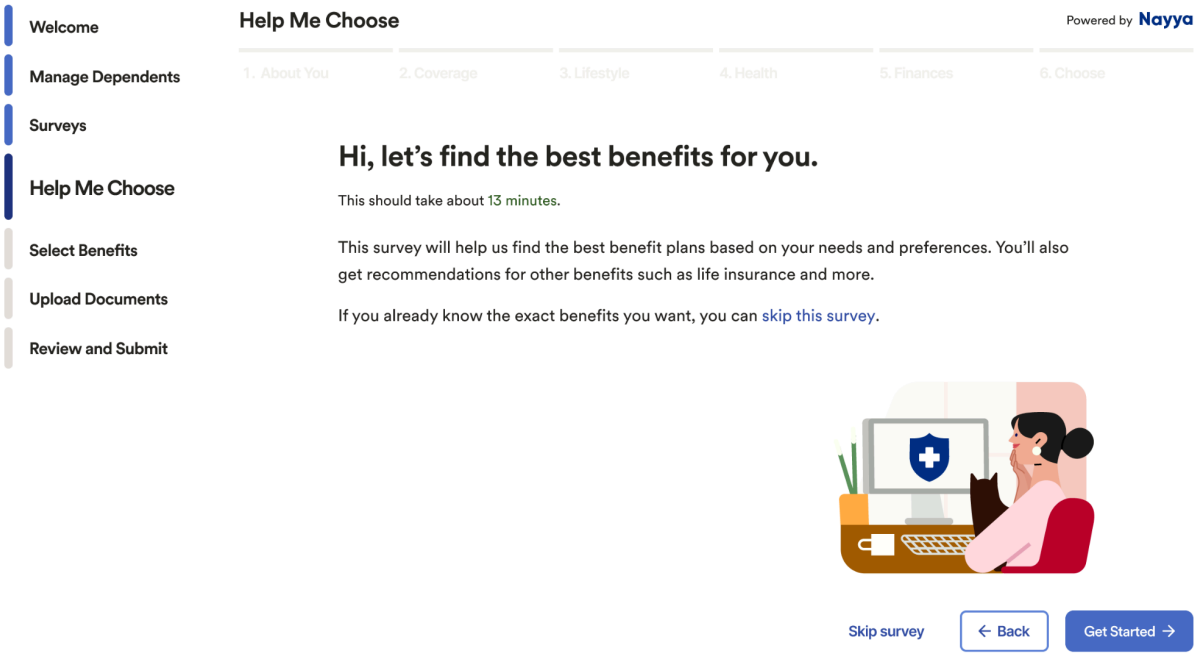
ADP x Nayya Support FAQs

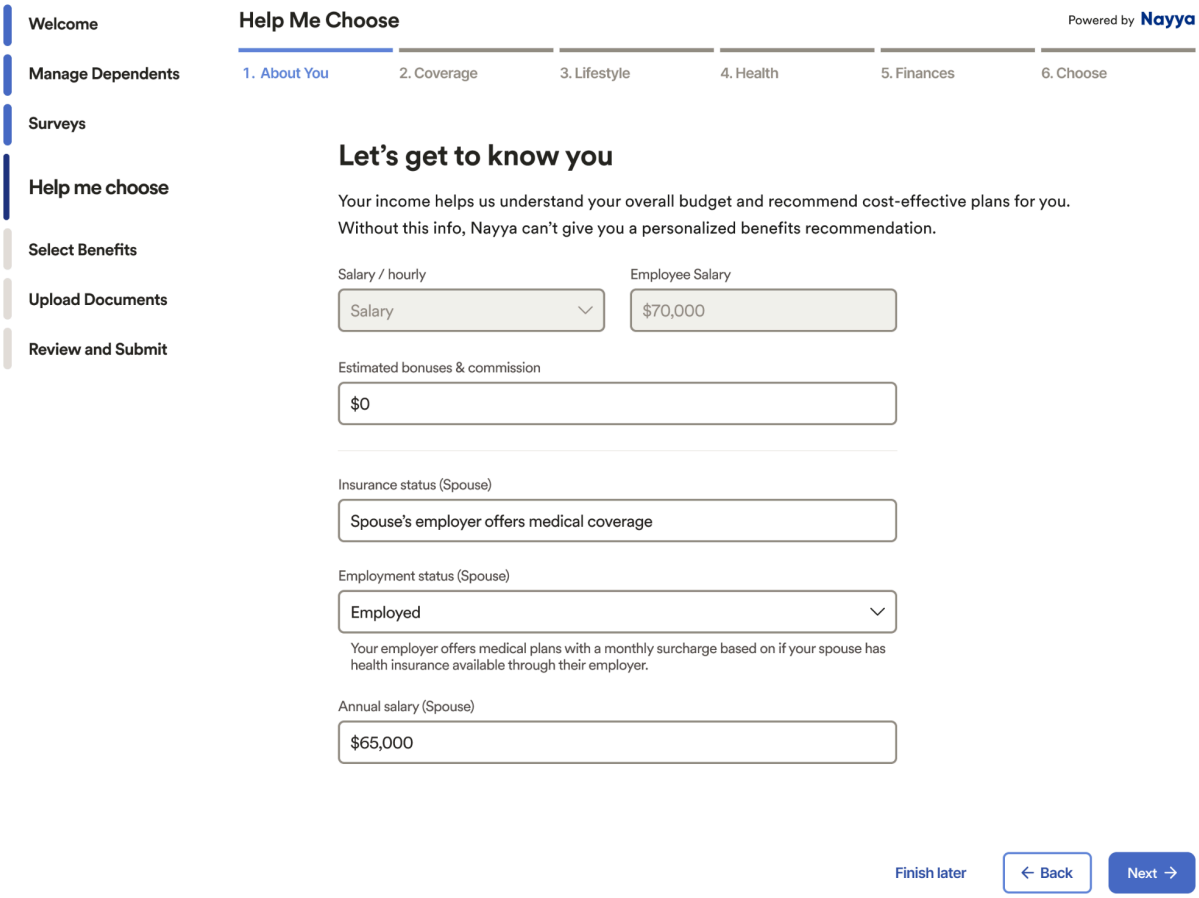
Start of the Nayya Survey

Intro to Nayya



About You

Household Income: FAQs



Why are you asking about my household income?

We ask about your household income because it helps us understand your financial needs and how much you can afford to spend on health insurance each year, both for your upfront premium and potential out-of-pocket costs.

Is this data shared with my Employer or third parties?

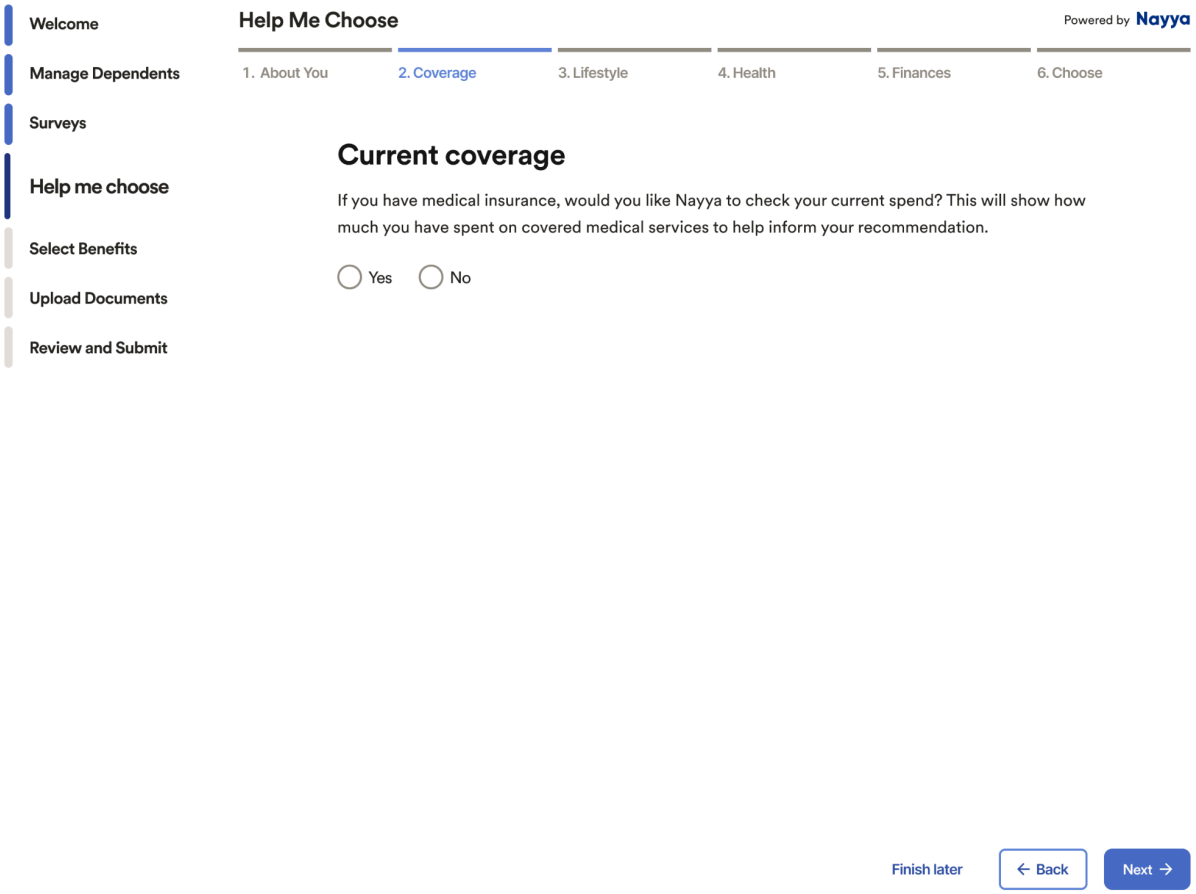
This data is only collected to provide a personalized benefit recommendation and is not shared with your employer or third parties.

