

Member Enrollment and Claims Processing Timeline



For health funding accounts (HRA/FSA) administered by HealthEquity.

Task	Owner	When Completed
Member Enrollment		
<input type="checkbox"/> Complete enrollment and indicate FSA, LPFSA, DCFSA annual election	Member	30-45 days prior to effective date
<input type="checkbox"/> Enrollment submitted to CDPHP	Group/Broker	CDPHP can accept enrollment anytime during the implementation process, and should be received no later than 30 days prior to effective date
<input type="checkbox"/> Enrollment sent to HealthEquity	CDPHP	Upon receipt from group and CDPHP Group Renewal/Setup complete
<input type="checkbox"/> Request/Mail Member Welcome Kits and Debit Cards (if needed)	HealthEquity	10-14 days after enrollment received
<input type="checkbox"/> Review HealthEquity Welcome Kit and create HealthEquity member Portal login <ul style="list-style-type: none"> SSO from the CDPHP Member Portal will be available on or after the plan effective date. Complete EFT details for claim reimbursement from HealthEquity (if applicable) 	Member	Once welcome kit and debit card (if applicable) received
Claims Processing		
<input type="checkbox"/> Provider Visit	Member	Following plan effective date
<input type="checkbox"/> Claim submitted to CDPHP*	Provider	Following member visit
<input type="checkbox"/> Claim Processed	CDPHP	Up to 30 days following receipt
<input type="checkbox"/> Claim details sent to HealthEquity <ul style="list-style-type: none"> Claims denied by CDPHP will not be sent to HealthEquity 	CDPHP	<ul style="list-style-type: none"> Weekly on Wednesday's following claim processing for medical claims Bi-weekly on Wednesdays following claim processing for Rx claims
<input type="checkbox"/> Claims Loaded to Member Portal	HealthEquity	Upon receipt of claims from CDPHP
<input type="checkbox"/> HRA Claims paid <ul style="list-style-type: none"> If Auto-Pay provider is selected, HealthEquity will send provider payment by VPay Providers may opt out of electronic payments and request to be paid by check 	HealthEquity	3-5 days following receipt of claim

*Any delay on behalf of the provider submitting claims to CDPHP will delay the claim processing timeline and payment to the provider or reimbursement to the member.

Best Practices

Add an EFT account

- If you have paid out-of-pocket for a qualified expense, you may request reimbursement from your reimbursement account (RA) to be paid back via check or verified external bank account (EFT). Reimbursements are typically processed with seven business days.
- CDPHP automatically sends your claims to HealthEquity. Please allow up to 30 days for receipt of the claim. You can review the 'View Claims' page in your HealthEquity member portal to see whether your expense has been added.

Complete HIPPA authorization form

- Certain dependent claims may be marked as 'Private' due to protections mandated by the Health Insurance Portability and Accountability Act (HIPAA).
- For the details of your dependents' PHI to display in your HealthEquity member portal, the dependent must provide HealthEquity with the signed 'HIPAA Authorization Form,' giving them permission to display that information. Until we receive the signed form, dependent claims will be marked as 'Private.' Claims are marked 'Private' if the dependent is 18 years of age or older.

Utilize the Member Help Center

- The HealthEquity Help Center is your source for helpful guides, answers to your questions, and more. For 24/7/365 assistance, call (866) 346-5800.