

Members can reach Bywater Customer Service via phone at 800-337-0792 Monday through Friday from 8am – 7pm EST. We are available to check on claim status, provide coordination of benefit and accident letter information, eligibility concerns, and benefit explanation.

Your health plan utilizes a specific pharmacy benefit manager (PBM) which can be found on the front of your Bywater Member ID card in the lower right corner. Your PBM is highly trained in prescription drug costs and care. They are available to assist you at the contact number provided on your ID Card.

Your health plan utilizes Cigna's network of providers to access quality care and preferred pricing. The Cigna logo on your ID card will make providers aware of the partnership and also provides details for how they will submit claims.

Your provider will need to call Bywater at (800) 337-0792 to verify eligibility and benefits. This information is also located on the back of your member ID card.

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How does the precertification process work?

Precertification is required prior to accessing certain procedures, treatment, testing, durable medical equipment, etc. This process is initiated when your provider's office calls Bywater at 800-337-0792. Bywater then connects your provider with Cigna's precertification department. Cigna requires that members meet specific criteria, submitted by your provider, prior to making a determination. **It is essential that at least 48 – 72 hours is allowed for this process.**

Prior to your effective date with Bywater, Cigna will be unable to complete the precertification process. If you have a service or procedure scheduled close to your start date, Cigna may be able to accept an approval from your previous insurance carrier. Please obtain a copy of your approval notice and send to Bywater via email at support@choosebywater.com.

Does Bywater have a Member Portal or Mobile App?

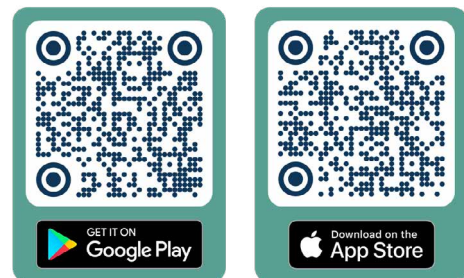
Yes! Bywater members may register and access our online web portal or mobile app to view ID Cards, claims information, explanation of benefits (EOB) and more!

How do I register for the member portal or mobile app?

Bywater Member Portal

1. Go to: MyBenefits.choosebywater.com
2. Select: REGISTER
3. Follow the appropriate registration options

Bywater Mobile App



Where is my Explanation of Benefits (EOB)?

Bywater will mail a copy of your EOB to your home and also have it available on your member portal. Please note, your EOB is generated once your claim from your service is received and processed by Bywater.

If you are looking at your claims and can't find the date of service listed, your provider may not yet have submitted the claim to Bywater for adjudication. Providers have an extended period of time to submit claims for payment, and sometimes they do not have accurate insurance information for proper submission for payment.