

AssuredPartners Employee Service Center (ESC)

What can the ESC help with?

Questions the ESC can assist with:

- What is my out of pocket maximum?
- How will a specific service be covered?
- Does this service require a preauthorization?
- How do I read my Explanation of Benefits?
- Why was my service denied?
- How was my claim processed?
- Why did my insurance pay nothing?
- Why did my insurance only pay part of the bill?
- How do I correct a billing error?
- How do I submit a claim?
- How do I fix a claim I feel was processed in error?
- How do I file an appeal?

What other services can the ESC assist with?

- Plan comparisons
- Help ordering ID cards
- COBRA questions
- Medicare Referrals
- Find in-network providers
- Eligibility/Enrollment Questions
- Individual Insurance Referrals
- Coordination of Benefits
- Proof of Coverage Letters
- Assistance with enrollment
- Questions about how the benefits work

Things the ESC is unable to assist with:

- Writing appeals The ESC can review appeals and provide guidance but are unable to write the appeal for the employee.
- Provide exact amounts on how much a service will cost.
- Unable to book appointments.
- Unable to process claims or approve services outside of the plan contract.
- Unable to negotiate costs with the provider.
- Unable to assist with insurance that is not offered by the employer.

How the ESC works:

Employees can call or email the Employee Service Center. If the ESC is unable to handle a certain reason an employee outreaches the ESC, we will do our best to put them in contact with the correct person.

Contact the ESC:

• Email: <u>mcm.esc@assuredpartners.com</u>

• Phone: 1-888-343-3330

• Hours: Monday-Friday, 7:30 am – 5:00 pm