



Frequently Asked Questions

I don't see my provider on the contracted list.

We are continually adding to our collection of directly contracted providers. Please reach out with any questions or recommendations for additional providers at hopememberservices@clientsadvocate.com. We can also provide you with the most up-to-date contracted provider list. Our list is by practice group, so if you want to check if a specific practitioner is included as part of a contracted group, please reach out to us. Additionally, once your coverage is active, there is an interactive map located on our HOPE Trust member portal.

How can I see my claims and other important plan information?

Once your HOPE Trust coverage is active, you will have access to a member portal like most health plans offer. In that portal, you will be able to see all incurred claims, plan documents, a provider map, and other important information. There is also a portal to see prescription claims and check medication prices. The web address for the portal is referenced on your HOPE Trust member ID card.

What if I have an expensive procedure or specialty care planned?

Always feel free to reach out to our Clinical Team at hopeclinical@clientsadvocate.com. We can help answer questions about what you can expect your out-of-pocket responsibility to be, as well as offer suggestions for potential cost savings.

I have a dependent attending college in another state. Will they be adequately covered?

HOPE Trust has a regional offering of contracted providers concentrated in Illinois and bordering areas. If a dependent is going to be residing outside of our service area, they may want to look at alternative coverage options, typically through a school or individual plan. While there is no penalty for seeking emergency care at an out-of-contract provider, non-emergency care will be subject to a penalty of 50% cost share with no out-of-pocket max.

Are any medications covered as preventive?

Yes. HOPE Trust has a list of generic medications that are covered 100% by both major medical plans (traditional and QHDHP), even before any deductible is met. This list is available upon request and consists of medications commonly used for conditions such as high blood pressure, high cholesterol, and behavioral health.

Are weight loss drugs covered?

HOPE Trust, like many other plans, offers limited coverage for weight loss medications. Some medications that are used primarily for other indications but have off-label use for weight loss could potentially be covered. Certain injectable GLP-1 medications are covered for a diagnosis of Type 2 Diabetes. If GLP-1 medications are being used primarily for weight loss, they may potentially be covered if they are being used as part of a comprehensive approach to weight loss. The plan uses comprehensive criteria for consideration of coverage with periodic reevaluation. These medications are meant to be part of a comprehensive approach to weight loss, so this path ensures the member has a higher likelihood of successful long-term weight management. Please contact hopeclinical@clientsadvocate.com for more information.

Why is someone from HOPE Trust trying to contact me?

HOPE Trust offers customer service unlike what is offered by large insurance companies. We have clinical staff that are directly available to members. We have access to a variety of tools to help members control their costs, and we are able to tailor options based on a member's individual situation. If a member of our team reaches out to you, please respond. We may have identified an opportunity to help save you money and would like to share that opportunity with you.



HOPE Member Services Team: hopememberservices@clientsadvocate.com

HOPE Clinical Team: hopeclinical@clientsadvocate.com