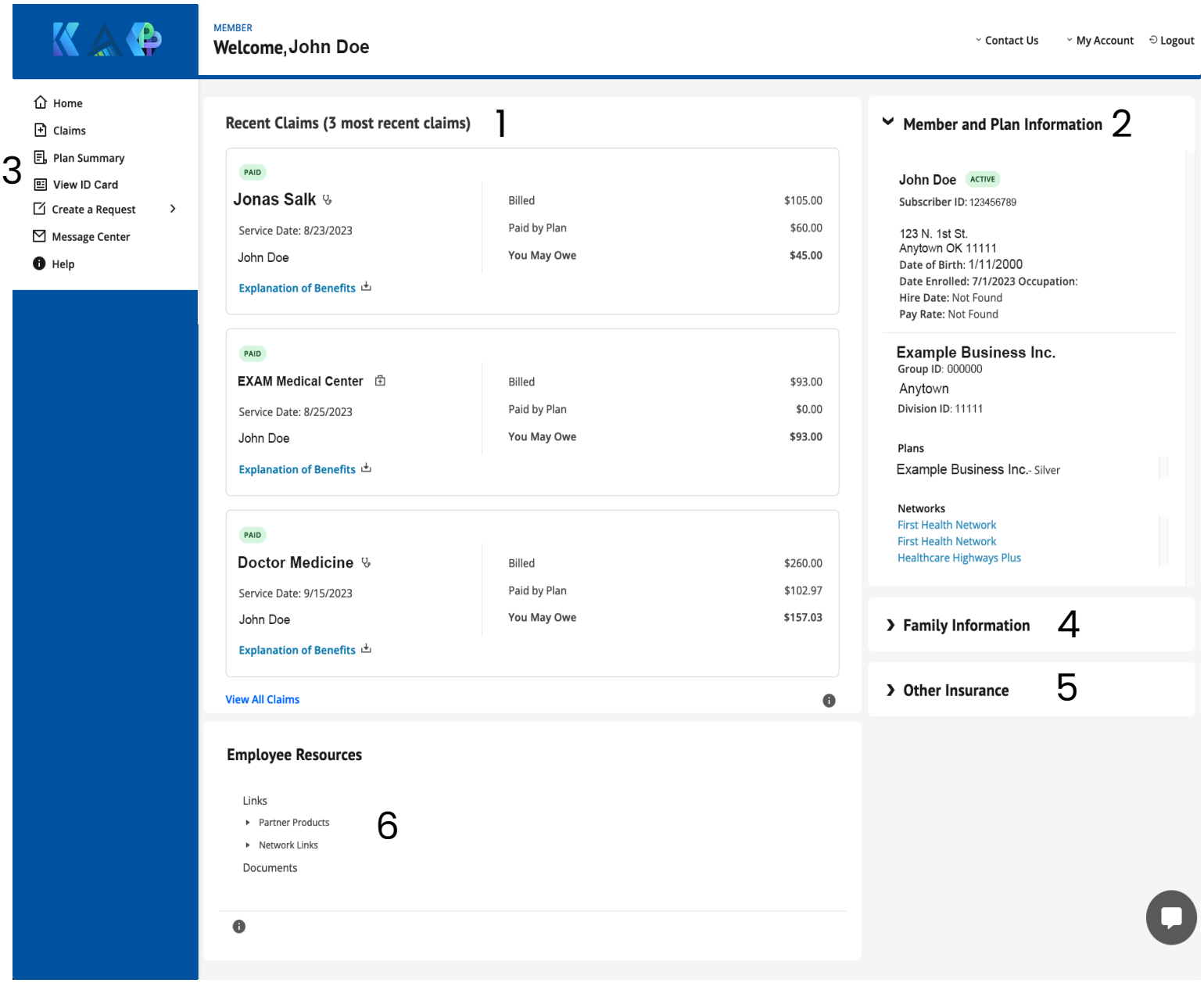
VBA Gateway Portal User Member Guide

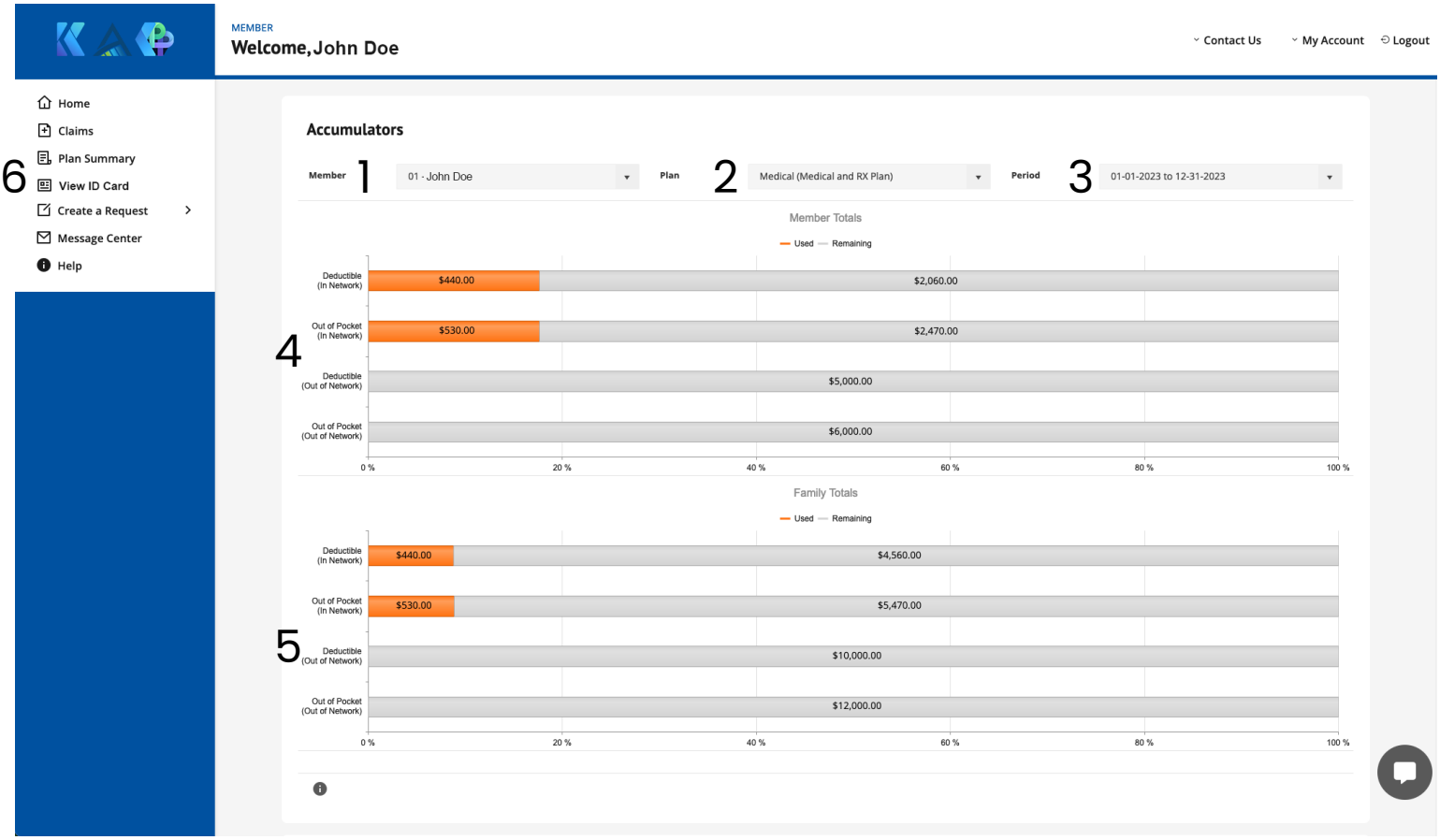
Homepage



From the homepage you can see your three most recent claims as well as navigate to everything else your portal has to offer.

1. Most Recent Claims
2. Member and Plan Information
3. Portal Navigation
4. Family Information
5. Other Insurance
6. Employee Resources

