

# FAQ

## UMR member portal enhancements

We're consistently improving member digital platforms, making it easier for them to understand and manage their health benefits. UMR is now enhancing the **umr.com** member portal and **UMR app**, modernizing the layout, refining visibility and organization, and making navigation more user-friendly.

These frequently asked questions (FAQ) provide an overview of what's changing, specific enhancements being made, and how your members can best use our redesigned digital tools.

### What's changing?

We've listened to members' feedback and are enhancing the claims and EOB experience so that they know where their claims stand, what's been processed, and what actions, if any, are needed. They'll see:

- Simpler layouts with refreshed claims display cards
- Easier navigation tools and quicker access to key details
- Improved visibility into claim status and progress
- A centralized, easier to find EOB experience within **Message center**
- Greater emphasis on financial information, including amounts billed, covered, paid and owed
- Additional guidance on how to submit claims online

Members will see these updates beginning **June 15, 2026**.

### Why the updates?

We're constantly streamlining the online experience, focusing on the details members care about most. This set of updates:

- Provides greater clarity and reduced confusion when reviewing claims and EOBs
- Helps members quickly understand claims status and costs
- Creates a more consistent and intuitive experience across digital platforms

Our goal is to ensure that members can seamlessly access claims and EOB information.

### Were any claims details removed as part of the update?

No. All claims details are still available. With the enhancements, this information has been reorganized, without eliminating any existing data.

## Are there any specific, new items members should watch for?

Yes. There's a new introduction section that provides a claims submission overview for members before they submit a claim. The section:

- Clearly outlines required information and documentation
- Sets expectations upfront
- Helps reduce submission errors and incomplete claims

By guiding members earlier in the process, this enhancement supports faster processing and a smoother overall experience.

## Do these changes impact how members submit or view claims?

No. The claims submission and viewing functionality remains the same. The enhancements focus exclusively on improving usability, navigation and simplicity — not on altering processes.

## What changes were made to EOBs?

EOBs are now delivered through the **Message center**, providing a centralized location for these documents. This makes EOBs easier to find, track and revisit, while supporting clearer communication about claims outcomes. Additionally, members still may view their EOBs within the enhanced claims display.

## Can members also access EOBs from paperless notifications?

Yes. Email notifications include deep links that take users directly to their EOBs within **Message center** after signing in. Your members will see:

- New EOBs clearly labeled “New” and displayed in bold text to easily identify
- Filtering of EOBs now allows users to quickly locate specific documents, reducing search time and scrolling.

## What EOB resources are available to help my members better understand their EOBs?

An EOB FAQ is being added to the portal. It explains:

- What an EOB is
- What information it includes
- How to interpret key sections
- Where to find EOBs

## Who can my members contact for more information?

They can call the number on their health plan ID card.