Why do you want to know my spouse's salary?

We ask for your spouse's salary to get an accurate picture of your overall household income and potential funds that could contribute to paying medical expenses.

Coverage

Current Medical Insurance 1: FAQs



Why are you asking about my medical insurance?

We ask about your current medical plan and year-to-date deductible spending to give you a holistic view of your personal out-of-pocket spending from this plan year.

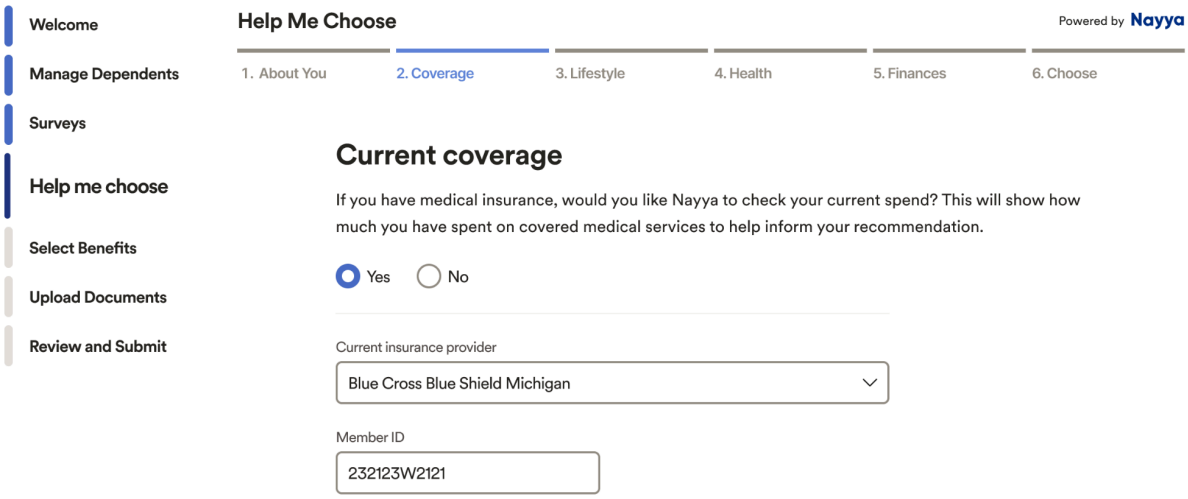
My insurance was with my previous employer. Does that matter?

Nayya can connect with your existing medical carrier, even if your existing plan was offered through a previous employer.

Do I have to answer this question?

If you do not wish to answer this question, select “Skip” to proceed with the survey.

Current Medical Insurance 2: FAQs



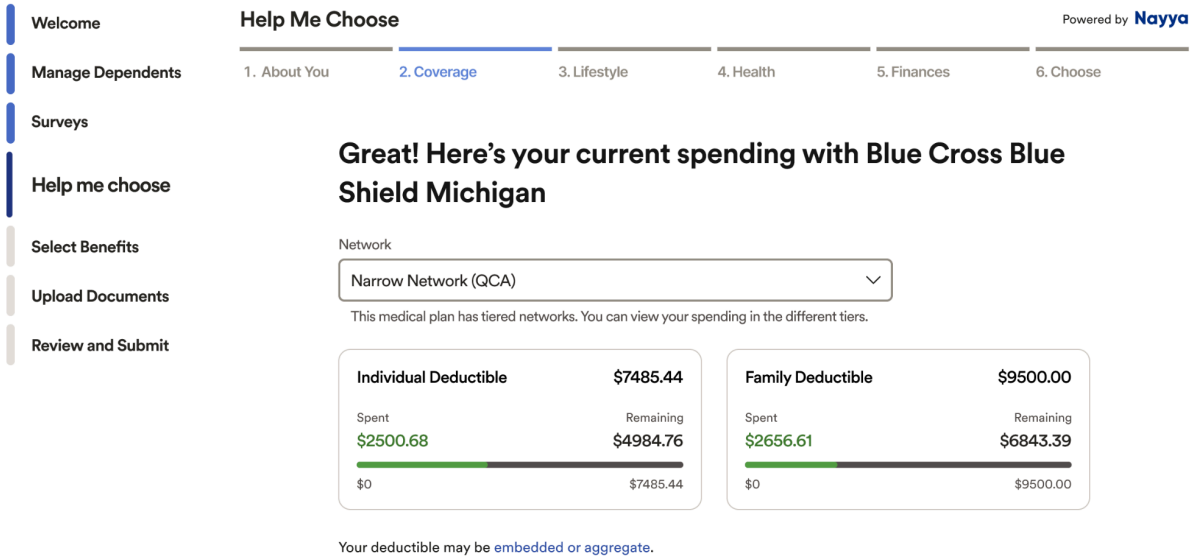
What am I consenting to when I enter my insurance and Member ID?

By clicking ‘Next’ you consent to Nayya checking your insurance credentials against your insurance provider and returning your overall spend towards your current deductible.

Am I consenting to give Nayya a history of my medical claims, conditions, and/or prescriptions?

No. Nayya only receives your current medical plan and a snapshot of your annual out-of-pocket spending. This is the same type of insurance check your doctor’s office conducts to confirm your plan is in network with your chosen doctor.

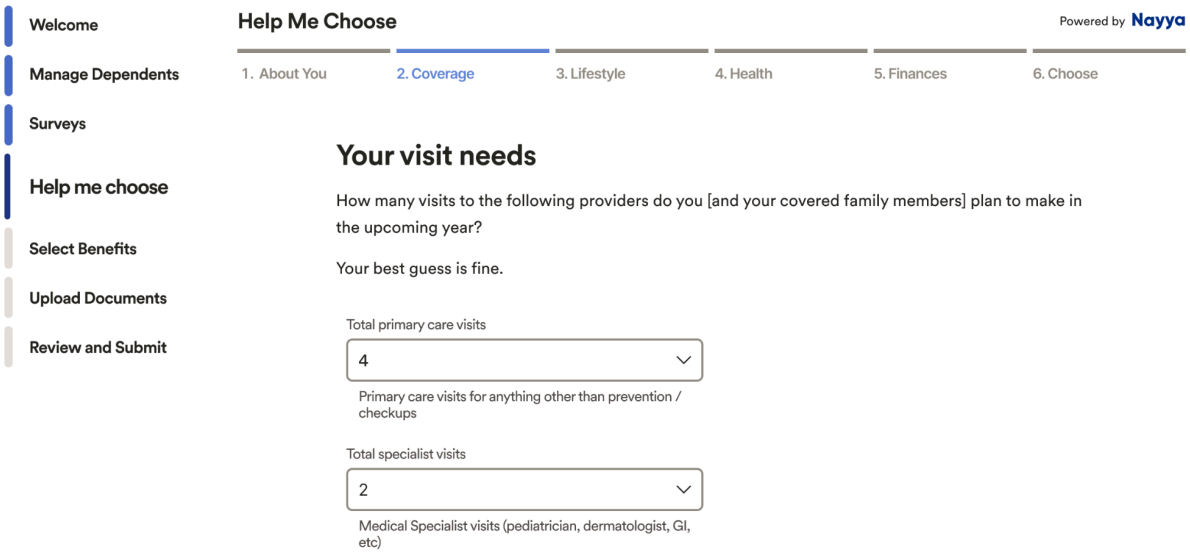
Current Spend: FAQs



Why are you showing me this information, and how will this impact my recommendation?

Considering your previous spending, you can select a plan that best matches your needs. For example, individuals currently enrolled in a plan with higher upfront premium costs but don't frequently utilize their health insurance may want to consider enrolling in a plan with a lower upfront premium to lower their overall healthcare spend.

Total Medical Visits: FAQs



Why are you asking for this information, and how will this impact my recommendation?

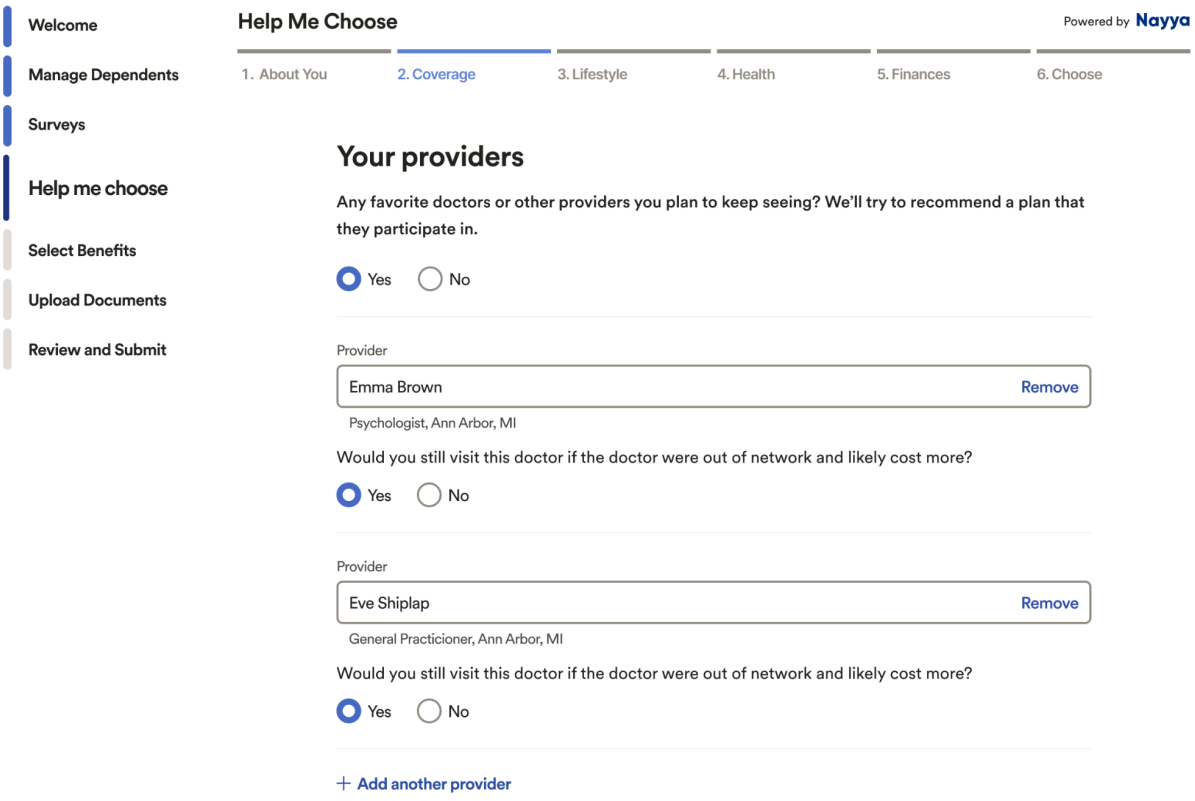
When choosing medical and dental plans that match your needs, it is important to consider how often you normally visit the doctor and how often you use your insurance. If you utilize your medical and dental insurance frequently, you may want to enroll in a plan with greater coverage.