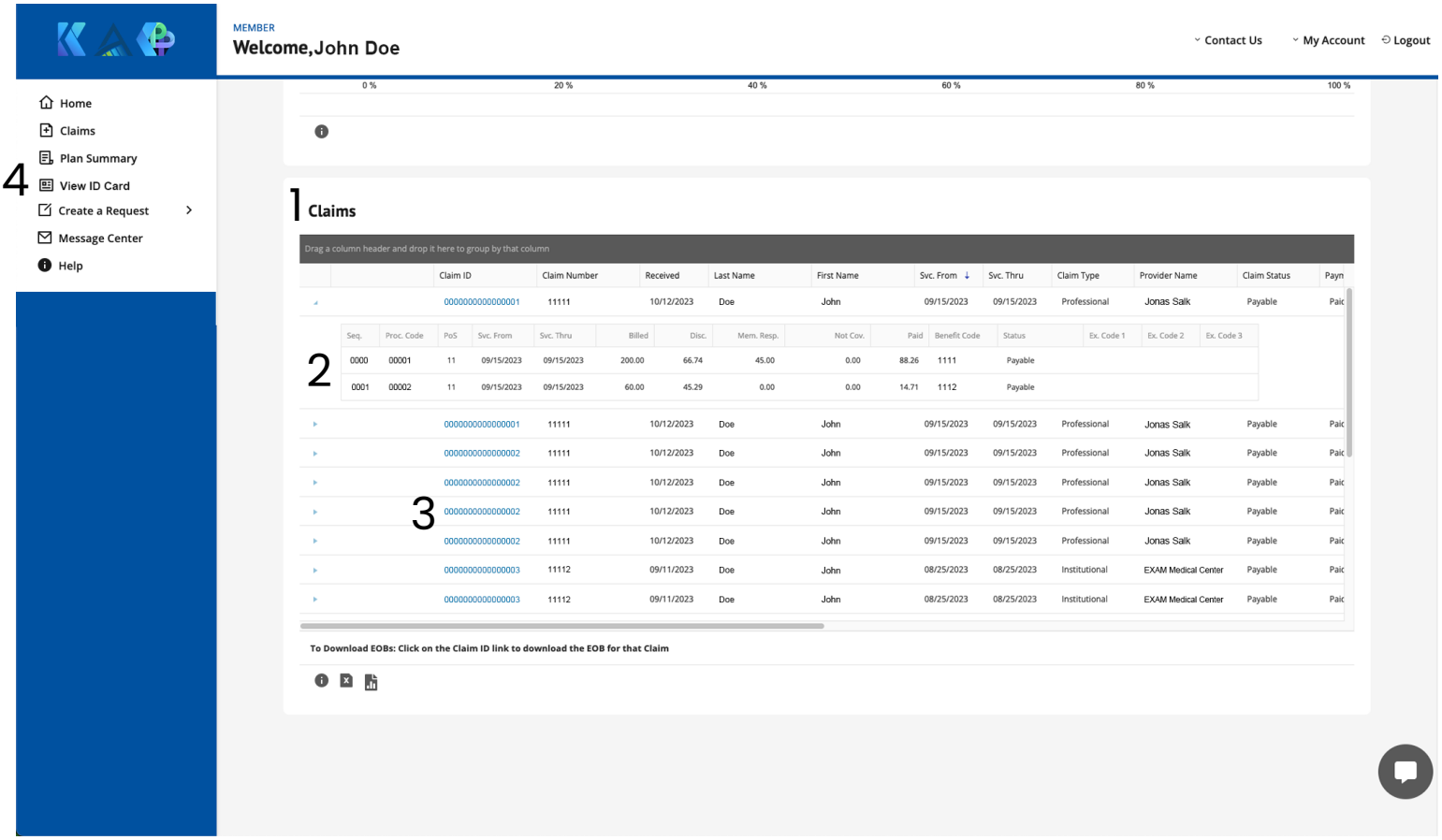
Accumulators



From the Claims page you can view your individual and family accumulators. You can also see a breakdown of your Deductibles and Out of Pocket both in and out of network.

1. Member Select
2. Plan Select
3. Period Select
4. Individual Accumulators
