



**Get started  
today!**

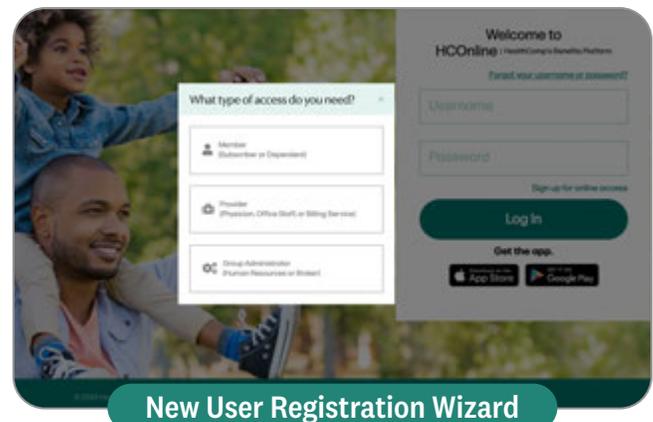
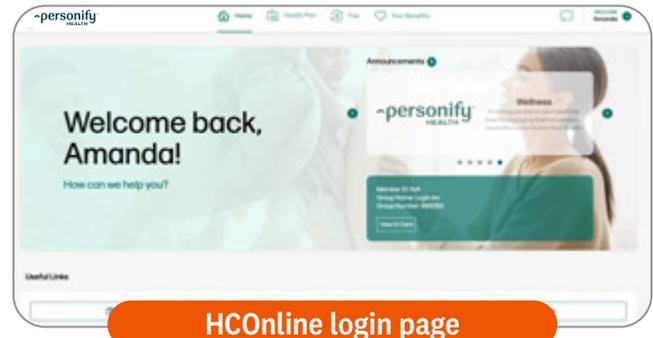
# HCOonline Platform User Guide

Personify Health gives you 24/7 access to help you seamlessly manage your benefits. With the HCOonline platform from Personify Health, you can:

- View the status of your deductible and out-of-pocket expenses
- See your coverage information and claims history for members on your plan
- Access your digital health plan ID card and request replacement cards
- Submit forms online and track their status
- And more!

# Registering on HCOOnline

1. In a web browser, navigate to **HCOOnline** via [hconline.healthcomp.com](https://hconline.healthcomp.com).
2. Above the login button, select **Sign Up**. In the menu, select **Member**. This will open the **New User Registration** wizard.
3. If your health plan is provided by your employer, select **Employer**. If your health plan is provided by the university that you are attending, select **Student**.
4. **For employer health plans:** Enter your Social Security number, date of birth and zip code. Select the **I'm not a robot** check box and then **Submit**.
5. **For student health plans:** Enter your Student ID and date of birth. Select the **I'm not a robot** check box and then **Submit**. Enter your email address, username, password, security question and security question answer. Select **Create New User**.
6. **HCOOnline** will send a confirmation to your email address. Access your email and select the link within the email confirmation to the registration process.
7. Add [hconline@personifyhealth.com](mailto:hconline@personifyhealth.com) to your address book to ensure you receive all **HCOOnline** email notifications.



## Questions?

Please contact Member Services at the number on your health plan ID card.

# The HCOOnline home page provides you with a snapshot view of your health plan.

The screenshot shows the HCOOnline home page for a user named Amanda. The page features a navigation bar with links for Home, Health Plan, Plan, and Your Benefits. The main content area includes a welcome message, a Livongo Diabetes announcement, a 'Useful Links' section with buttons for Go Green, Chat, Claim Forms, Contact HR, Personify Health, and ACA Benefit. Below this is a 'Your Coverage' section with cards for Medical, Dental, and Vision coverage. The 'Analytics & Claims' section includes a 'Plan Status' card showing a \$500 deductible and a \$1,110 out-of-pocket maximum, and a 'Recent Claims' table with columns for Date, Description, Responsibility, and Status.

