

How to access and use myHealth



Policy #: CMMI-003 / CMMI-004

Sponsored by:

NYSUT Member Benefits Catastrophe
Major Medical Insurance Trust



Accessing myHealth

From the NYSUT Member Benefits website, healthsmart.com/nysut, access myHealth on the navigation bar by selecting Login in the upper right hand corner.



Group #: 5959

Your Trusted Health Partner

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Catastrophe Major Medical

The **Catastrophe Major Medical Plan**, sponsored by the NYSUT Member Benefits Catastrophe Major Medical (CMM) Insurance Trust, is coverage that supplements a basic health plan.

Regardless of your age or the type of basic health insurance you have, you and your family members could still be left with extraordinary out-of-pocket medical expenses.

This is especially true if you have a serious medical issue, are confined to a convalescent or custodial care facility or need home health care.

Once the deductible is satisfied, this plan provides benefits for eligible expenses not fully covered.

Coverage includes but is not limited to:

- Supplemental medical insurance coverage covered by your basic major medical, prescription drug or hospitalization insurance, including Medicare
- Limited nursing/convalescent home benefits up to \$72 per day - \$80,000 lifetime maximum benefit
- Home health care benefits up to 25 hours per week - 6,000 hour lifetime maximum benefit

Determining Your Benefit Period

January 1, 2018 or beyond

December 31, 2017 or before

How to

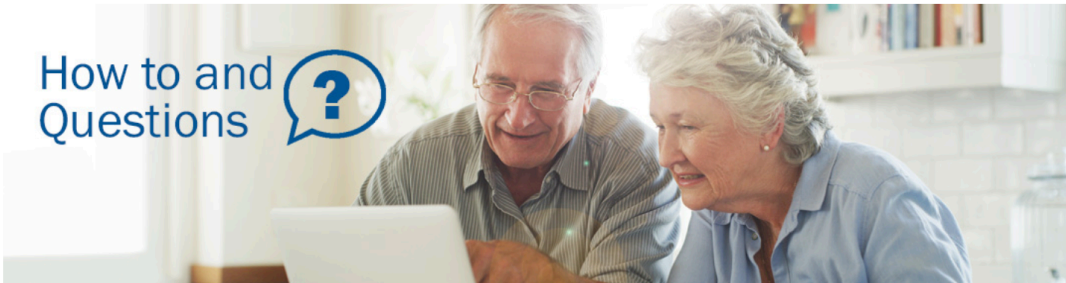
How To and Questions tabs myHealth can also be accessed through “File a Claim”, “ Access EOBs” and “Check Claim Status.” healthsmart.com/nysut



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How to and Questions

How to	Video	Download	Link
File a Claim			
Read an EOB			NA
Understand your benefits			NA
Access EOBs			
Check Claim Status			

Frequently Asked Questions (FAQ)

<p>Should I have an ID Card for my CMM Plan coverage?</p> <p>The CMM Plan doesn't issue ID cards. It's a reimbursement plan. However, you can find your ID # on your NYSUT Membership card.</p>
<p>What order does the CMM Plan pay when Other Insurance is applicable?</p> <p>CMM would be the payor of last resort in most instances. The only exception is if the only other insurance is Medicaid.</p>
<p>Do I have to include the list of all my insurance plans even if I don't plan on filing claims with them?</p> <p>Yes. The CMM Plan requires copies of all Explanation of Benefits (EOBs) from all other primary insurance plans indicating they have considered the charges for payment.</p>
<p>What is proof of payment?</p> <ul style="list-style-type: none"> • Copy of cancelled check • Credit card or bank statement showing payment • Receipt from provider of service showing payment
<p>Does the out-of-pocket deductible include the charges or any payments made by the primary insurance?</p> <p>No. The CMM Plan will only consider the participant's responsibility after all insurance coverages have considered the charges for payment.</p>
<p>How can I obtain access regarding my family member's information? How can I have access to Protected Health Information (PHI)?</p> <p>An Authorization for Release is required to obtain access to a family member's Protected Health Information (PHI). The Authorization to Release form is available on the website on the Forms and Documents page. An Authorization to Release is still needed regardless of having Power of Attorney (POA).</p>
<p>When should I submit my Home Health Care or Assisted Living claim for payment?</p> <p>Claims should be filed following the month the services have been rendered.</p>