Regarding how we consider this information, the Primary Care and Specialist Visits inform your Medical Insurance recommendation, and the Dental Visits inform your Dental Insurance recommendation and how much coverage you may need.

Is this data shared with my Employer or any third parties?

This data stays within your survey to provide you with the best recommendation and is not shared with any outside parties.

Frequent Providers: FAQs



Why are you asking for this information / how will this impact my recommendation?

We ask you to share with us the doctors you use the most so we can understand if they are in-network or out-of-network providers for the medical plans your employer offers. If your favorite doctors are all out-of-network, we are more likely to recommend a plan with better coverage for out-of-network providers.

We even ask you a question to determine how important it is to you that we recommend plans, where available, that have your favorite doctors in-network so that you can save money on the providers you see the most.

Are you accessing my medical records?

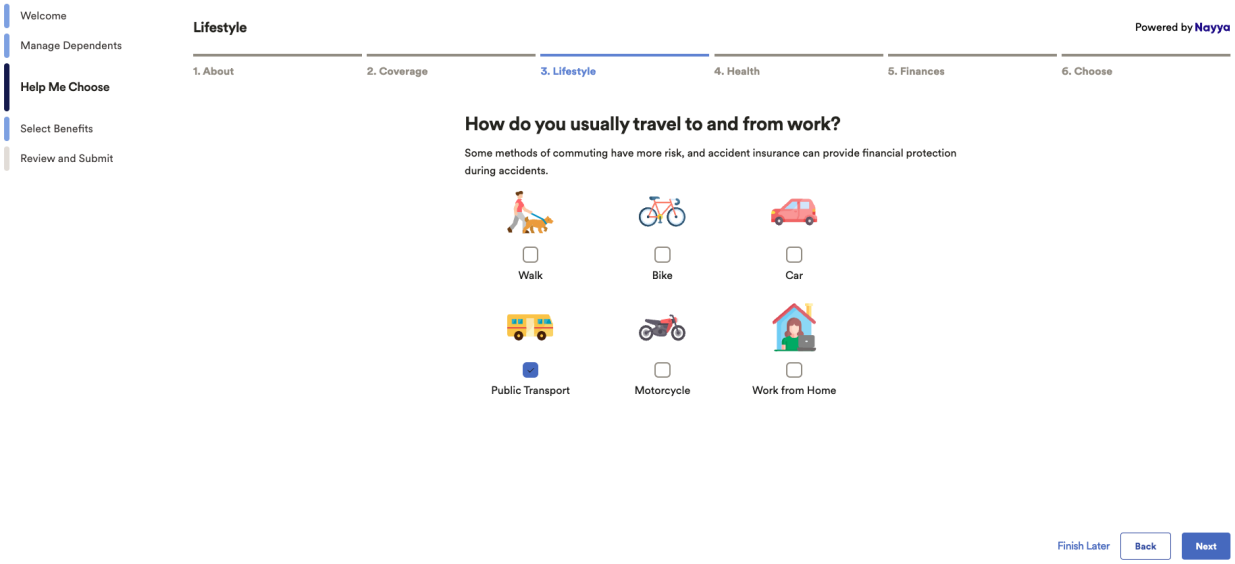
No, we are not accessing any medical records. We are checking to see if the doctor(s) you listed are in-network with the plans offered through your employer.

Can you tell me if my doctor is in-network?

On this page, we're verifying whether a given doctor is in-network with the plans offered through your employer. Still, we cannot verify whether the provider is in-network for your current medical coverage. To verify if one of your doctors is in-network for your current medical plan, we recommend you search for the doctor on the medical insurance carrier's app or portal.

Lifestyle

Travel to Work: FAQs



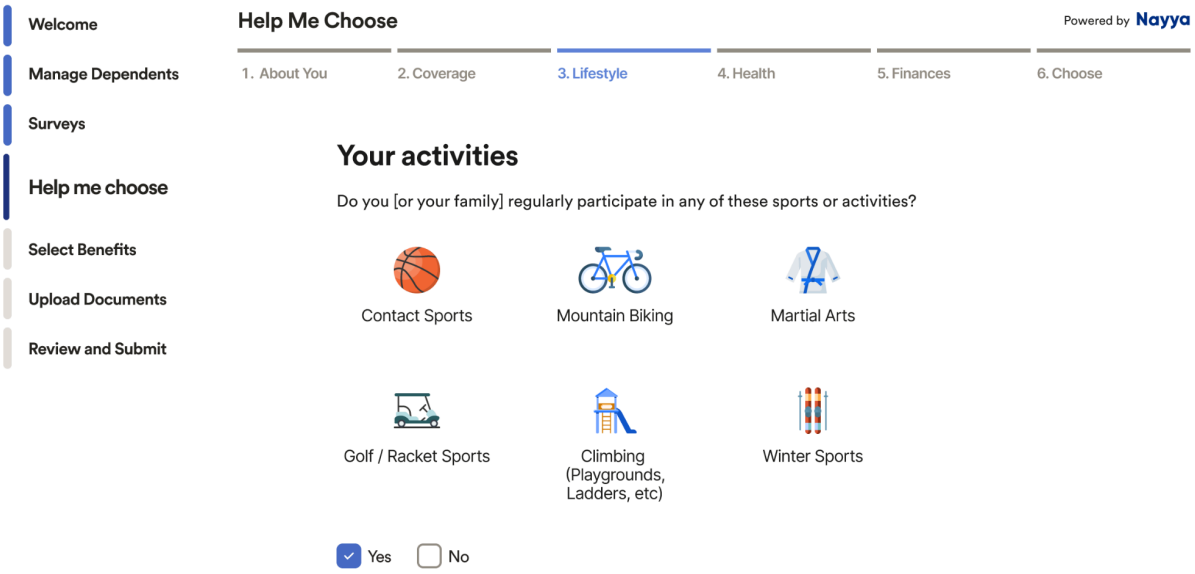
Why are you asking for this information, and how will this impact my recommendation?

Certain modes of transportation are associated with higher levels of risk for injury, and when selecting health insurance, you may want to keep this in mind. In the unfortunate event of an accident, certain voluntary benefits like Accident Insurance may protect you against expensive medical bills. We consider this when making our recommendations.

Can I select more than one option?

Yes! You can select all the ways you travel to work, which will help us provide you with the most accurate recommendation for your unique situation.

Exercise / Sports & Activities: FAQs



Why are you asking for this information, and how will this impact my recommendation?

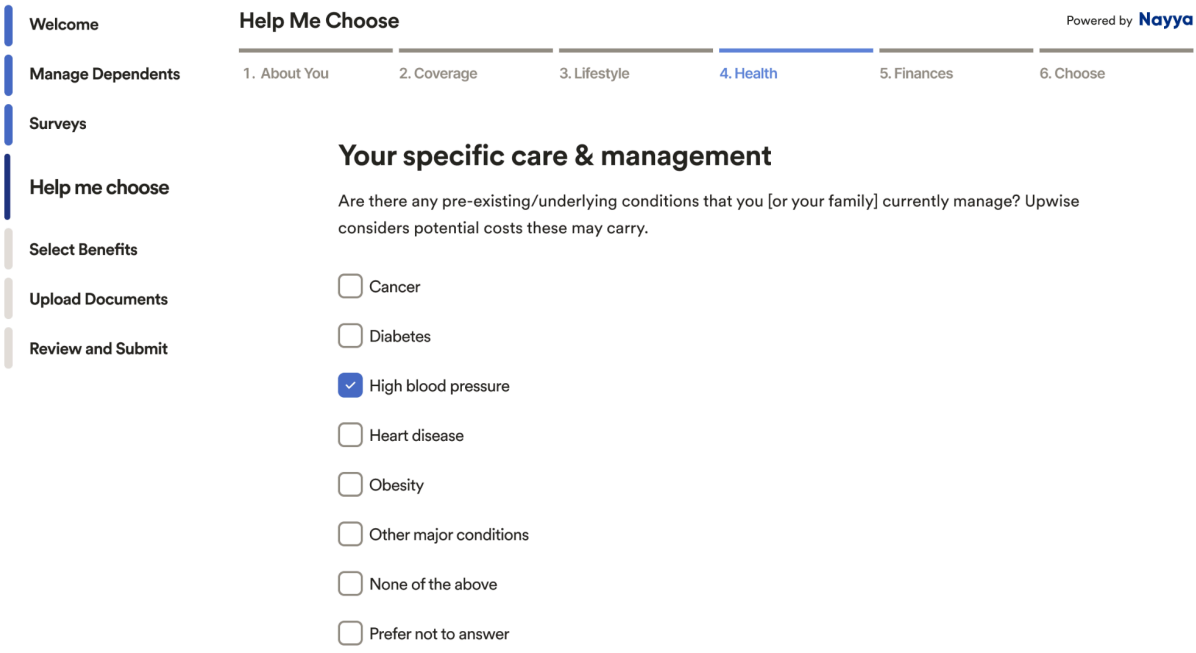
Staying active is great, but it also comes with a certain risk of injury and, therefore, potential medical costs. We want to consider these potential costs when making your recommendation for Medical insurance and voluntary benefits. Plans like Accident Insurance ensure you have adequate coverage in the unfortunate event that you or one of your dependents experiences an injury.

