

Ithaca City School District Retiree Claim Process

Please follow the steps below if you experience a claim that is not covered on the Hartford plan and you believe that your service was covered previously on the Excellus BCBS plan.

1. **Contact ENV Call Center** at 315-641-5848 or callcenter@insurewithenv.com. Be prepared to **provide**:
 - **Details** about your current claim.
 - Copies of the Explanation of Benefits (**EOB**) from **Hartford** (you will only receive this when there is a balance due).
 - Copies of **Excellus EOBs** or provider invoices showing the service was covered with Excellus in the past. You would have received EOBs from Excellus after the service was billed, and you would have received any bills from the provider after receiving the EOB from Excellus.
2. Be prepared to **complete a HIPAA form**. Upon completion of the HIPAA form, benefits will be reviewed with Excellus to confirm that the service in question would have, in fact, been covered on that plan.
3. If it is determined that the claim should have been paid by Hartford and was denied in error, ENV will assist you in **completing a claim form** and can resubmit your claim for payment. Hartford reimburses within 15 days of receiving all information. Remember that if your provider has opted out of Medicare, meaning that they have asked you to sign a private contract with them, there is no claim submission. Medicare and The Hartford do not cover private contracts.
4. If, after completing these steps, it is determined that you are being denied a service that Excellus previously paid on your behalf, ENV can then assist you in receiving reimbursement from the district on those claims.

ENV will strive to get your claim paid as quickly as possible, but the time it takes can vary. The quicker we can get the appropriate documentation to the carriers, the quicker we can assist in getting your claim resolved!

If you do not work through ENV, and instead go directly to the carriers, expect significant delays in the resolution of any issues.

You can log into the website at any time to check on your claims processing with The Hartford: <https://www.thehartford.com/account-access>

If you have any other questions on this process, please reach out to the ENV Call Center and we would be happy to help!