5. Family Accumulators
6. Portal Navigation

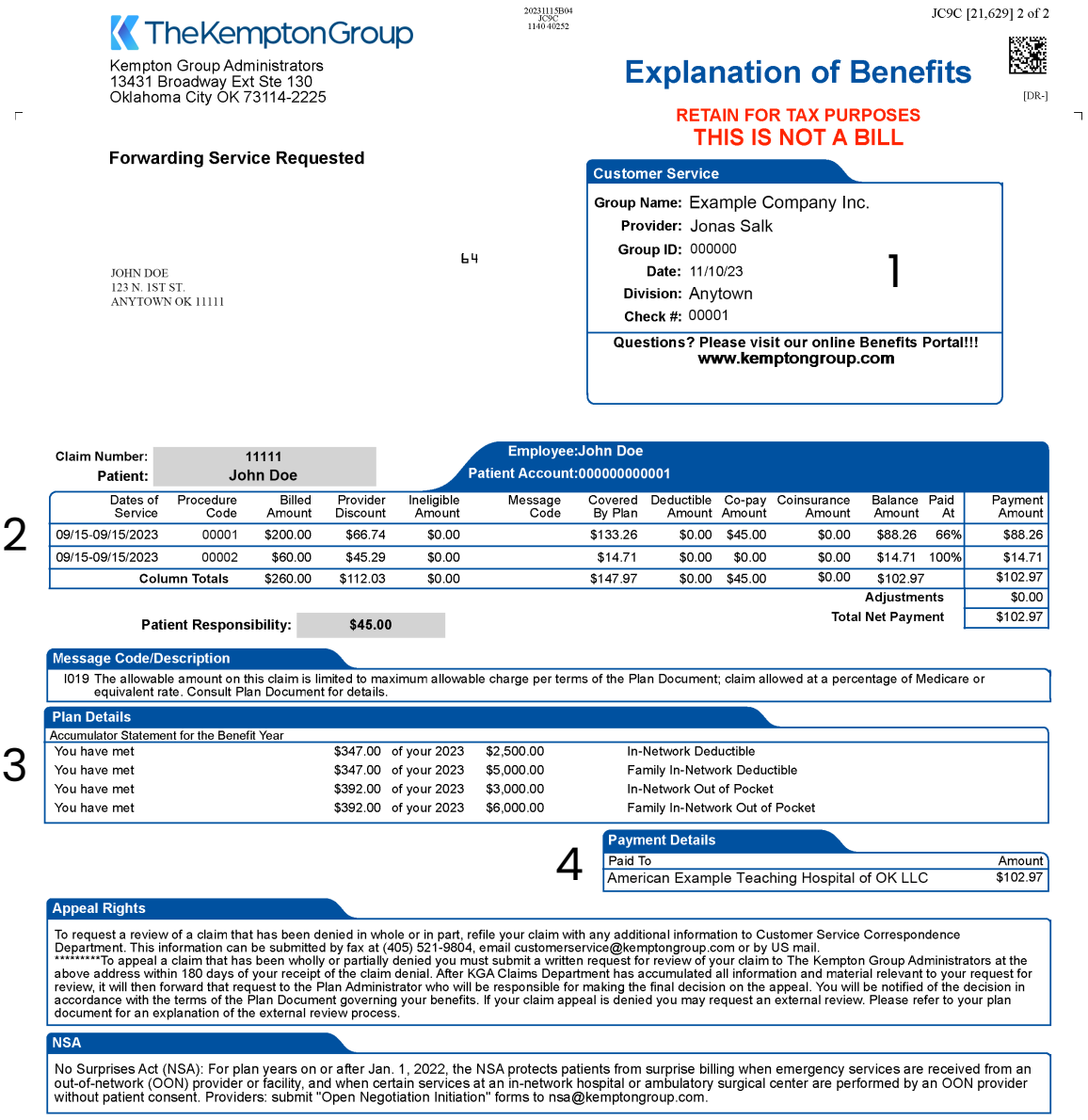
Claims



Scrolling down on the Claims page you can view your claims and are able to sort them by all kinds of criteria. You can also click on any of the claims ID number to see the Explanation of Benefits (EOB) for that claim.

