



FOUNTAIN HEALTH FAQs

Q: Who is Fountain Health?

A: Fountain Health was created to put Health back in Health Insurance! We offer health insurance that includes preventative care and a support team available to you and your family.

Q: Why do I need a Care Manager?

A: At Fountain Health we strive to be different from all other health insurance companies. We created a Care Manager team to support and assist members throughout their entire coverage with Fountain Health.

Q: Who is PHCS?

A: PHCS (Private Healthcare Systems) is the insurance network your providers will utilize to find a provider that accepts your insurance.

Q: How do I find an in-network provider?

A:

- <https://www.multiplan.com/webcenter/portal/ProviderSearch>
- Click “Select Network”
- Choose “PHCS”
- Choose “Practitioner and Ancillary”
- You then can search by the provider’s name, specialty, NPI, or type of doctor.
- Then enter your zip code, town, or county to narrow down the search.
- Click the magnifying glass and a list of providers will populate.
- You can narrow down your search by options on the left side of the page.
- You can email the list or print it out.

Q: Whom do my providers contact to check my benefits and eligibility?

A: They will need to call American Plan Administrators at 888-624-6300.

Q: Who is American Plan Administrators (APA)?

A: APA tracks your eligibility and benefits.



Q: Can a provider check my benefits and eligibility online?

A: No, providers will need to call APA to verify you are active.

Q: Does APA have a website I can sign-up for?

A: Yes.

- www.apatpa.com
- Select “Login to your account”
- Click “Member”
- Click “Create Member Account”

Q: Where can I find my explanation of benefits (EOBs)?

A: Once the claims have been processed, you will be able to access them on the APAs website.

Q: Who is IPM?

A: IPM is your pharmacy benefit manager. They are available 24/7 to assist you or any dependents with pharmacy-related questions.

Q: Does IPM have a website I can sign-up for?

A: Yes.

- <https://rxipm.com/members/>
- Click “Register Now”

Q: What is a deductible?

A: Depending on the plan you chose; the deductible is the amount paid out of pocket by the member.

Q: Where do my providers submit claims?

A: This information is located on the back of your insurance card.

Mail Complete Claim Forms to:

American Plan Administrators
PO Box 477 Arnold, MD 21012
Electronic Payer ID#95606

Q: Where can I find my explanation of the benefits?

A: Your care manager can provide that information to you, please email them.

Q: Whom do I contact if I lose my insurance card?

A: You can request a new insurance card in two ways:

1. APA’s website: www.apatpa.com
2. By contacting your care manager

*Please be sure to provide your current address.



Q: Can my dependents get their own card?

A: Yes, they can get their own card.

However, only the primary insured name will be listed on the insurance card.

Q: When can I start the Wellness Journey?

A: 30-days after your company has obtained coverage with Fountain Health. Your Care Manager will introduce you to the Health Coordinators that will walk you through the wellness journey.

Q: Who are the Health Coordinators?

A: The Health Coordinators are here to help you better understand the Wellness Journey. They will assist you in making appointments, answering questions, and ensuring your Wellness Journey goes well.

Q: Will I get more information on how the Wellness Journey works?

A: Yes! The Health Coordinators will do a presentation with you so that you feel comfortable knowing the steps of the Wellness Journey. You will also have access to a website dedicated to the Wellness Journey and flyers to ensure you are comfortable.

Q: What about my dental, vision, or life insurance?

A: Please contact your Human Resources department. The Fountain Health Team can assist you regarding your medical coverage.