Is this data shared with my Employer or any third parties?

This data stays within your survey to provide you with the best recommendation and is not shared with any outside parties.

Health

Underlying Conditions: FAQs



Why are you asking for this information, and how will this impact my recommendation?

Providing information about your underlying conditions helps us ensure that our insurance recommendations are aligned with the coverage you need. Some conditions, like diabetes, may lead to increased medical costs, making a medical insurance plan with more coverage favorable. Additionally, voluntary benefits like Cancer Insurance (if offered through your employer) could assist in paying for potential costs if you or one of your dependents develop this condition.

Is this data shared with my Employer or any third parties?

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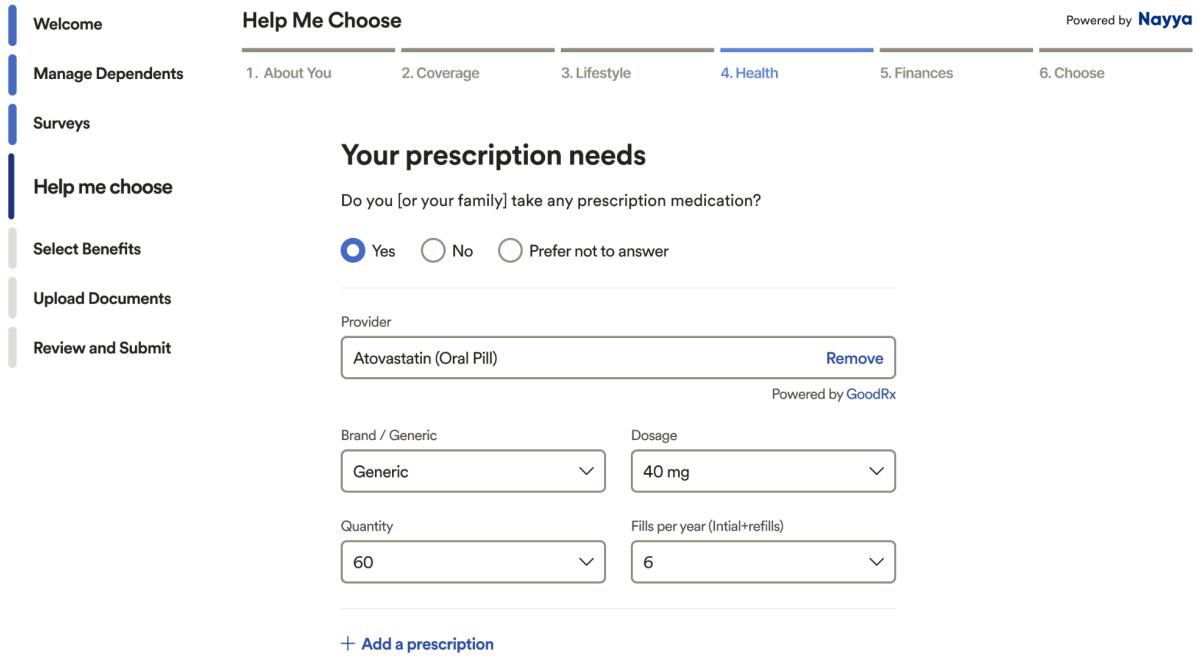
Do I have to answer this question?

If you do not wish to answer this question, you do not have to identify any conditions. This may influence your recommendation for Medical and voluntary benefits like Hospital Indemnity or Critical Illness Insurance.

Who qualifies as covered dependents?

Any member of your family who you are normally covered under your health insurance.

Recurring Prescriptions: FAQs



Why are you asking for this information, and how will this impact my recommendation?

Prescription costs can be a significant portion of your year-end medical expenses. Providing information about what prescriptions you have previously taken will help us understand your expected expenses and how much medical insurance coverage you may need. If you regularly pay for highly-priced prescriptions, choosing the right medical plan could help reduce these costs.

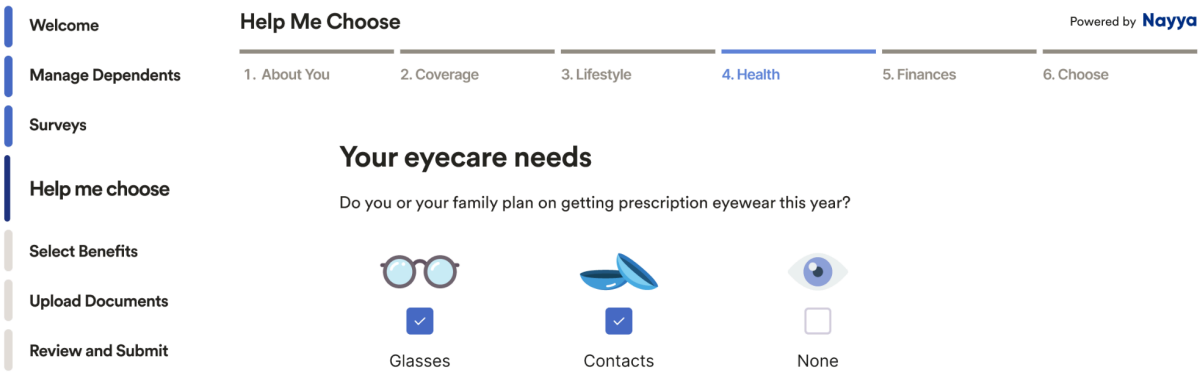
Do I have to answer this question?

This question is entirely optional. You can choose “Prefer not to answer” for this question, and your recommendations should not be greatly impacted.

Is my insurance in-network with all pharmacies?

Medical Insurance should be accepted or in-network at all or most pharmacies, though the cost you pay for prescriptions may vary based on the Medical plan you enroll in.

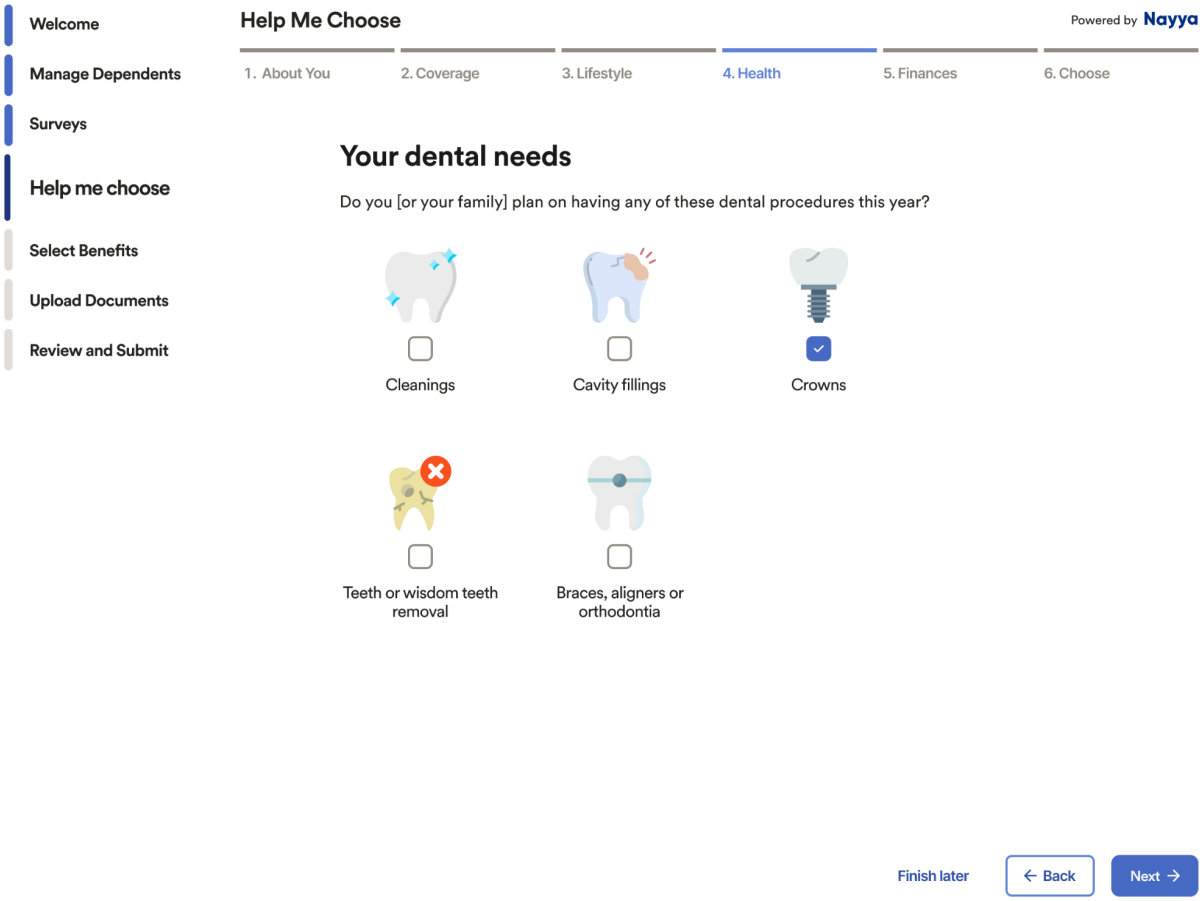
Vision Needs: FAQs



Why are you asking for this information, and how will this impact my recommendation?

