ibxpress

Employer Portal

Processing guidelines

Independence Blue Cross offers products directly, through its subsidiaries Keystone Health Plan East, QCC Insurance Company, and with Highmark Blue Shield – independent licensees of the Blue Cross and Blue Shield Association.

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Contact information

Hours of operation	
Employer Portal	Monday – Saturday, 24 hours Sunday, 9 a.m. to midnight
Customer Service	Monday – Friday, 8:30 a.m. to 5 p.m.
Phone numbers	
Group inquiries	
▪ Website Support	215-587-0360
▪ Keystone billing	215-567-3357
▪ Enrollment fax	215-238-7067
Member website inquiries	Phone number located on ID card
Mailing address	Independence Blue Cross Enrollment Department 1901 Market Street 13th floor Philadelphia, PA 19103

Administration

Passwords and User IDs

If you forget your password or User ID, or if your account is locked due to multiple unsuccessful attempts, please contact Customer Service for assistance. When you call Customer Service, you will be required to verify your identity.

General instructions

Member Updates

Independence Blue Cross (IBC) transactions submitted through the employer portal will display on the portal immediately after being processed (also see Future transactions). The transactions will display in our enrollment systems within seconds in most cases. A message will display on the transactions that did not update real time, and they will either update overnight or, will be processed within 24 to 48 hours. Transactions for drug, dental, and vision coverage will take an additional 24 to 48 hours to process. All completed transactions are available immediately on the View Summary page under the Find Employee Link.

Transaction effective dates

You may use any effective date that coincides with our Future and Retroactive transaction rules to process transactions.

Future transactions

You may submit member transactions with effective dates of the current month plus 60 days in the future. Example, a transaction processed January 1 through January 31 may have an effective date up to and including April 1.

Retroactive transactions

You may submit transactions with retroactive effective dates using a calculation based on the first of the current month minus 60 days. Example, a transaction processed August 1 through August 31 can be effective retroactive to any date in June.

For retroactive terminations, fully-insured customers can terminate their members retroactively current minus 30 days. Self-insured customers can terminate their members retroactively current minus 60 days.

Saving transactions

In order to *Save* a transaction, you must fill in all required fields on the Subscriber screen and then click the *Save* button. The transaction will remain in the portal Find Employee tab until it is completed.

Corrections

Employee corrections

You may process most corrections for subscriber information through the employer portal. To correct an employee's SSN, please contact Customer Service to make the correction. All other corrections can be made using the Edit Employee Link.

Dependent corrections

Dependent information such as a dependent's name, gender, social security number and other insurance information may be corrected via the employer portal. Corrections can be completed through the Edit Employee Link.

Products not supported through the Employer Portal

You may process transactions for Blue Cross and Blue Shield Medicare supplements, such as Medigap Security, through the employer portal. However, please submit member activity for Blue Cross Medicare Advantage plans such as Keystone 65® and PC 65® through the paper enrollment process, because the employer portal does not support those products.

Most United Concordia (UCCI) activity requires that you utilize UCCI's enrollment process. If the employer portal supports your UCCI dental option, you will see the coverage code available on your coverage selection screens.

Primary care physician (PCP) information

To view the most current provider information, please use our online Provider Finder.

Dependent-level opt-out groups

If you have an approved benefit arrangement or offer a freestanding vision product, you are able to manage eligibility updates at a dependent level. You will have the ability to specify which dependents should be covered for each plan.

Handicapped dependents

There is no age restriction for medically approved handicapped dependents. You should add the dependent through the employer portal, but be advised that this transaction will require additional processing time. Our Enrollment Department will notify the subscriber (the parent/guardian) to complete a *Handicapped Dependent* form. The subscriber should submit the completed form to IBC for review. We will add the dependent to the coverage if our Care Management and Coordination Department approves the dependent. To obtain the *Handicapped Dependent form,* please view *Forms* under the *Resource Center* tab.

Adding Newborns

Newborn babies cannot be permanently added without notification through Employers. Remind your employees to contact their benefits office immediately to add their newborns to their health plan.

Billing information

Invoice and payment history

The Billing tab displays the Invoice and Payment History received for monthly invoices.

Discontinuing paper invoices

To discontinue receiving paper invoices, click the Accounts tab under the Billing link from the *Billing Home Page*. Click the 'No Paper' link. If you elected to discontinue receiving paper invoices, it may take one billing cycle before you stop receiving them.

An active bank account and an automated clearing house payment are required to satisfy monthly premiums should you wish to discontinue receiving paper invoices.