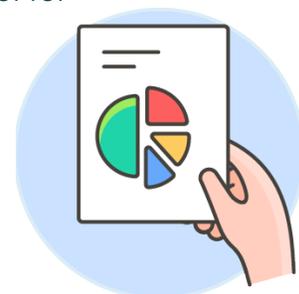


# Claims Snapshot FAQs



**If you've decided to offer Claims Snapshots to employees during your upcoming Open Enrollment but still have a few questions about how they work, we've got answers!** Take a look at these commonly asked questions or reach out to our team so we can help ensure you feel confident going into your Open Enrollment with MyHealthMath (MHM).

**What are Claims Snapshots?** MHM's Claims Snapshots show employees which of their health plans will save them the most money based on their actual past health utilization. Claims Snapshots require no effort from the employee; they just log into Decision Doc and see their Snapshot. This immediacy makes Claims Snapshots an easy decision-making tool for employees whose health needs are not changing. Importantly, since healthcare needs usually do change year- to-year, the Snapshot also nudges employees to obtain a more personalized report based on their anticipated medical usage.



**What is the difference between the Claims Snapshot and the report employees receive after completing the questions?** After employees finish their questionnaire, they'll immediately see a report based on their self-reported anticipated medical usage (personalized and accurate). In contrast, the Claims Snapshot is available before employee's provide their estimated usage and is based on claims (limited, but still better than no guidance).

**How are Claims Snapshots calculated?** Claims Snapshots use the most recent claims available to MHM and incorporate a full year of claims data. Claims are run against the health plans being offered during Open Enrollment. For most employers offering Claims Snapshots for the January 1, 2023 plan year, the claims date range will be June 1, 2021 – May 31, 2022, meaning services received or prescriptions obtained during this date range will be captured in the snapshot. These Snapshots will show employees which of their 2023 plan options will save them the most money.

**How will employees receive their Claims Snapshot?** Even if an employer has decided to offer Claims Snapshots, each employee eligible to receive one needs to opt in. Opting in is simple and it gives employees total control. Once they share their name, DOB and email with Decision Doc, the system will search the database and if eligible, Decision Doc will tell the employee that they can receive a health plan recommendation based on last year's medical usage. If the employee wants to view that recommendation, they will need to enter their Subscriber ID to move forward. MHM will never share a Claims Snapshot with an employee if they do not actively opt in.

**Which employers qualify to offer Claims Snapshots?** Employers with HPHC or THP that meet the following criteria should be eligible to offer Claims Snapshots:

1. Fully insured with over 150 subscribers
2. Current client of HPHC or THP with at least 2 plans
3. Client of HPHC or THP for at least 2 plan years

**What extra information is needed during Implementation to generate Claims Snapshots?**

Employers will need to check the “Claims Snapshots” option in the electronic Standard Terms of Service for Harvard Pilgrim Clients/Affiliates. The eligibility file will also need to include Subscriber ID and Hire Date for each employee.

**Does MHM share employee claims with other agencies or companies?** Absolutely not! MHM will never share or sell employee information with another agency, company or other third party. In addition, MHM will never share an individual employee’s Claims Snapshot with their employer, broker or insurance carrier representative.

**What is MHM’s data security approach related to employee information?** MHM takes a layered approach to Cybersecurity and Compliance. We understand the importance our customers place on us to deliver reliable, secure capabilities in the insurance arena. Our strategy is modeled to be in front of and respond to any type of security threat while staying compliant. We follow policies supported by trainings, that keeps us up to date, ahead of cybersecurity threats and incidents with active monitoring, detection, containment, and response measures. For more information, please check out the following [FAQ page](#).

