Member OnLine

Log-in Instructions
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1 Log-in Access

Member OnLine – UPMC Health Plan’s secure member portal – is available on the UPMC Health Plan website homepage. Member OnLine is a confidential, Internet-based tool used to help members find and store information about their personal health care coverage.

The Member Login link is located on the left of the homepage (see Figure 1 below).

http://www.upmchealthplan.com/

Figure 1: UPMC Health Plan Website Homepage
Should the user click on the purple **Members** link, users are directed to the “Member” homepage.

As shown below (**Figure 2**), members can also login from the “Member” homepage on the public website.

**Figure 2** is the UPMC Health Plan’s “Member” homepage which provides publicly accessible information designed for potential or existing member groups. Member OnLine is a private secure...
portal designed with customized functionality and accessibility to meet each individual member’s needs.

On the left-hand navigation menu, there is a “Member Login” box for registered users to enter their established user ID and password to gain access to Member OnLine.

1.1 Overview and Purpose of Entrust

To provide additional security to UPMC Health Plan’s secure portals for members, providers, and employers, Entrust was added, which is a multifactor anti-phishing authentication device. The Entrust authentication is able to not only verify the user, but also the terminal (PC, laptop, etc.), from which the user is accessing the portal(s). This makes it necessary for users to authenticate themselves by answering the secret challenge question with the correct response. During the registration process, users choose three questions to answer and a security image or “token” to which they assign a phrase. This becomes part of their normal log-in process.

Authentication is restricted to three log-in attempts. After the third failed log-in attempt, the account is locked and the user is required to contact Health Plan UPMC Health Plan Web Support at 1-800-937-0438 to resolve the situation.

1.2 Logging In for the First Time

When the user tries to log in to Member OnLine for the first time, he/she should follow the seven steps outlined below for initial registration:

1. Go to www.upmchealthplan.com and locate “Member Login”
2. Select the link “New User Registration” (see Figure 3 below)

![Member Login Box with New User Registration](image)

*Figure 3: Member Login Box with New User Registration*

3. The user will be asked to accept terms and conditions.
4. To verify the user’s identity, the user will be asked to provide (see Figure 4 below):
   - First Name
   - Last Name
   - Gender
   - The user’s date of birth
- The last four digits of the user’s Social Security number
- The user’s zip code

![HealthPlan Online Registration Box](image)

**Figure 4: Health Plan Online Registration Box**

Upon clicking **Submit**, the credentials entered by the user will be validated prior to proceeding to the next step in the registration process. If any discrepancies have been found, the user will receive a message and information on who to contact for assistance *(see Figure 5 below)*:

![Health Plan Online Registration Error](image)

**Figure 5: Health Plan Online Registration Error**

5. If the user has been identified as a member, the user will be asked to provide their Health Plan Member ID as listed on their insurance card. If the user does not have his/her current member ID, please call Member Services at 1-888-876-2756 *(see Figure 6 below)*:
6. Provide answers to three secret security questions (see Figure 7 below)

![Challenge Question Screen]

**Figure 7: Challenge Question Screen**

7. Choose a security image and provide a message to associate with the image (see Figure 8 below).
8. Establish the User Name and Password that the user will use for Member OnLine. (see Figure 9 below)

**Figure 8: Security Image**

**Figure 9: User Name and Password**
1.3 Entering the User ID and Password

A user ID and password are required to access Member OnLine. Enter the user ID as shown in the box displayed in Figure 10 below.

![Figure 10: Log-in Box](image)

Once the login information is entered, the user clicks the **Login** button. The password already established must be a minimum of eight letters, numbers, or characters and is case-sensitive.

This will grant the user access to the secure Member OnLine.

- After the user enters in his or her user ID, he or she is directed to a new page to answer the already-established challenge question. If the user is already registered from the computer that they are using and has not used multiple computers to login at various times, a challenge question will not be asked.
- Enter in the correct answer and click **Submit**. (see Figure 11 below)

![Figure 11: Challenge Question](image)
There is a field within the Security Image, Phrase and Password box (see Figure 12 below) to enter in the user’s password.

