



The Difference Card

Frequently Asked Questions

Wayne Township Public Schools

How does the Difference Card work?

Your Difference Card is funded by the Wayne Township Public Schools. You can use your Difference Card to help pay for medical co-payments, deductibles, and coinsurance (deductible & coinsurance require manual submission of the EOB).

I did not receive my Difference Card. How can I get another one issued?

Please contact our Customer Care Team at 888.343.2110 and they can help reissue a Difference Card. When speaking with our team, please confirm we have the correct address on file for you.

What amounts can be paid with my Difference Card?

Always refer to the purple sticker on your card or reference your Benefit Summary for what amounts can be paid with your Difference Card. You will be able to swipe your Difference Card for In-Network co-payments at the doctor's office, as well as at the pharmacy for prescriptions.

Does everyone need a Difference Card?

Employees with benefits through the Wayne Township Public Schools will get a Difference Card. Enrolled spouses will also receive a card. Dependents under the age of 18 are linked to the employee or their spouse's Difference Card. For dependents over the age of 18, you can contact the Difference Card Customer Care Team and request a card for the dependent(s).

I did not need a Difference Card last year, why do I need one this year? Has my health insurance changed? My provider is saying I have different benefits than before.

The Difference Card is here to help employees save on their medical contributions while improving benefits through the wellness initiative. Please keep in mind when you contact the insurance carrier, they will explain there has been a change in benefits. The Difference Card is in place to pick up all changes in benefits.

Should I use my Difference Card at every doctor's office? My doctor has not heard of the Difference Card – what should I do?

Your Difference Card should only be swiped for In-Network providers and pharmacies requesting a co-payment. All In-Network doctors that accept credit cards will accept your Difference Card. The card is simply a form of payment towards co-payments you may owe.

If I bring all of my children to the doctor's office, can I swipe my Difference Card once for all of the co-payments?

No, when at the doctor's office your Difference Card can only be used for one co-payment at a time. If you are paying for several co-payments for a medical doctor, you must swipe your card separately for each co-payment.

My card was denied at my doctor's office. What should I do?

Your card could have been denied if you tried to swipe it for the incorrect amount. Please refer to your purple sticker and swipe it again. If the card is denied again, please call Difference Card Customer Care at 888.343.2110 for assistance. Customer Care is available Monday through Friday 8:00 AM to 8:00 PM. If you pay the full co-payment at the time of the visit, please get a receipt from the provider and submit this to The Difference Card along with the Difference Card Reimbursement Form. Reimbursement forms can be found on the District Website or on your Difference Card Portal.

What if I forgot to use my card at the doctor's office? Can I submit the charges later?

Yes! If you forgot to use your card and you paid your copay upfront, make sure to get a receipt from your doctor's office. You can then submit your receipt to The Difference Card. Please be sure to include a completed Difference Card Reimbursement Form. Please note, The Difference Card should not be used to pay for past services.

What do I do with the Explanation of Benefits that I received in the mail?

The Explanation of Benefits (EOB) is an itemized receipt that lists the details of payments or denials made by your insurance carrier. If your EOB indicates that there is a balance due, you can submit it to The Difference Card by email, mail, fax, or through our mobile application. You can also enroll in Easy Claims to have your EOB's automatically sent to The Difference Card! If you are signed up for Easy Claims, please do not submit claims for deductible and coinsurance services manually.

I received a bill at home. What should I do?

Wait to receive an Explanation of Benefits from your insurance carrier that corresponds to the bill you've received, or you can access your EOB on the insurance carrier's website (www.horizonblue.com). Once you have your EOB please send it along with your bill and Reimbursement Form to The Difference Card. If you enrolled in Easy Claims the EOB will automatically be sent to The Difference Card.

How do I sign up for Easy Claims – the automatic EOB feed?

You should have received an email to enroll in Easy Claims. If you did not receive an email, please contact our Customer Care Team and they will resend the enrollment email to you. Once enrolled your EOB's will automatically be sent to The Difference Card for deductible and coinsurance claim reimbursement.

What if Easy Claims did not link my account properly?

Once completing your Easy Claims registration, you will receive a message indicating you successfully enrolled in Easy Claims. If you do not see the message appear upon completing your enrollment, please contact the Difference Card Customer Care Team at 1-888-343-2110 to properly enroll in Easy Claims.

What happens if I go on the Difference Card Portal and do not see my claim being pulled through Easy Claims?

You will not be able to see claims on your Difference Card Portal until the Difference Card claim's team reviews the EOB. If you are enrolled in Easy Claims, please **do not** submit your claim manually if you do not see it on your portal. Contact the Difference Card Customer care team and we can walk you through what needs to be done to ensure the claim is being processed.

What if I received a check from the Difference Card or if money is deposited into my account?