1. Claims
2. Expanded Claims Panel
3. Claim ID linking to Explanation of Benefits (EOB)
4. Portal Navigation

Explanation of Benefits



TheKemptonGroup
Kempton Group Administrators
13431 Broadway Ext Ste 130
Oklahoma City OK 73114-2225

2023111 5B04
JC9C
1140 40252

JC9C [21,629] 2 of 2

[DR-]

Forwarding Service Requested

JOHN DOE
123 N. 1ST ST.
ANYTOWN OK 11111

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Explanation of Benefits

RETAIN FOR TAX PURPOSES
THIS IS NOT A BILL

Customer Service 1

Group Name: Example Company Inc.
Provider: Jonas Salk
Group ID: 000000
Date: 11/10/23
Division: Anytown
Check #: 00001

Questions? Please visit our online Benefits Portal!!!
www.kemptongroup.com

Claim Number: 11111
Patient: John Doe

Employee:John Doe
Patient Account:000000000001

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Dates of Service	Procedure Code	Billed Amount	Provider Discount	Ineligible Amount	Message Code	Covered By Plan	Deductible Amount	Co-pay Amount	Coinsurance Amount	Balance Amount	Paid At	Payment Amount
09/15-09/15/2023	00001	$200.00	$66.74	$0.00		$133.26	$0.00	$45.00	$0.00	$88.26	66%	$88.26
09/15-09/15/2023	00002	$60.00	$45.29	$0.00		$14.71	$0.00	$0.00	$0.00	$14.71	100%	$14.71
Column Totals		$260.00	$112.03	$0.00		$147.97	$0.00	$45.00	$0.00	$102.97		$102.97
										Adjustments		$0.00
										Total Net Payment		$102.97

Patient Responsibility: $45.00

Message Code/Description

I019 The allowable amount on this claim is limited to maximum allowable charge per terms of the Plan Document; claim allowed at a percentage of Medicare or equivalent rate. Consult Plan Document for details.

Plan Details 3

Accumulator Statement for the Benefit Year

You have met	$347.00	of your 2023	$2,500.00	In-Network Deductible
You have met	$347.00	of your 2023	$5,000.00	Family In-Network Deductible
You have met	$392.00	of your 2023	$3,000.00	In-Network Out of Pocket
You have met	$392.00	of your 2023	$6,000.00	Family In-Network Out of Pocket

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Payment Details

Paid To	Amount
American Example Teaching Hospital of OK LLC	$102.97

Appeal Rights

To request a review of a claim that has been denied in whole or in part, refile your claim with any additional information to Customer Service Correspondence Department. This information can be submitted by fax at (405) 521-9804, email customerservice@kemptongroup.com or by US mail.
*********To appeal a claim that has been wholly or partially denied you must submit a written request for review of your claim to The Kempton Group Administrators at the above address within 180 days of your receipt of the claim denial. After KGA Claims Department has accumulated all information and material relevant to your request for review, it will then forward that request to the Plan Administrator who will be responsible for making the final decision on the appeal. You will be notified of the decision in accordance with the terms of the Plan Document governing your benefits. If your claim appeal is denied you may request an external review. Please refer to your plan document for an explanation of the external review process.

