

The webinar will begin soon. While you wait, please share in the chat panel

Where are you in your year of VISTA service?

Maximizing Your VISTA Healthcare Benefits

VISTA Volunteers In Service To America

Audio by phone: 866-504-1987

Department of NATIONAL & COMMUNITY SERVICE

Connecting to Audio

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- Call in via phone (number listed on each slide)
- Stream audio through computer
 - Audio Setup Wizard

Other Features

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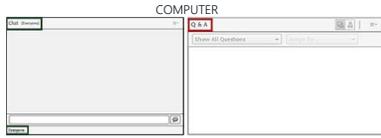
- View captioning in the Live Captioning Panel
- Download handouts from Handouts Panel

Tips for Participating

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- Share comments and ideas in the Chat Panel
- Ask questions in the Q&A Panel
- Some Adobe Connect features are not available on mobile devices
- Links and recording will be available after the session



iPhone Chat Icon



Android Chat Icon



Click this button if you don't see the Chat Panel.



Maximizing Your VISTA Healthcare Benefits



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Today's Speakers

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Khadija Carr
AmeriCorps VISTA
Training Specialist



Matthew Nelson
Program Manager
IMG

Today's Agenda

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- Deciding which plan to select
- How to enroll in a plan
- Using your plan
- Accessing support

Poll Question

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Have you enrolled in one of the VISTA health plan options yet?

Answer using the poll feature.



Am I required to enroll?

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VISTA Program Requirement

Must enroll in one of two **Health Benefit Options** if you want to participate.

Neither benefit is health insurance coverage.

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Getting Started with the Basics



Key Terms

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- Benefits and exclusions
- Primary vs. Secondary Insurance Plan
- Pre-existing conditions



Key Terms

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Deductible	Co-Pay	Co-Insurance
What you owe before your insurance will pay a claim.	What you owe in-person before services are provided.	The percentage of a covered health care service you are responsible for once the deductible is met.
Example: \$2,500	Example: \$5	Example: 80%/20%

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Deciding Which Plan to Select



Healthcare Allowance Plan

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This reimbursement plan is for someone who **already has coverage** under:

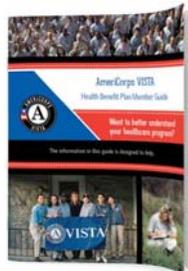
- Parent's plan
- Spouse's plan
- Your own plan purchased through the Health Insurance Marketplace
- Medicaid, Medicare, or Tricare

Health Benefit Plan

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This benefit plan is for someone who **has no other coverage.**



Comparing the Two Plans

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VISTA Healthcare Allowance Plan

- Your other plan is primary
- Allowance Plan is secondary
- Handles your primary insurance plan's co-pays, deductible, and co-insurance fees
- No network needed
- **Can cover pre-existing conditions**

VISTA Health Benefit Plan

- No other insurance
- Very specific benefits and exclusions
 - \$5 Office Visit Copay
 - \$25 Emergency Room Copay
- Uses First Health PPO Network
- **Excludes pre-existing conditions**

Key Question

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If I'm still applying for insurance from the Marketplace, can I sign up for the VISTA Health Benefit Plan in the meantime?

Key Question

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If I'm still applying for insurance from the Marketplace, can I sign up for the VISTA Health Benefit Plan in the meantime?

- Yes – you can enroll in the Health Benefit Plan for 60 days
- We recommend during this time you apply for primary health insurance at the Marketplace at healthcare.gov

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How to Enroll in a Plan



Enrollment Process

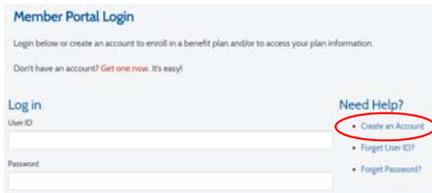
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Go to <https://americorpsvista.imglobal.com> and click "Member Login"

Enrollment Process

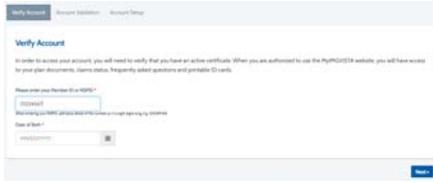
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Enrollment Process

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Enrollment Process

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Go to <https://americorpsvista.imglobal.com> and click "Member Login"

Key Question

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What should I do if I am going to turn 26 during my year of service?

Key Question

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What should I do if I am going to turn 26 during my year of service?

Before you turn 26 or within 60 days of turning 26, visit [healthcare.gov](https://www.healthcare.gov) to see if:

1. You wish to purchase a new plan from the marketplace
2. You wish to apply for Medicare/Medicaid

Afterwards, send an updated enrollment form to IMG

PAUSE!

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Do you have any questions about selecting or enrolling in one of the two benefit options?



Please ask your questions in the Q&A Panel.

Using Your Plan to Access Care



Finding a Provider

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Key term: PPO Network / Provider Network

- Finding Medical and Mental Health Providers
 - Health Benefit Plan uses First Health PPO
 - Health Allowance Plan – specific to your plan
- Finding Dental and Vision Care

Types of Care

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Preventative Care

- General Medical Physical
- Women's routine wellness GYN exam
- Vaccinations

Urgent Care

- Walk in appointments
- Non-emergency illnesses or injury
- Not in danger

Emergency Room

- Emergency illness or injury
- Experiencing pain
- Call emergency services

Key Question

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What should I do if there are not many accessible clinics or hospitals in my service area?

Key Question

Dial: 866-504-1987



What should I do if there are not many accessible clinics or hospitals in my service area?

MYidealDOCTOR

Your direct link to a physician 24/7

- Accessible for those on the Health Benefit Plan and Healthcare Allowance Plan
- It is like a walk-in clinic but over the phone!
- Real physicians will ask questions about your symptoms and you can send photos if needed
- Mental health counseling services are available by appointment, some state limitations apply
- No office co-pays and they will bill directly to your plan

Filing a Claim

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With ALL claims, please try to include the following:

1. An Itemized billing statement
2. Proof of payment
3. The correct claim form:
 - **Healthcare Allowance** Medical Reimbursement Form
 - **Health Benefit Plan** Claim Form



Filing a Claim

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• **Healthcare Allowance Plan Only: IMG will need a copy of your Other Insurance Explanation of Benefits (EOB) letter**

- Tells the claims analyst that your primary insurance plan handled the claim first so they can begin as secondary
- Shows how much is left over after the other plan's claims analyst can adjust and pay the amount left

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Accessing Support



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Contacting IMG

Don't hesitate to reach out to IMG for any help with enrolling or using your coverage!

Office Hours: Monday – Friday, 7:00 am-6:00 pm Eastern

- **Live Chat on Website:** <https://americorpsvista.imglobal.com/>
- **Phone:** 855-851-2974 (toll-free) or 317-833-1711 (local)

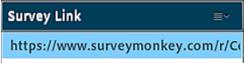
For general questions or claims status updates, save yourself a phone call!

- **Email:** VISTAcare@imglobal.com
- We reply to emails within 24-48 hours

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Webinar Evaluation

- How can we improve this session?
- Please take a few moments to complete a brief webinar evaluation form.
- Find the survey link by the Chat Panel on your screen.
- Thank you for your feedback!

1) Highlight or select → 

2) Then click Browse To → 

What questions do you have?

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To ask a question, please use the Q&A feature below the slides.





Thank you for your service!