This question is to determine whether or not you require Vision Insurance. If you and your dependents do not have glasses or contacts, vision insurance can likely be left off of your enrollments for the year. If you have vision needs, vision insurance can be a great way to save on vision exams and materials.

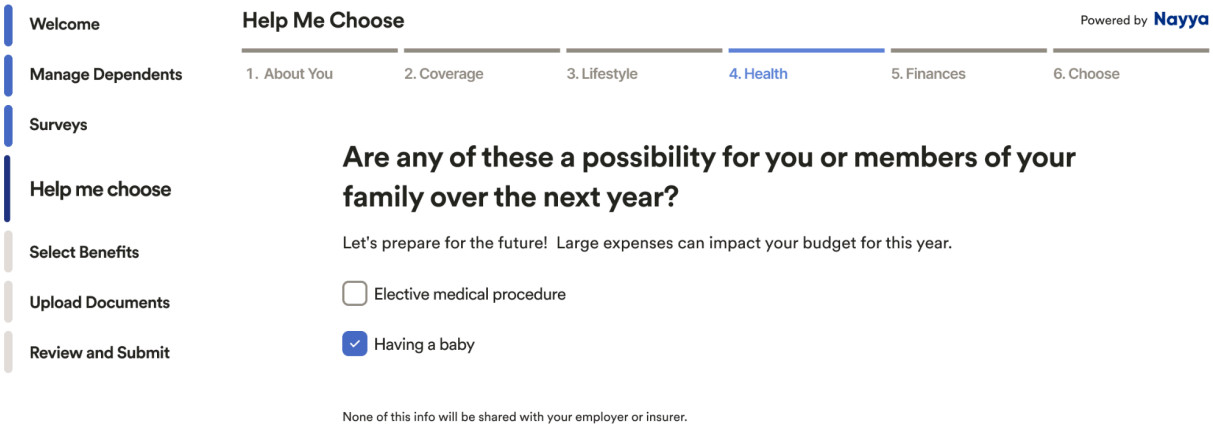
Dental Procedures: FAQs



Why are you asking for this information, and how will this impact my recommendation?

Different dental insurance plans offer different levels of coverage. We ask you to identify which common, and sometimes costly, dental procedures you expect to have over the next year to determine the correct level of coverage you may need. If you do not plan on having major dental procedures, a less expensive plan with more limited coverage may be the right choice to reduce your overall spending.

Potential Large Expenses: FAQs



Why are you asking for this information, and how will this impact my recommendation?

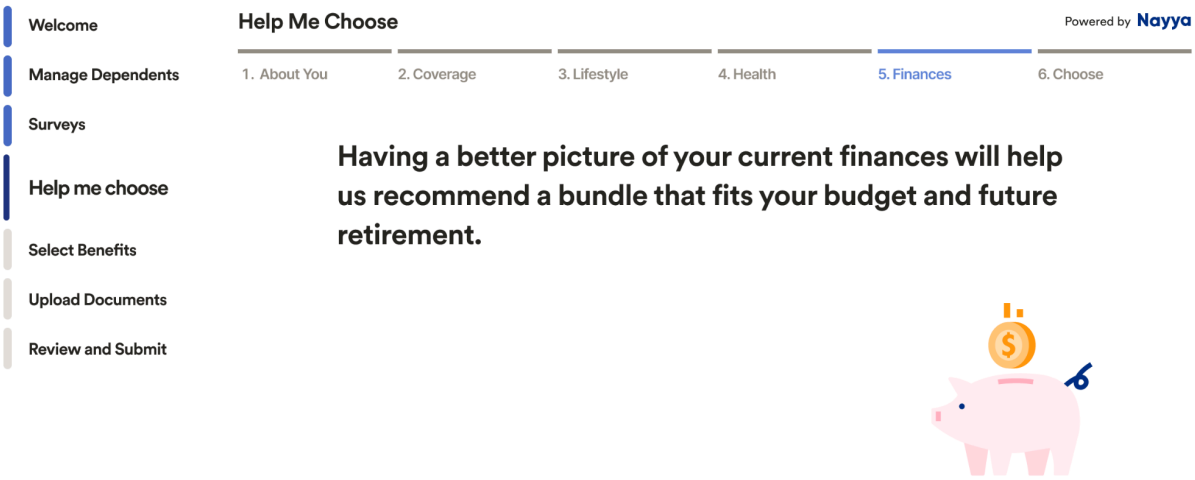
This question provides insight into potential large financial costs you may expect to have during the year. Since selecting health insurance is one of the most important financial decisions a person makes each year, it is important to consider your overall financial situation and how much you can afford to pay for insurance.

Certain life events, like having a baby, may result in additional medical costs that you do not normally have during the year. These could be covered by a voluntary insurance plan like Hospital Indemnity insurance. We want to consider this when we make our recommendations.

Is this data shared with my Employer or third parties?

This data stays within your survey to provide you with the best recommendation and is not shared with any outside parties.

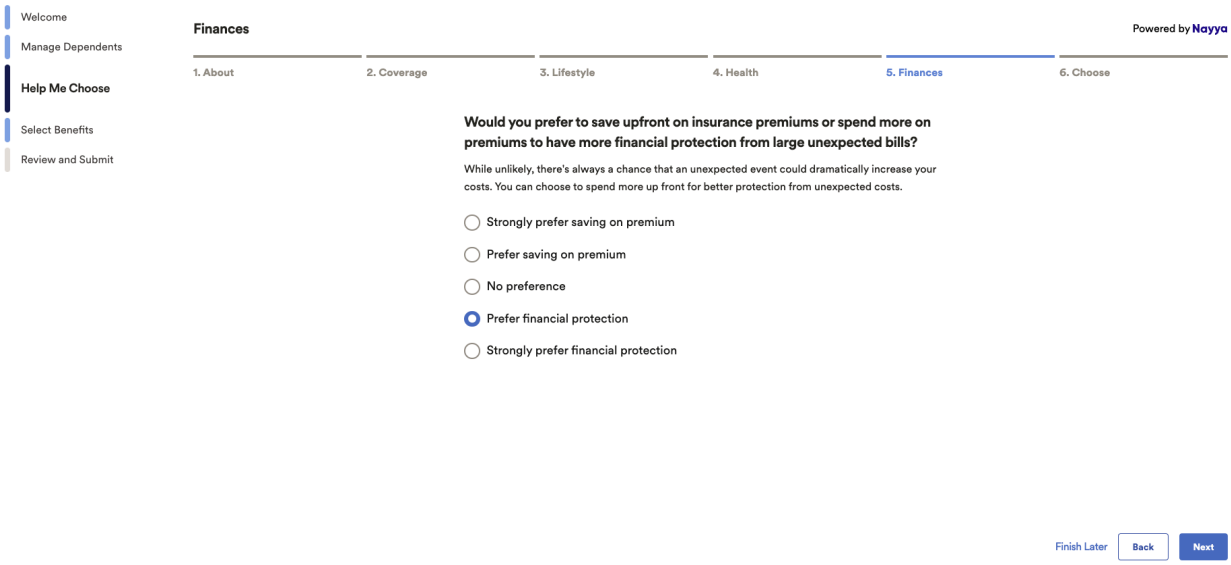
Finances



Is this data shared with my Employer or third parties?

This data stays within your survey to provide you with the best recommendation and is not shared with any outside parties.

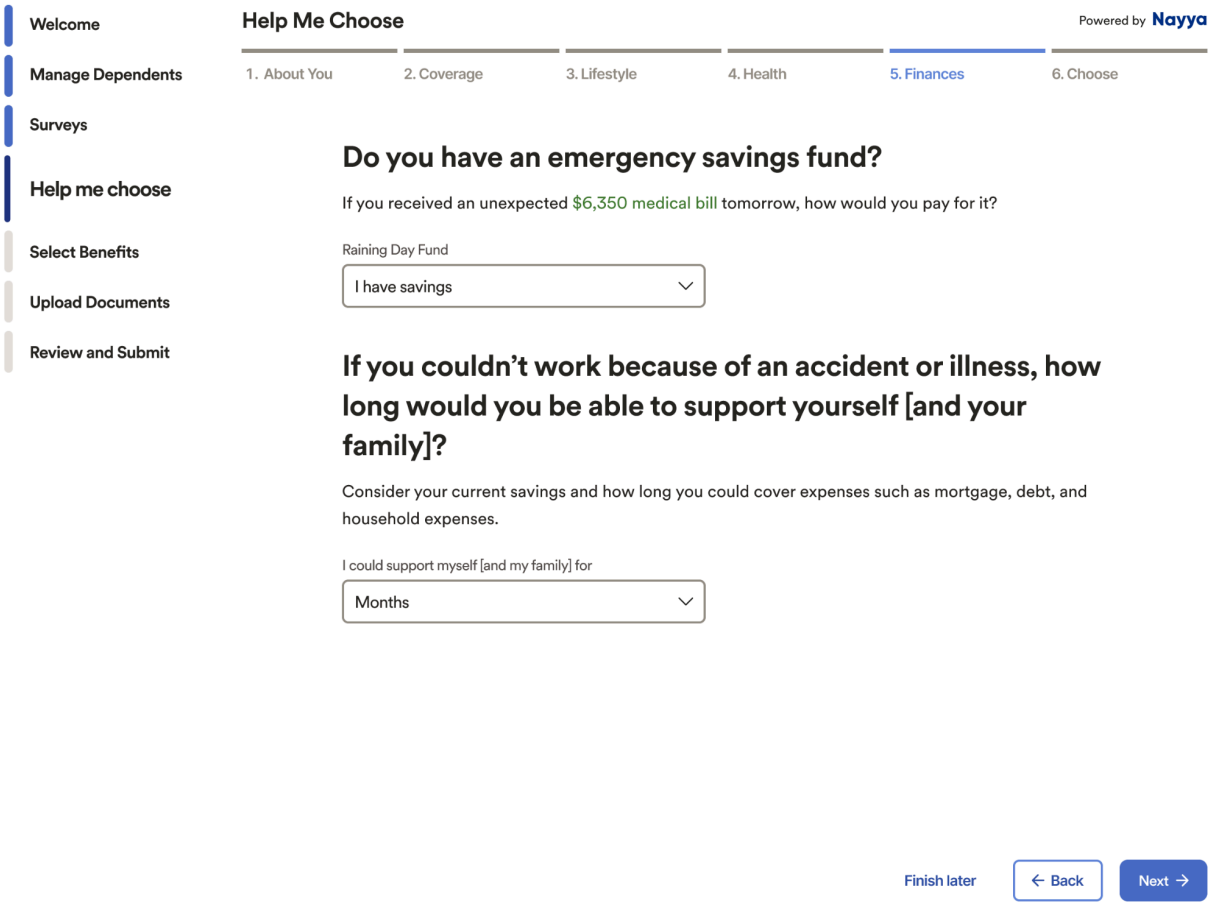
Unexpected Medical Bills / Savings: FAQs



Why are you asking for this information, and how will this impact my recommendation?