User Login page

Users enter the **Claims and Enrollment portal** through the HealthSmart myHealth portal Claims and Enrollment portal is single sign-on




Log In

Sign in

Self Service Tools

 Create Account

 I Forgot My Password

 I need my User Name

Welcome to myHealth

myHealth is your gateway to accessing all the tools to manage your health in a single website. You can also stay connected through our smartphone App that's designed to help you use and manage your healthcare coverage anywhere. It's an easy way to organize and access your health information wherever you are.

Click the appropriate icon below to download the app for your device.

Claims Administration Assistance

For claims filings and related customer service, please refer to the participant's identification card for the correct claims processing location, mailing address and customer service telephone number.

Due to privacy requirements, we cannot answer benefit or claim inquiry questions via our general email address. These questions should be directed to our Customer Service Representatives via telephone.

If you are a provider attempting to inquire about eligibility or claims, please go to HealthSmart.com

Technical Assistance

If you have technical questions with regards to the functioning of this website or our Employee, Customer, Provider websites, you may address them via email at support.Information@healthsmart.com.

Our Help Desk can be reached at 1-800-638-0968 between the hours of 8:00 am and 5:00 pm Eastern Time, Monday – Friday.



[Privacy Policy](#)

The Member ID is your NYSUT ID. Group number is 5959



[Home](#) / [Create Account](#)

Complete the information below to register.
If you do not know your Member ID or Group Number, please refer to your ID card.

Register

If you are a provider attempting to access one of our online provider portals, please [click here](#) to be directed to our Provider Center on healthsmart.com

Non-Benefit Members:

I don't have HealthSmart Benefits

*Member ID

*Group Number

*First Name

*Date of Birth

Month Day Year

*User Name

*Password

*Confirm Password

*Email

Email Address

Confirm Email Address

After registering your account and logging in, select the **"Access My Benefits and Claims"** link to view coverage, claims, EOBs, claim forms, etc

 [NYSUT CATASTROPHE MAJOR MEDICAL PLAN](#)

Hide 

 [Access My Benefits and Claims](#)

Claim Search

Users can see claims history, download available Explanation of Benefits statements (EOBs), and deductible information on the Claims menu option.

(Users cannot access claims history for any dependent over 18 years of age without authorization from that dependent.)

The screenshot shows the 'Claims' section of a web application. At the top, there are tabs for 'Claims' and 'Ded/Plan Max'. Below the tabs, there is a search bar with 'Show 10 entries' and an 'Export to Excel' button. The search filters include: --Product Sea, Claim No Search, DOS Search..., --Status Sea, Charges Search, Plan Pays Sea, Member Pays St, and Facility Search... The main table displays the following data:

Product	Claim No	DOS	Status	Charges	Plan Pays	Member Pays	Facility
Medical	04711018-01	05/01/2021	Paid	\$75.00	\$52.50	\$22.50	ATTN H RADEKER
Medical	04711179-01	04/01/2021	Paid	\$100.00	\$70.00	\$30.00	GENERAL SUPPLIER

At the bottom, it says 'Showing 1 to 2 of 2 entries' and has 'Previous', '1', and 'Next' navigation buttons.

Eligibility Display

Users can view coverage and family information using the Coverage menu option.

The screenshot shows the 'Coverage' section of a web application. It is divided into three main panels:

- Name:** DEMO, JOE
123 MAIN ST
IRVING, TX 75014
DOB: 01/01/1960 Relation employee
- ID:** Employer: 2030900 - DEMO COMPANY
Department: 0001
SSN: 998899990
Alternate ID: 777777777
Temp ID Card
- Products:**

Product	Cov Type	Plan	Ben Class	Orig Effective	Effective	Trm Dt	Status	View Plan
Dental	Employee + Spouse	030800	BXXX	01-01-12	01-01-12		Active	
Medical	Family	030800	BXXX	01-01-12	01-01-12		Active	
- Family Members:**

Click on family member to view records

SSN	Name	DOB	Relation	Status
0	DEMO, JAMES	01-01-2002	child	Active
0	DEMO, JAKE	01-01-1991	child	Active
0	DEMO, JILL	01-01-1961	spouse	Active



Access Authorizations

Claims information for covered participants/dependents cannot be viewed by other individuals on the same plan without authorization from the dependent that is over 18 years of age. Use the menu option My Account\Manage and the “Permission To See My Claims” section to allow access to your claims to any family members that also have accounts.