**Announcements**

**Coverage Summary**

**Quick Access Buttons**

**Plan Status**

**Recent Claims**

**HCOOnline home page**

## Announcements

See all the latest announcements that have been posted by your Human Resources (HR) department.

## Quick Access Buttons

Get quick and easy links to important resources including claims forms, member services chat and more.

## Plan Status

View the status of deductibles and out-of-pocket maximums. Use the drop-down menu to view the plan status for different members covered under your plan.

## Coverage Summary

View your current health coverage for all members on your plan. It shows the name of your plan, who is covered under that plan and the effective date for coverage.

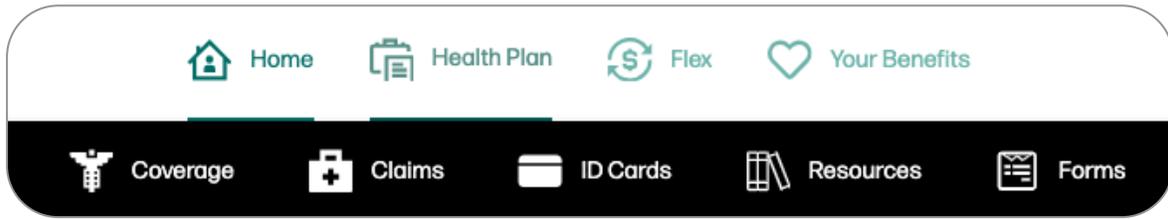
## Recent Claims

Check out the latest claims that were incurred on your plan and a running total of your total patient responsibility for the calendar year. Click on a claim to view more details.\* To access a full history of your claims, click **View All Claims**.

\*Claims details are not available for Rx claims.

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# Navigate your health plan interface



## Coverage

View a simple summary of you benefits.

## Claims

View a full history of your claims.

## Health plan ID cards

Access your digital health plan ID cards and order replacements.

## Resources

Access supplementary materials like plan docs and helpful links.

## Forms

Find and submit forms and check the status of submitted forms.

## Coverage

The **Coverage** page shows the current coverage status for the employee and all associated dependents. To view past coverage information, select a **Coverage Date** from the drop-down menu.

## Claims Overview

The **Claims** page displays a full history of claims that have been incurred by members on your plan. It also includes a Plan Summary that illustrates your health plan spending. The Claims page also includes a number of search and filtering options to help you find what you are looking for.

Filter claims by member

Plan Summary

Search Clear Search

Download

Sort by column header

Claims table

Claims Overview

Date	Description	Responsibility	Status
08 AUG 2019	Amanda ForestL. Kathy E Burns Do	\$0.00	Processed
05 APR 2019	Amanda ForestL. Angela Sobry MD	\$0.00	Processed
05 APR 2019	Kevin Forester Rod S Kraft MD	\$0.00	Processed
03 MAY 2019	Amanda ForestL. Karen Hughes Do	\$0.00	Processed

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### To view claims for a member on your plan:

Select the member's name from the **Claims For** drop-down menu.

### To sort claims by Date, Description, Responsibility or Status:

Click the heading of the column that you would like to sort by. Click the heading again to reverse the sorting order.

### To search for claims:

Click **Search**. You can search by Claim Type, Start and End Date, or Provider/Rx Name. Once you've entered your search criteria, click **Apply**. To clear your search filters, click **Clear**.

### To download an Excel file of your claims:

Click the **Download** button to download an Excel (.xlsx) file with a list of your claims.

### To access more information on a claim:

Click on a claim in the Claims table to access the **Claims Detail** page. Note: Details are not available for Rx claims.

## Claims Detail

The **Claims Detail** page breaks down the health services that you received, what your provider charged for these services, what your health plan covered and what you owe, noted as "Your Responsibility."

