

Quick Reminders to Support Clear Conversations



Proactive conversations build trust, confidence, and stronger long-term relationships. You can help reduce grievances and CTMs by setting clear expectations using these quick reminders as your guide.



Provider Details

Double checking a member's PCP details to ensure participation in the network and explaining HMO requirements (referrals and prior authorizations) can help prevent or reduce grievances and CTMs.



Part D Clarity

Taking a moment to review formularies, deductibles, and in-network vs. out-of-network pharmacy costs can help members feel more confident in their coverage and avoid unexpected expenses.



Flex Card Expectations

A brief conversation about how Flex Card benefits vary by plan can set clear expectations and reduce confusion. For example:

- Not all plans offer the same Flex Card features, such as copay coverage.
- Members transitioning from one plan to another may assume benefits carry over.
- Flex Cards **can't** be used for **Part D cost shares**.



Dental Network Accuracy

Help reduce misunderstandings about covered dental services by reminding your clients that a Flex Card can be used as a *form of payment* anywhere—but this doesn't determine whether a dentist is in-network.

These small clarifications make a big difference for our members and your clients!