With this question, we want to determine whether savings or coverage is more important to you in addressing medical expenses. If you are comfortable using savings to pay for unexpected medical bills, you might consider enrolling in a plan that is eligible for a Health Savings Account. If you prefer robust insurance coverage for unexpected bills, consider enrolling in voluntary benefits to supplement your medical insurance coverage.

Rainy Day Fund: FAQs



Why are you asking for this information, and how will this impact my recommendation?

This question will inform you of how much medical coverage you may need and what kind of medical plan may be best for you. If you are considering enrolling in a High Deductible Health Plan, it is important to consider your ability to pay your deductible should a large expense arise. If you are comfortable using your personal savings or prefer to pay for medical expenses with a Health Savings Account, an HDHP plan may be right for you. Even when enrolling in a PPO or lower deductible plan, it is important to consider your ability to pay your deductible outright.

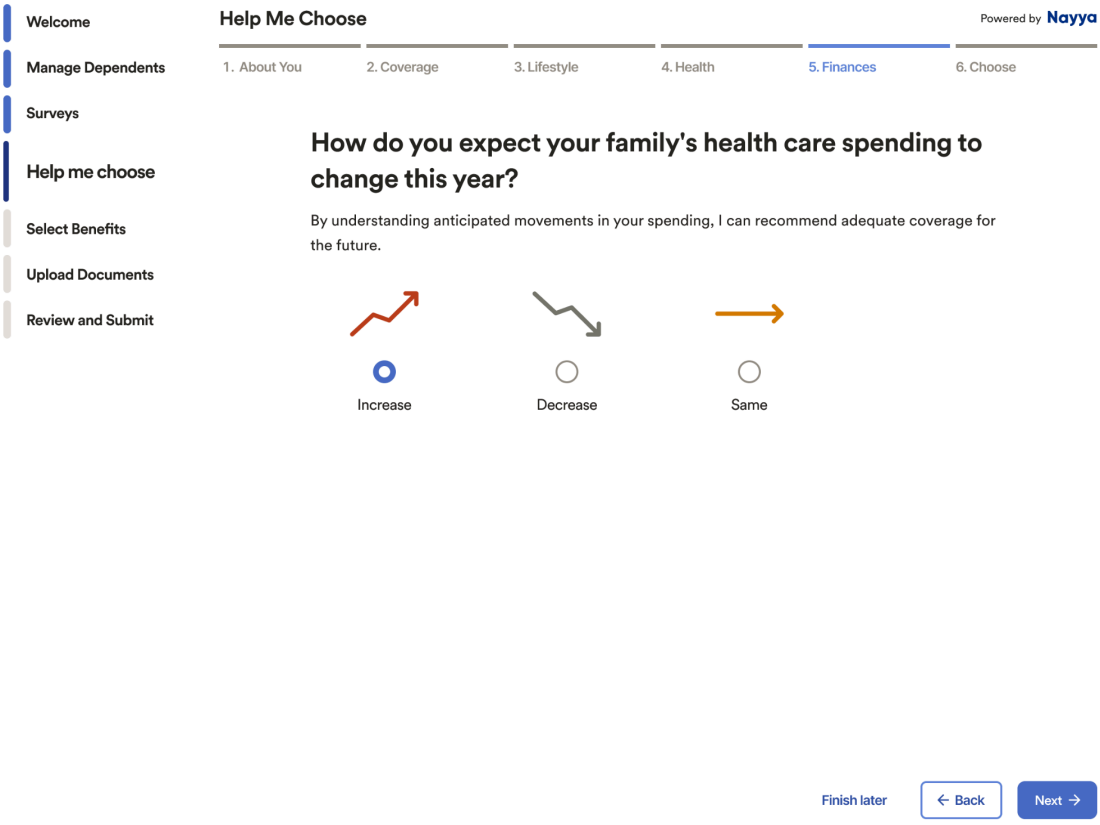
Is this data shared with my Employer or third parties?

This data stays within your survey to provide you with the best recommendation and is not shared with any outside parties.

Why are you asking about $6,350 specifically?

This value reflects potential high deductible or out-of-pocket costs a person could pay during a year.

Expected Spending: FAQs



Why are you asking for this information / how will this impact my recommendation?

This question will give us an idea of your projected healthcare spending for the coming year and, therefore, how much health insurance coverage you may need. Anticipated healthcare costs will likely affect your insurance spending and how much you may pay towards your deductible, so it is important to consider them when selecting insurance with the right level of coverage.

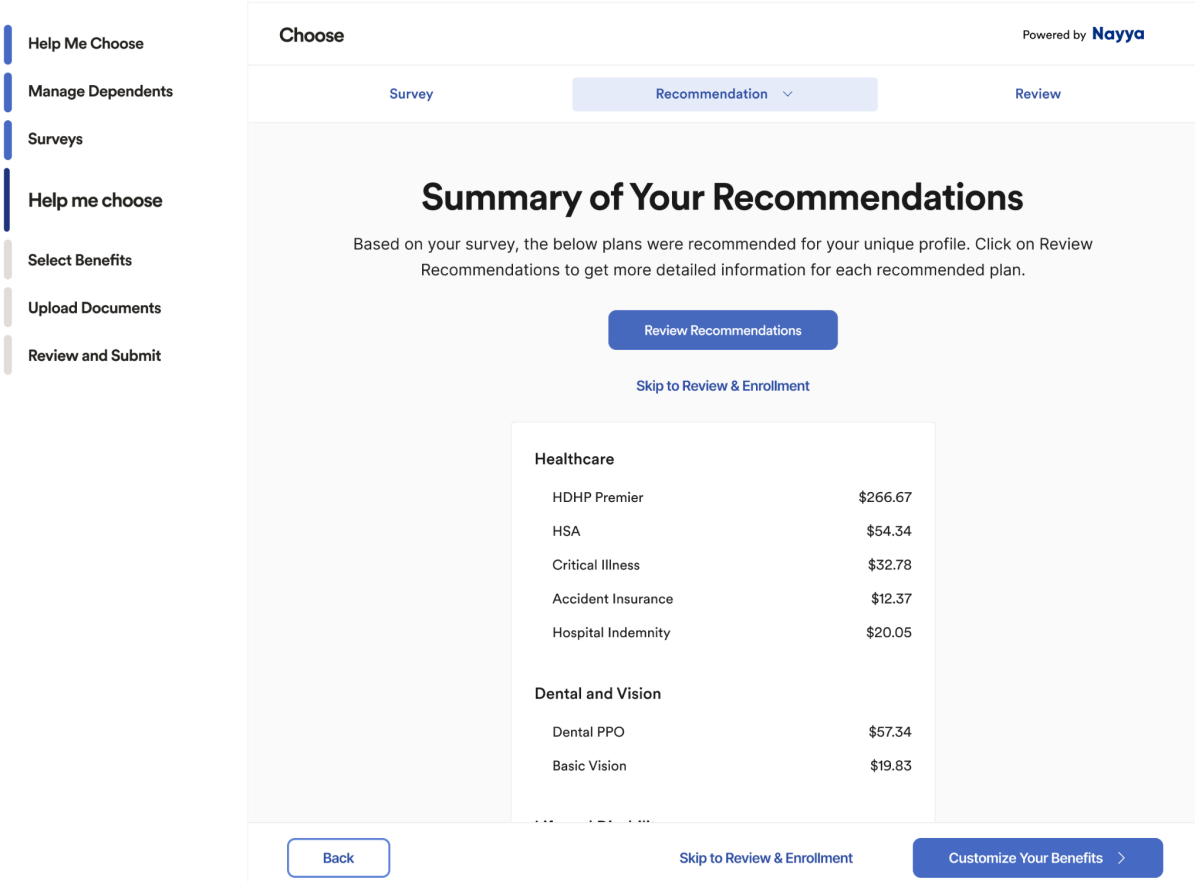
If you expect your healthcare spending to increase, you may want more coverage, potentially in voluntary benefits. If you expect your spending to decrease, you may want to consider a lower premium and coverage plan.

