call OhioHealthy for claims questions?

For claims questions and all other inquiries, you can still call an OhioHealthy Member Advocate at (888) 841-5670 (Monday — Friday, 8:30 A.M. — 5 P.M. EST). (Phone number located on OhioHealthy member ID card.)

Q. Missed the webinar?

[NEW] Visit <u>eSource</u> for the latest Rightway information, including a recording of the webinar.

If you still have questions call the HR Resource Center at (614) 533-8888 or email HRRC@ohiohealth.com.