

How does my Partial Self-Fund work?

We are very pleased with the benefits plan and pricing that we are able to offer you for the upcoming plan year. Costs are kept low because CIJDC uses a partially self-funded plan from Wellmark BCBS.

What does that mean?

It means that your employer pays for a higher deductible plan from Wellmark BCBS (“Core Plan”) but offers you a lower deductible plan (“Buy Down Plan”). This new plan is lower in cost to you than other plans available through Wellmark BCBS. To utilize a partially self-funded plan, we have contracted with a Third Party Administrator (TPA) named Auxiant.

Effective July 1, 2024, when you visit a healthcare provider, your claims will be filed with Wellmark BCBS. Wellmark BCBS will process your claim under the “Core Plan” and send you and Explanation of Benefits (EOB) reflecting the higher deductible plan. **This is not a bill and does not reflect your “Employee Plan” deductible.**

Wellmark BCBS sends the same EOB to Auxiant, who will review this and process payments to your health care provider based on your “Buy Down Plan” deductible. Auxiant sends you an adjusted EOB that reflects your true deductible.

Employees are responsible for any deductibles, copays, or coinsurance on the “Buy Down Plan”. CIJDC is responsible for amounts over the “Buy Down Plan” deductible.

Do not make a payment to your provider based on any EOB. These are not bills, they are simply explanations.

You will receive a bill from your healthcare provider based upon the adjusted EOB from Auxiant.

If you have any questions about your EOBs or bills, please contact:

Justin Cornish
641-858-3852

TPA: Auxiant
800-475-2232

Insurance Claims Process

Employee visits Doctor



Doctor submits claim to Wellmark BCBS



Wellmark BCBS sends Explanation of Benefits (EOB) to doctor, Auxiant and employee reflecting higher deductible “Core Plan”. Employee should ignore this EOB.



Auxiant process and adjusts EOB to reflect the lower deductible “Buy Down Plan”



Auxiant sends revised EOB to the doctor and employee. Employee should retain the Auxiant EOB.



Doctor sends invoice to the employee.



Employee pays the doctor’s invoice.