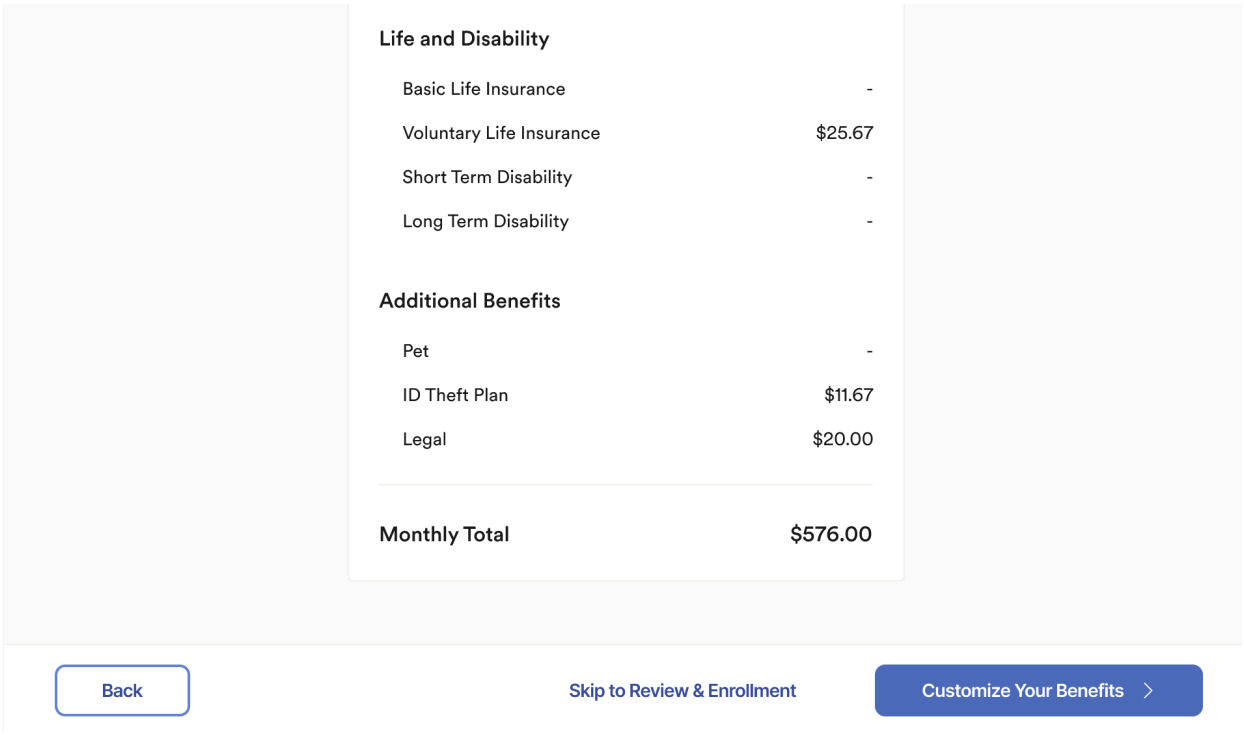
How would I know whether or not things will increase or decrease?

This is simply your best estimate of what you expect to spend in the next year, and it will give us an idea of how much coverage you may need.

Choose / Recommendation

Summary of Your Recommendations: FAQs

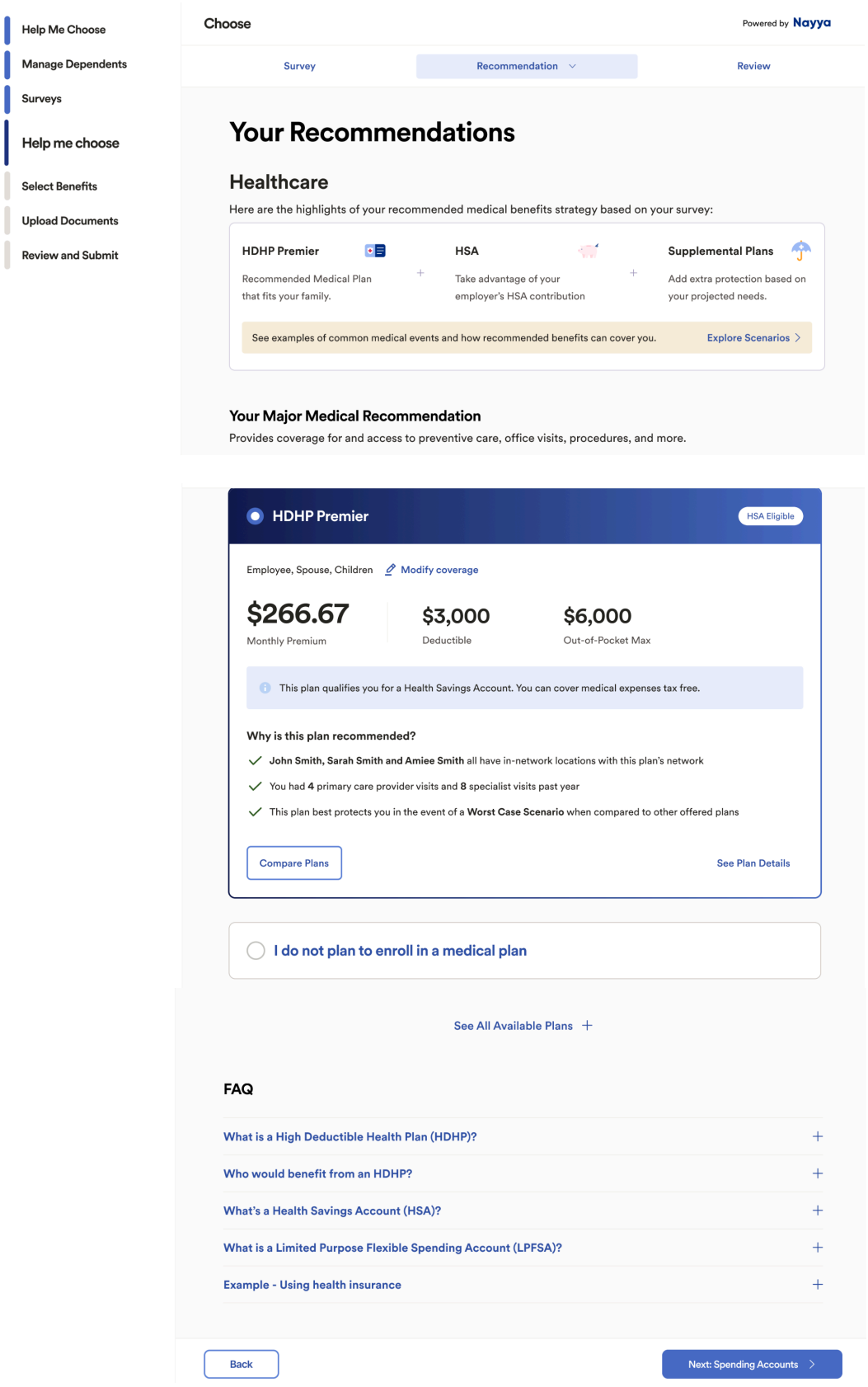




Is this my recommendation?

Proceed to the next page by selecting “Customize Your Benefits” to view your recommendations. This page summarizes the insurance plans we recommend and the costs associates with each plan for you to review before learning more about each type of coverage on the next page.

Main Recommendation Page FAQs



Is this where I sign up for my benefits?

If you continue to “Review” you can see a quick summary of recommended plans before clicking “Next: Proceed to Enrollment” to make elections. While Nayya provides recommendations, it is ultimately up to you what you decide to enroll in.

Can I see what exactly is included in each of the insurance plans?

Yes, from the main recommendation overview page on the plan tiles, click on the “See Plan Details” button to be taken to the page for the plan from which you clicked on plan details. You can navigate away from the page by clicking back to your recommendation at the top of the screen or continuing to the next plan type on the bottom static navigation bar.

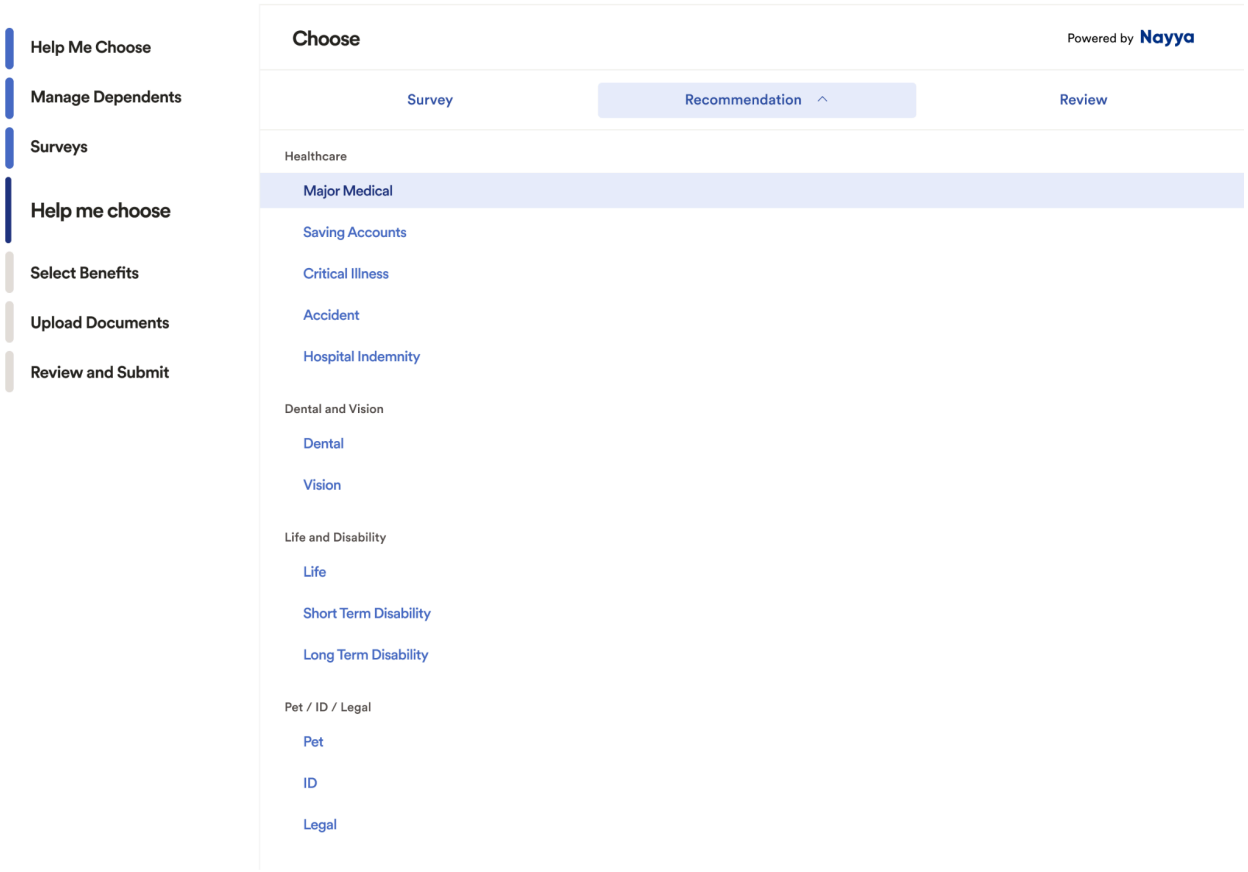
Can I examine other options available to me for the various insurance types?