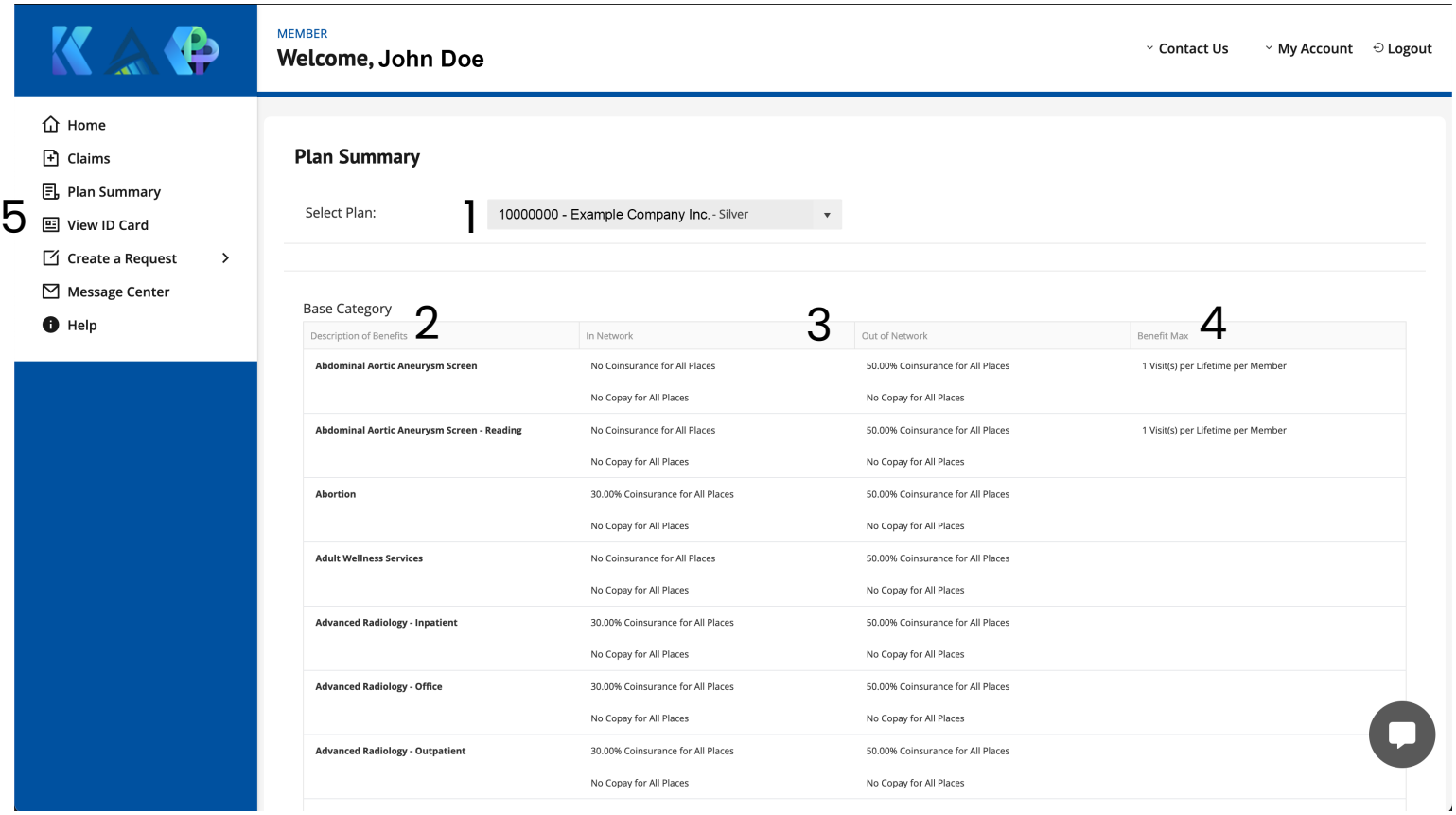
NSA

No Surprises Act (NSA): For plan years on or after Jan. 1, 2022, the NSA protects patients from surprise billing when emergency services are received from an out-of-network (OON) provider or facility, and when certain services at an in-network hospital or ambulatory surgical center are performed by an OON provider without patient consent. Providers: submit "Open Negotiation Initiation" forms to nsa@kemptongroup.com.

This is what a typical Explanation of Benefits (EOB) looks like, an EOB is generated for every claim in your portal and gives you more information about that claim.

1. Customer Service
2. Service Details
3. Plan Details
4. Payment Details

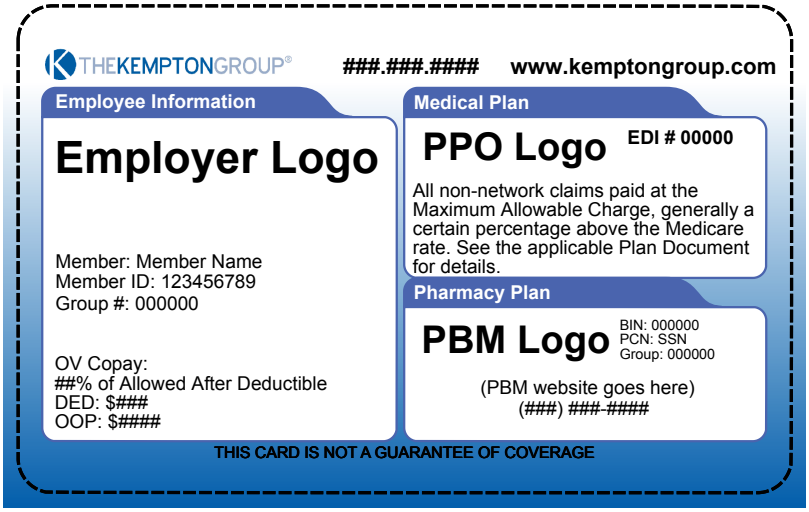
Plan Summary

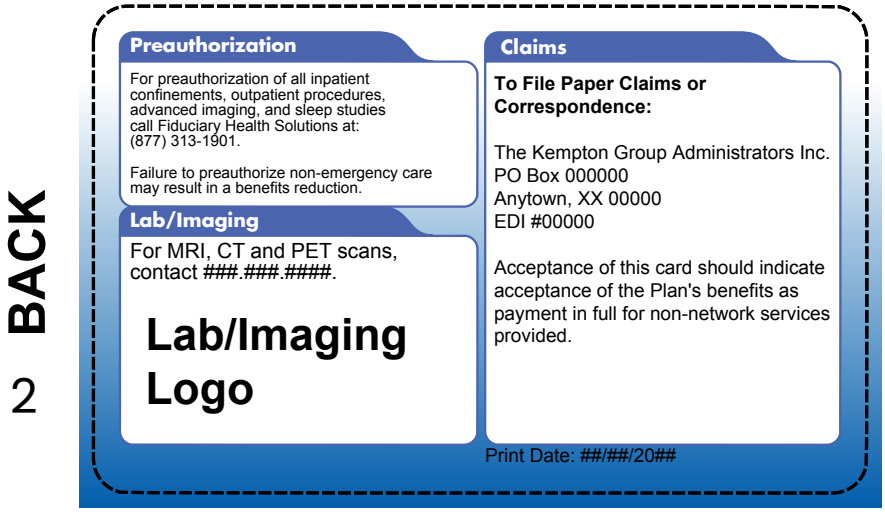


On the Plan Summary Page, you can see your plan in extensive detail. You can see the description of each benefit and how it is processed for in-network and out-of-network.