**Claim Summary**

**Claims Detail table**

**Claims Detail**

Service Dates	Service Description	Charged Amount	Plan Rate	Plan Paid	Your Responsibility
05/03/2019 - 05/03/2019	Mr. Physician Visit	\$150.00	\$150.00	\$150.00	\$0.00
<b>Totals</b>		<b>\$150.00</b>	<b>\$150.00</b>	<b>\$150.00</b>	<b>\$0.00</b>

### Claim Summary

Breaks down the total charge for all services listed in the claim into three categories:

- **Your Plan Paid:** This is the amount that your health benefits covered.
- **Your Responsibility:** This is the amount that you owe. It may include copays that you already paid to your provider.
- **Other:** Other sources may have reduced or covered a portion of the total charge (e.g., network discounts, other credits or adjustments).

### Claims Detail

View and print the Explanation of Benefits (EOB) associated with a claim by clicking the **View Claim** button on the **Claims Detail** page.

**View Claim (EOB) page**

Service Dates	Total Charge	Plan Rate	Plan Paid	Other Insurance	Total Covered	For Your Deductible	Co-pay / Copayment	Total	PCT	Reason Codes	Service Code	
05/03/2019 - 05/03/2019 Physician office visit	\$150.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00 / \$0.00	\$150.00	\$0.00	0%	J1	400
<b>Totals</b>	<b>\$150.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$150.00</b>	<b>\$0.00</b>			

## Claims Detail > Ask a Question

To ask a question about a specific claim, click the **Ask a Question** button located below the Claims Detail table. This will open the **Claim Inquiry** interface. Type your question into the Inquiry field. Click **Submit**. Your question will be sent directly to our Member Services team. You will receive an email notification when a response is posted.

To access a response to an inquiry, click the Envelope icon on the Claims table or click the **View Response** button on the **Claims Detail** page.

## Claims Detail Table

The Claims Detail Table provides information on the health services that you received, what the provider charged for these services and what was covered by your health plan.

A	B	C	D	E	F	Your Total Responsibility
Service Dates	Service Description	Charged Amount	Plan Rate	Plan Paid	Your Responsibility	
12/13/2018 - 12/13/2018	Restorative Services	\$239.00	\$239.00	\$151.20	\$87.80	

Claims Detail Table

**A. Service Dates:** Corresponds to the date(s) of treatment.

**B. Service Description:** This is the health service that was received.

**C. Charged Amount:** This is the amount that the provider charged for the service received.

**D. Plan Rate:** This is the Charged Amount minus any network discounts (if available).

**E. Plan Paid:** This is the amount that was covered by your health benefits.

**F. Your Responsibility:** This is the amount that is owed to the provider. It may include copays that you already paid.

**G. Your Total Responsibility:** This is the total amount that is owed for all health services on the claim.

## Health Plan ID Cards

To access your digital health plan ID card, navigate to the **Health Plan > ID Cards** page. Click **View Your ID Card**. HCOOnline will generate a digital version of your health plan ID card with the following options:

- **Flip** displays the other side of the ID card.
- **Email** sends a PDF version of your ID card to a specified email address.
- **Print** downloads a PDF version of your ID card.
- Access a family member's ID card by clicking the corresponding name in the drop-down menu.

You can also request a replacement health plan ID card for you or a family member.

## Resources

You can find supplementary materials such as summary plan documents and helpful links on the **Health Plan > Resources** page.

## Forms

On the **Health Plan > Resources** page, you can find and submit forms (such as medical claims) and check the status of submitted forms.

To submit a form, click on the desired form in the Online Forms list. Complete all required fields, add attachments (if applicable) and click **Submit Form**.

You can also return to the main page by clicking **More Forms**.

## User Profile

You can access your user profile by clicking your username in the upper-right corner of the **Home** page and clicking **Profile**. On the **User Profile** page, you can:

- **Update your username, password and email address.**
- **Change your Protected Health Information (PHI) Settings** This setting allows you to choose what benefits information to share with other members of the family.
- **Go Paperless** You can opt to go paperless and receive an email notification when a new EOB is posted to your HCOOnline account.

### Questions?

**Please contact Member Services at the number on your health plan ID card.**