Yes! The available options given to you through your employer will be outlined when selecting the “Compare Plans” option on the plan detail page after clicking on the name of the plan we recommended.

Can I select a different insurance plan for my bundle?

Yes, we default to a bundle of our recommendations, but you can modify any recommendations to pick a different insurance plan as you see fit. Simply click on the name of the recommended plan and select “Compare Plans” to choose a different plan or “Waive” to waive the plan. Remember to proceed to “Review” and “Next: Proceed To Enrollment” to complete your enrollment.

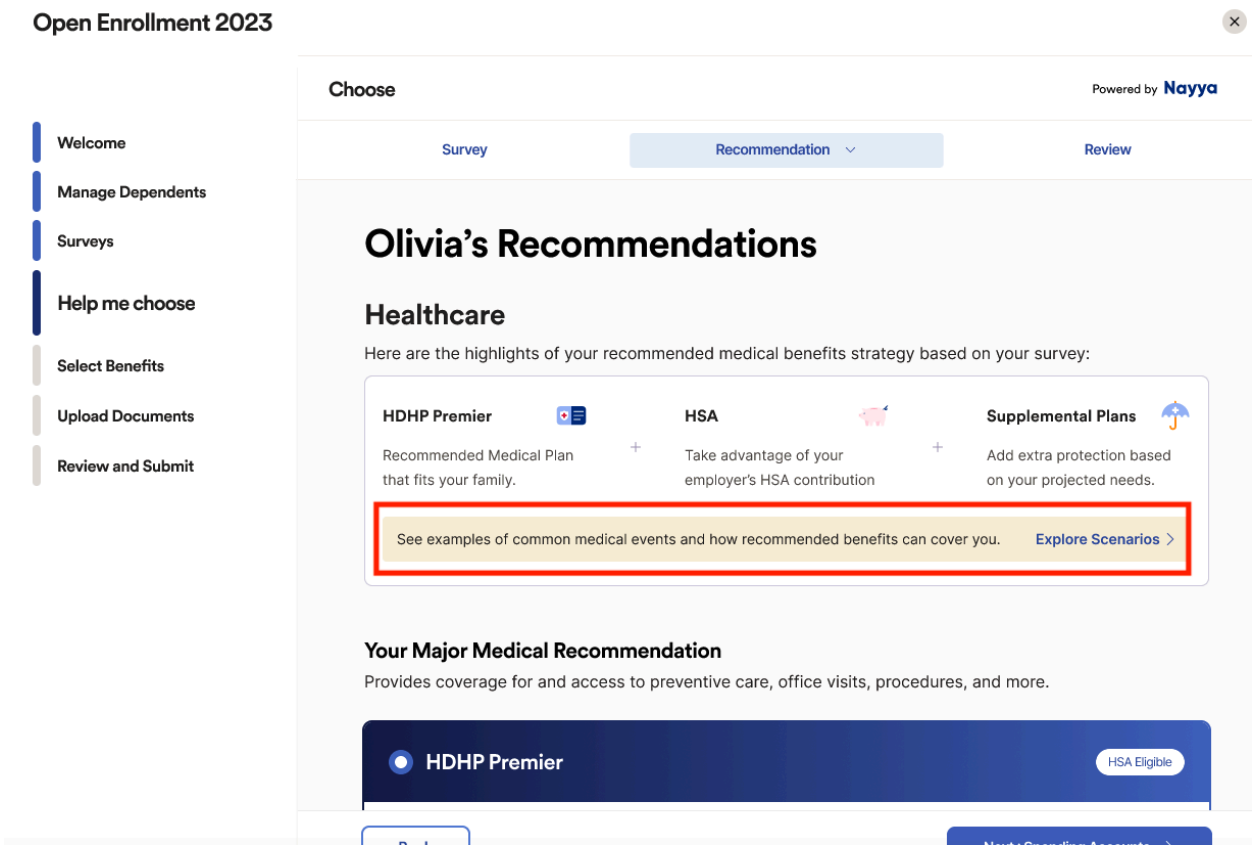
Recommendations Navigation FAQs



How can I navigate to my other recommended plans?

You can see a drop-down with all of the recommended plan types by clicking the “Recommendations” bar highlighted at the top of the screen. You can skip ahead to view the plans in any order or simply move in sequence by clicking the next button at the bottom right.

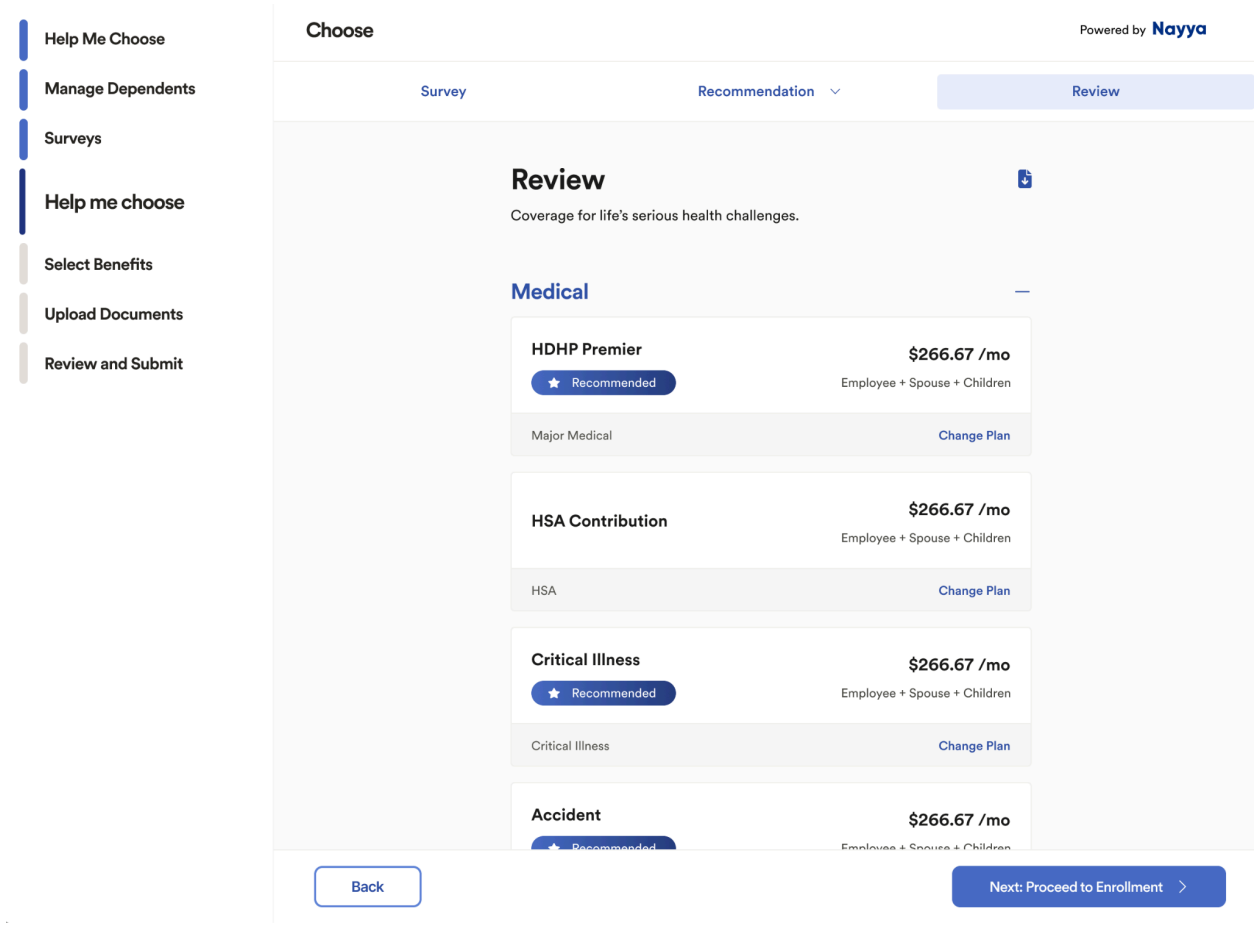
Scenario Engine FAQs



Can I see how my recommended plans will cover potential medical events?

Yes, clicking the “Explore Scenarios” button highlighted above lets you see how the recommended medical plan and supplemental plans would cover you for a hypothetical medical event. So, you can see exactly how Nayya's recommended plans would cover you should an unexpected event occur.

Review Recommendations Page FAQs



Is this my enrollment screen?

If you continue to “Next: Proceed to Enrollment” you will see a summary of your benefits with the recommended plans highlighted in the top right corner. While Nayya provides recommendations, it is ultimately up to you what you decide to enroll in.