1. Plan Selection
2. Description of Benefits
3. Network Status
4. Benefit Max
5. Portal Navigation

View ID Card



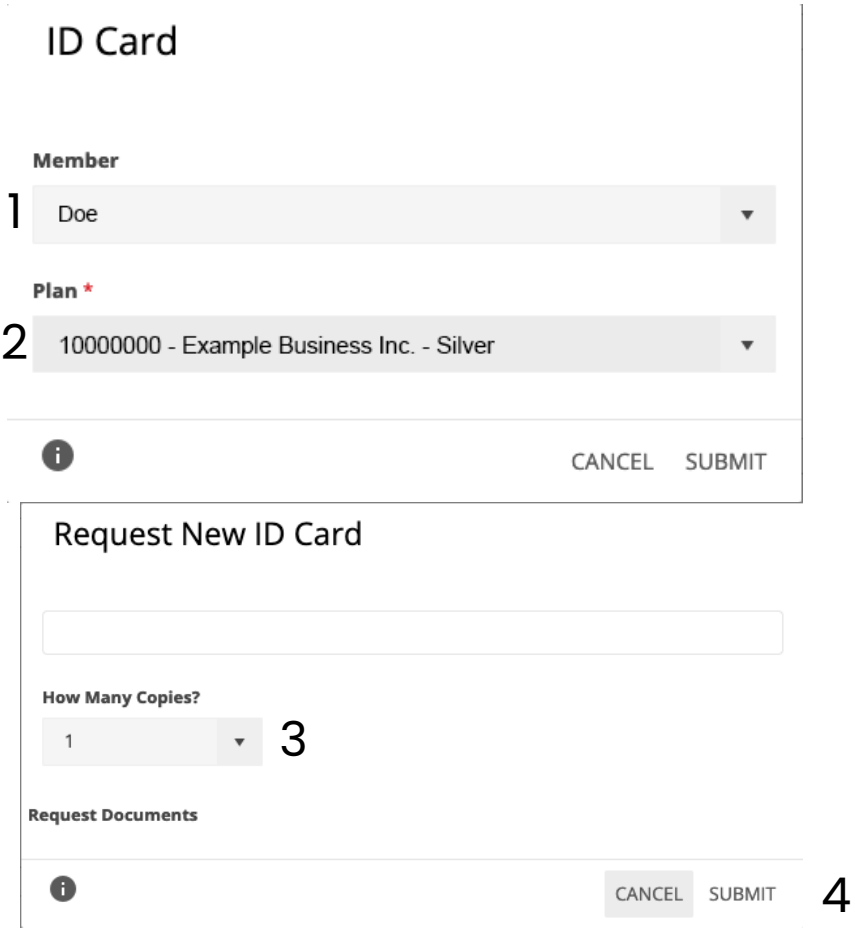


From the View ID card section, you can view a pdf version of your ID card and print out a temporary ID card if needed.

1. Front of ID Card
2. Back of ID Card

*This ID card is just a sample. Your ID card may look different.