Permission To See My Claims		
Name	DOB	Allow Access To Records
JAMES DEMO	01/01/2002	<input type="checkbox"/> Access Allowed
JAKE DEMO	01/01/1991	<input type="checkbox"/> Access Allowed
JILL DEMO	01/01/1961	<input type="checkbox"/> Access Allowed



File A Claim

NYSUT Member Benefits CMM Plan Claim Form Submission

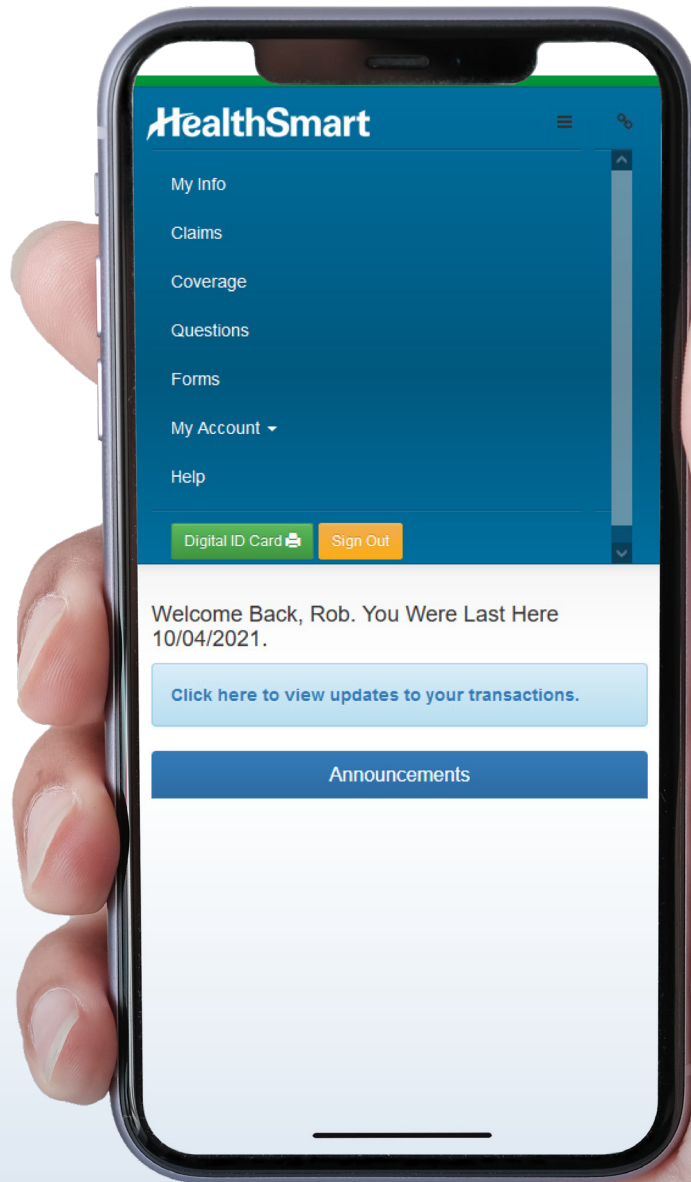
- + From the main menu bar, select the FORMS option.
- + Under the Web Forms panel, select the NYSUT CATASTROPHE MAJOR MEDICAL (CMM) CLAIM FORM

Web Forms	
Form Name	
NYSUT CATASTROPHE MAJOR MEDICAL (CMM) CLAIM FORM	



Mobile Friendly

Responsive technology automatically adjusts page size, allowing easy mobile browser use.





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HealthSmart Benefits Solutions

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