Advantages of BCBSRI’s Integrated HRA?

BCBSRI’s Integrated HRA was built to improve the claim payment process for our members. The main advantages of BCBSRI’s integrated HRA are:

• Members will only need one insurance card for their health plan and HRA coverages.

• Members and Providers will not have to submit a separate bill to our HRA Administrator. BCBSRI will send the deductible bill directly on your behalf for immediate payment.

• Below is a sample of the insurance card designed for HRA products. You will notice the HRA symbol in the bottom right hand corner of the card.

HRA Payment Process

Here’s What Happens When You Use In-Network Deductible Services:

(such as hospitalization, physical therapy, etc.)

1. Show your BCBSRI ID card when you receive medical services
2. Your deductible bill is sent directly to HRA Payment Administrator by BCBSRI
3. HRA Administrator pays eligible in-network deductible amount to healthcare provider
4. You will be sent a statement if you owe a portion of the deductible to the healthcare provider

Please note, if you receive the deductible bill in the mail from your healthcare provider, please forward the bill and claim reimbursement form to BCBSRI HRA Administrator. When your claim information is received, the administrator will pay the eligible amount directly to the healthcare provider.