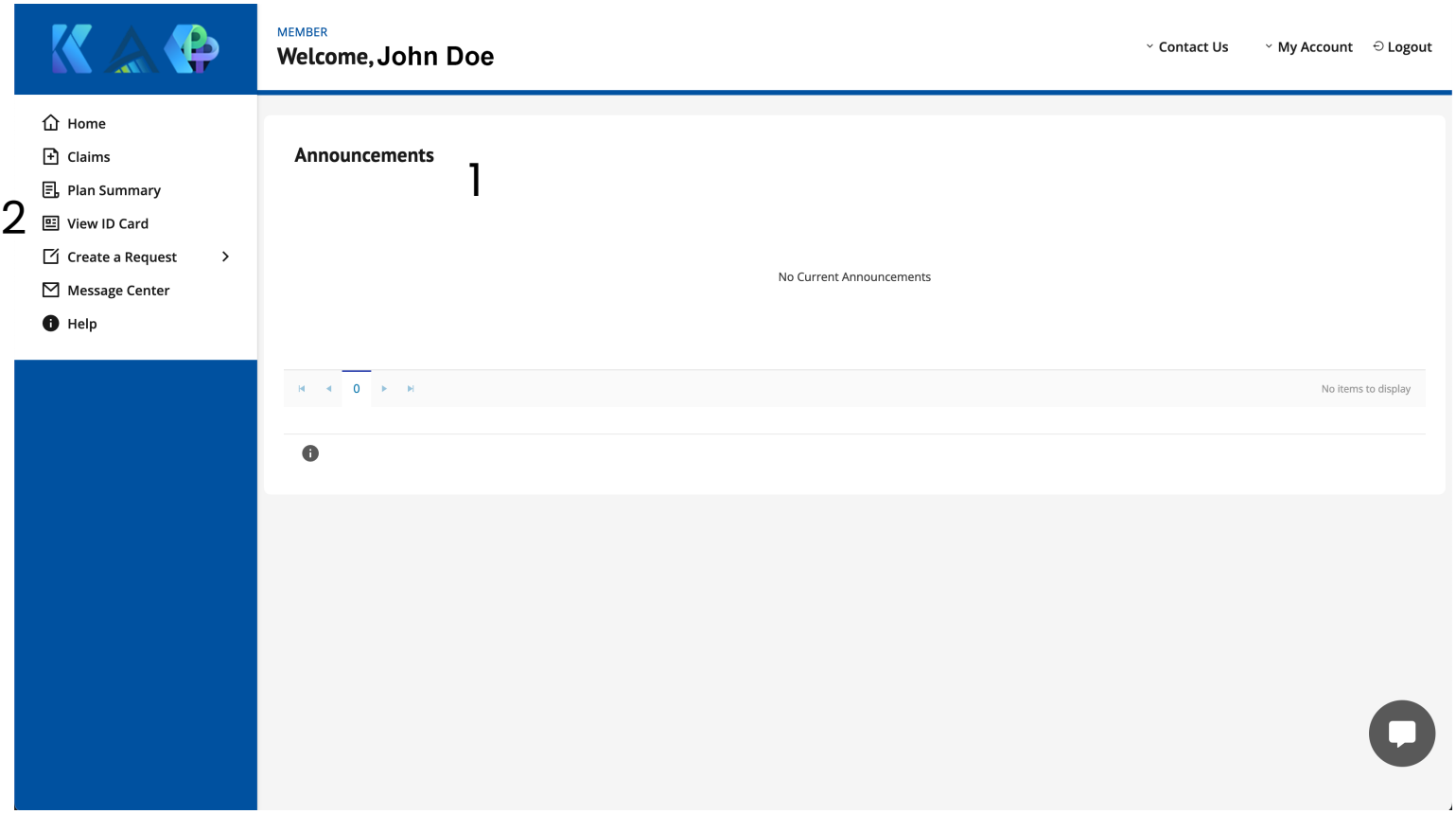
Create a Request



From the Create a Request tab you can request a new ID card which Kempton will create and send to you if needed.

1. Member Selection
2. Plan Selection
3. Number of Copies Selection
4. Submit

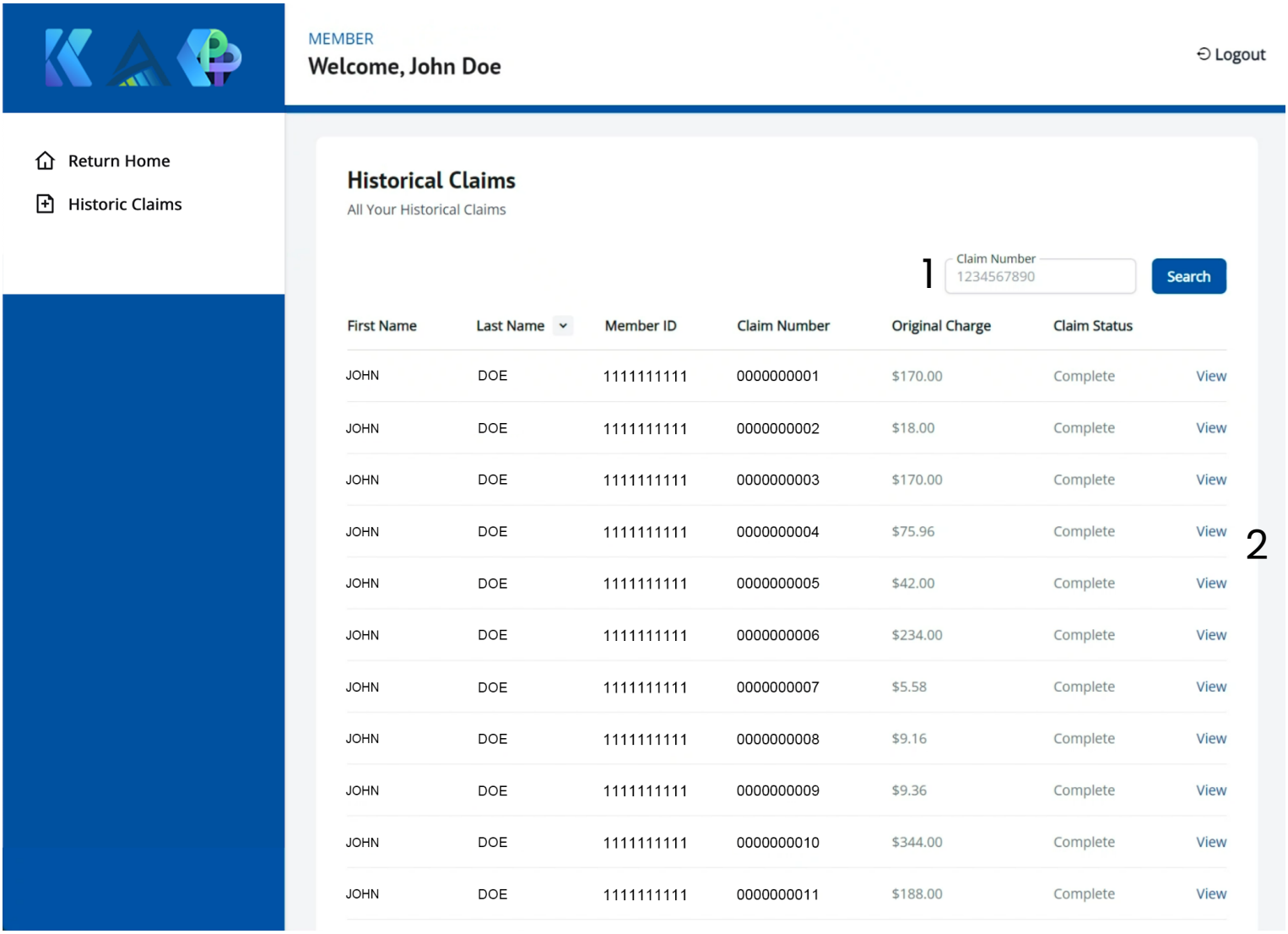
Message Center



In the Message Center, you can see any announcements that the Kempton Group team sends out through your portal, so be sure to check for new announcements from time to time.