You are required to send your EOBs directly to the Difference Card or through the easy claims process. When the Difference Card receives the necessary EOBs, we will process your claim and pay out any money due to you. Always refer to your enrollment kit for what amounts you are eligible to receive for deductible and coinsurance expenses. Please read the memo associated with the check, or the email for the direct deposit notice, and pay the medical provider as indicated.

Can I manage my Difference Card account online?

Yes! Visit DifferenceCard.com and click the purple MEMBER LOGIN button. If this is your first-time logging into your account, you will need to click the First Time Users link and follow the prompts to set-up your account. Your Username is your Social Security Number and your Password is your Date of Birth (MMDDYYYY). After your account creation is complete, you will be able to access your Difference Card benefit information and wellness tools.

Where can I get a Difference Card Reimbursement Form?

You can download one at DifferenceCard.com. Click on the MEMBERS tab, then click FORMS.

How can I submit a claim for reimbursement?

You can submit your claim four easy ways:

1. Email your claim securely through our website by clicking the SUBMIT CLAIMS button at DifferenceCard.com.
2. Fax your claim to 914.220.0901.
3. Mail your claim to The Difference Card, 245 Main Street, Suite 605, White Plains, NY 10601.
4. Send your claim through The Difference Card Mobile Application.

How long does it take for a claim to be processed?

Claims are processed between 4 – 12 business days. After your claim is processed, if you are due any reimbursement amount, a check will be mailed to you or the money will be directly deposited into your bank account.

Is there a deadline for when I need to submit my claims for reimbursement?

You must submit your claims within 3 months after the Plan Year ends. Your plan years runs from July 1st to June 30th.

How do I know when services are subject to deductible, coinsurance, or a co-payment?

Please refer to your carrier benefit summaries for services subject to deductible, coinsurance, or copayments. Or you can contact Horizon and they can advise what services are subject to those events.

When I went to schedule my Surgery for an in-network doctor they told me they bill upfront for my deductible, do I pay this?

No, you would contact the Difference Card customer care team at 1-888-343-2110. Please advise Customer Care the provider is billing you upfront for your in-network deductible portion. Our team will take down all the information about the surgery (provider/facility, date, amount requested) and make an outreach to the provider and/or facility. We will explain the benefit arrangement to the provider to see if they would agree to bill after services are rendered. If they agree, we would require the EOB to process the claim. Remember, if you are signed up for Easy Claims, we will automatically pull the EOB on your behalf. Please **do not** submit the EOB manually. If the provider is adamant they want the money the day of, we will load your card for the amount requested.

My child does not live with me but I am responsible for paying their healthcare costs. Do I get a card for the individual responsible for taking my child to the doctor?

No, this individual would not receive a Difference Card. You would have three options for making proper payment: (1.) Leave the card number with the provider and instruct them on how to use the card. (2.) You can pay for the services out of your pocket and submit to the Difference Card for reimbursement. (3.) You can leave the card number with the individual who is responsible for your child's medical care.

My Chiropractor is out of network and would never charge prior to the Difference Card. Now I am receiving bills and am not sure what to do. Are these bills accurate?

The bills are correct, remember the Difference Card is in place to reimburse for the all differences. When you go out of network, there is always going to be a patient responsibility. For example, under the Direct Access plan you are responsible for a \$300 deductible and then 30% coinsurance.

Your chiropractor is still going to receive the same dollar amount, the only change is there is now two parties involved with paying for those services. Please make sure you forward your Difference Card Reimbursement to your Chiropractor. If education to your provider is necessary on the process, please contact the Difference Card Customer Care Team at 1-888-343-2110 and we would be happy to explain this to your provider.

When I go the pharmacy, do I need to swipe my Difference Card for every co-payment?

No, when use your Difference Card at the pharmacy it is programmed to swipe once for all necessary scripts. For example, if you are non-buy up option, you would present your Difference Card to the pharmacy and they would swipe the card once. If you are on the buy up option, there is some additional manual reimbursements that needs to occur to make you whole. Please refer to your Benefit Summary or the Difference Card Customer Care team at 1-888-343-2110 with any additional questions.

I thought I hit my Maximum Out of Pocket in 2018, why is Horizon telling me it reset come 10/01/2018?

On Horizon's system it will show that your Maximum Out of Pocket (MOOP) was reset effective 10/01/2018. The Difference Card Claim's Team does have a report indicating all the thresholds that were met. If you met your MOOP in 2018, we will make sure those amounts feed over and your reimbursements indicate those details.

I met my in-network Maximum Out of Pocket in 2018 and am still being charged a co-payment. Prior to the Difference Card, I would tell the Doctor I met my MOOP and they would waive the co-payment? Is this still the case?

No, you would pay your \$10 co-payment or \$25 co-payment at the provider's office. After making payment, please send in a claim form to the Difference Card along with the EOB and we will reimburse you if your MOOP was satisfied.