

# motivhealth®

# Q&A

## **Q: Where can I find in-network providers?**

A: You can access our provider list from your member portal ([member.motivhealth.com](https://member.motivhealth.com).) Log in and select “Find Care” to search for providers or facilities within your zip code. For those who live outside of Utah, please go to [mycigna.com](https://mycigna.com) to find providers in your area.

## **Q: What are some exclusions (non-covered services) on my policy?**

A: Cosmetic breast reconstructive or reduction surgery, lip enhancement, rhinoplasty, gender reassignment surgery, robotics, hair transplant, weight loss surgery, liposuction, varicose veins, chin implant, and infertility surgery.

## **Q: When will I need a preauthorization?**

A: Here are a few examples of services that would require a preauthorization from your provider: ABA Therapy, MRI/CT/PET scan, Inpatient Mental Health Services, Durable Medical Equipment, Knee Replacement, Spinal Injections, Tonsillectomy, Surgery.

## **Q: Should I call MotivHealth before scheduling my procedure?**

A: Have you heard of SmartPay? We always aim to find you the best care at the best price with one of our SmartPay-eligible locations. Just call us before you schedule your procedure and we can review your options with you. P.S. We will share the savings back with you from \$100-\$3000!

## **Q: I just received a bill from my provider. What do I do next?**

A: Make sure MotivHealth has received and processed your claim for that specific date of service. If we have, make sure your member responsibility on the explanation of benefits (EOB) matches the bill you received from your provider. You can check your EOB by logging into your member portal or calling our Personal Health Assistants at 844-234-4472. We are always happy to help!

## **Q: When I receive a bill from my provider, who do I pay?**

A: You will pay your provider directly. But again, make sure MotivHealth has processed that claim before paying your provider.

## **Q: Do I have general mental health coverage? How do I find care?**

A: Yes. General outpatient office visits are subject to deductible and there is no limit to how many visits you can have. You can find a list of providers on your member portal or by calling our Personal Health Assistants at 844-234-4472.

## **Q: Are there any mental health exclusions (non-covered services)?**

A: Yes. Here are a few examples: marriage counseling, hypnosis, relaxation therapy, recreational therapy.

## **Q: Do I have preventative care?**

A: Yes, we follow the Affordable Care Act. Some preventative care examples are yearly annual exams, flu shots, immunizations, preventative mammograms for women starting at the age of 40+, and preventative colonoscopies starting at the age of 45+.

## **Q: How much can I contribute to my HSA?**

A: In 2024 individuals can contribute up to \$4,150 and families can contribute up to \$8,300. If you are 55+ you can contribute an additional \$1,000 as a catch-up contribution.

## **Q: What can I use my HSA funds on?**

A: Qualified medical expenses such as medical treatment, prescriptions, dental, and vision. A full list can be accessed on the IRS website.

## **Q: Can I invest my HSA dollars?**

A: Once you reach a balance of \$2,000+ you are eligible to invest directly through your member portal.

## **Q: Do my incentive dollars from MotivHealth count toward my yearly HSA contribution limit?**

A: Yes.