1. Announcements
2. Portal Navigation

Historic Claims Lookup



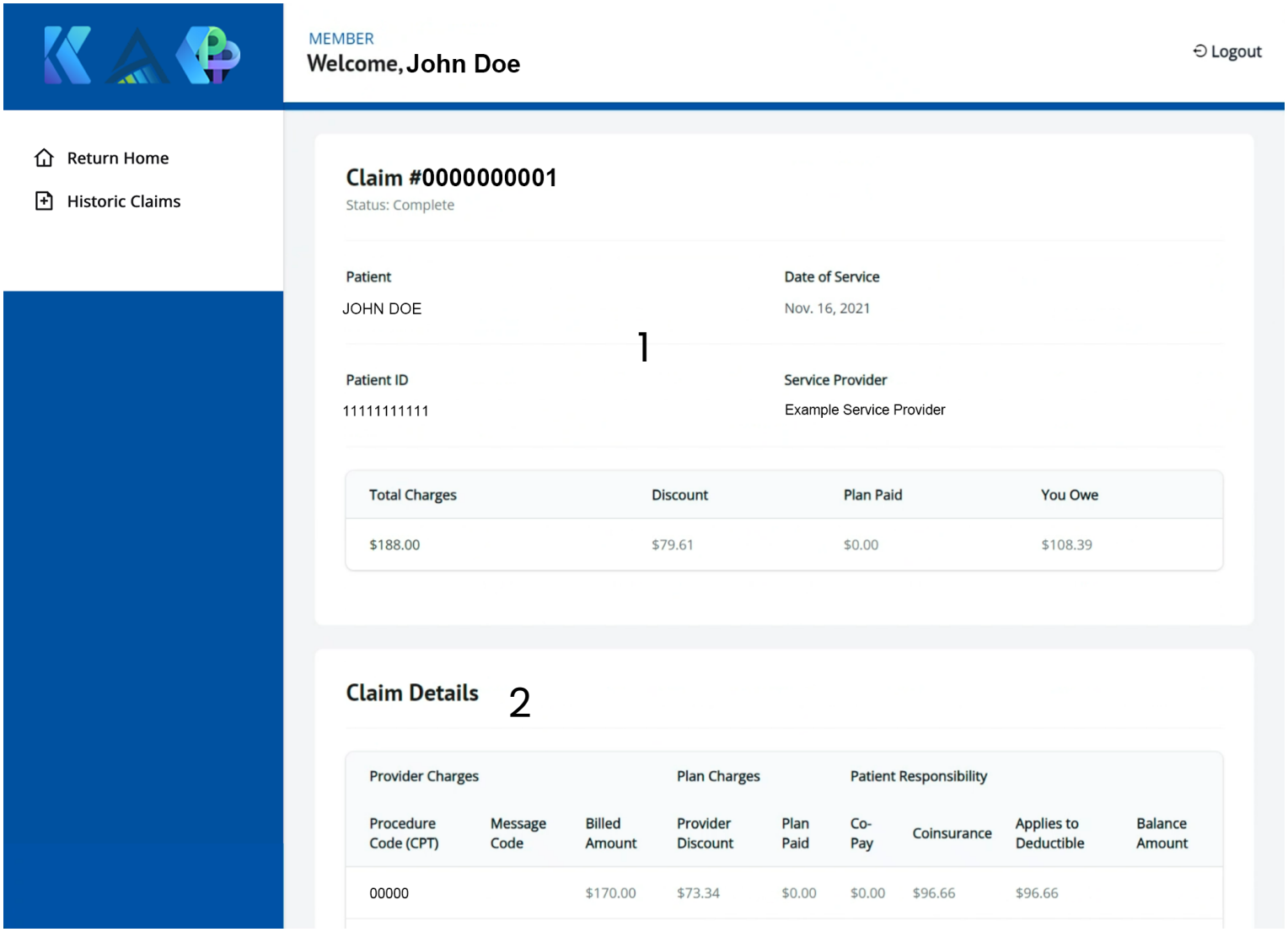
In the Historic Claims tab, you can see your claims that were processed in the previous claims system. Be sure you check both claim locations for your EOBs and claim information.

You can search by claim number and click “View” to see each claim in greater detail.

1. Historic Claims Search
2. View Individual Claims in Detail
3. Portal Navigation

*This page will only show information if Kempton was your TPA in 2023 and prior.

Historic Claims



Selecting “View” brings you to this page where you can see all the details for your historic claim including procedures codes and payment breakdown.

1. Basic Claim Information
2. Claim Details
3. Portal Navigation

*This page will only show information if Kempton was your TPA in 2023 and prior.

Additional Questions?

If you have any additional questions about your portal or its operations, please reach out to your Kempton Care Advocates. You can reach out to them by calling the number on your ID Card.