![UPMC Health Plan Member Login](image)

*Figure 12: Password and Security Image*

- After correctly answering the challenge question, the user is taken to a member login page
- In the box next to “Password” the user should correctly enter his or her password and click Submit
- After successfully entering the password, the user will enter Member OnLine

### 1.4 Log-in for Users Who Are Active, But Not Currently Enrolled in Entrust

Users who already have active Member OnLine accounts will have to register for Entrust authentication.
1. The user logs in using his or her current user ID for Member OnLine (see Figure 13 below).

![Figure 13: Login with Member OnLine User ID](image)

2. After the user enters his or her user ID, the user is prompted to enter his or her current password. (see Figure 14 below.)

![Figure 14: Enter Current Member OnLine Password](image)

3. The user is then prompted to select and answer three security challenge questions. There are ten challenge questions in which to choose from. The three shown in this illustration are examples. It is important for the user to remember his or her challenge questions and answers (see Figure 15 below).
4. After the user establishes his or her challenge questions clicks submit, the user will need to choose a security image. Every time the user logs in, he or she should look for this image and the corresponding phrase to be assured the website is a legitimate UPMC Health Plan website. The left-hand navigation bar can be used to display more images for the user to choose from (see Figure 16 below).
The picture you select will be something you should look for each time you log into HealthPlan. You should see the picture you select before you enter your password thereby providing you confidence you are at the legitimate HealthPlan site. This simple confidence component functionality will help thwart anyone attempting to fool you into giving your password to a fake HealthPlan site. You will only see this picture when you are at the legitimate HealthPlan site.

Select new image either by clicking the “Select this image” link underneath the image or by clicking on the actual image.

Figure 16: Selecting a Security Image

5. After the user chooses the security image, he or she will need to provide a message to associate with the image. The message can be as simple or as complex as the user desires. This message will always be displayed with the selected image from the previous step. If upon subsequent log-ins, the image and/or the message are not what the user established at initial setup, the user should not continue with the log-in process (see Figure 17 below).
6. Next, the user will be prompted to enter a new password. The password must be between eight and 14 characters and contain at least three upper case letters and three numbers. There is a link on the password change screen to assist the user in creating a strong password. *(see Figure 18 below.)*
Figure 18: Change Password Screen

7. After the password is submitted, the user will enter Member OnLine.

1.5 If the User Account Is Locked

1. If the user’s account is locked due to unsuccessful password attempts, the following message will appear (see Figure 19 below).

Figure 19: Locked Account

2. Next, the user should select click here link from the red highlighted area (see Figure 19 above). A screen with UPMC Health Plan Web Support contact information will appear. Both the phone number and e-mail address are provided (see Figure 20 below).
Contact the Help Desk

If you forgot your User ID or need assistance, call our Help Desk at 1-800-937-0438 or click here to send an e-mail.

Representative Hours:
Members, Employers, and Brokers – Monday through Friday from 7 a.m. to 7 p.m. and Saturday from 8 a.m. to 3 p.m.
Providers – Monday through Friday from 8 a.m. to 5 p.m.

Figure 20: Health Plan UPMC Health Plan Web Support Information
2 Frequently Asked Questions

What if a member wants to establish an account for Member OnLine, what steps are required?

1. Go to www.upmchealthplan.com and locate the “Member Login” box on the homepage
2. Select the “New User Registration” link
3. To verify the user’s identity, the user will be asked to provide
   - The member ID number as listed on the user’s ID card
   - The last four digits of the user’s Social Security number
   - Date of birth
   - Zip code
4. Provide answers to the three secret security questions
5. Choose a security imagine and provide a message to associate with the image
6. Establish the User Name and Password that the user will use to login to Member OnLine

What if a user suspects someone knows his or her password?

The user has the option to continue to use the current password or to change it immediately. The user can initiate a password change by selecting the “Forgot your user ID?” option during the log-in process. The user will have to answer challenge questions, which will also allow him or her to change his or her current password.

What happens if the user’s account is inactive?

If the user logs in with his or her user ID and the account is inactive, he or she will receive a message to contact UPMC Health Plan Web Support at 1-800-937-0438.

What happens if the user forgets or wants to change his or her password?

After the user enters his or her user ID, a prompt for the password appears. Instead of entering the password, the user should click on I forgot my password link. The user will then need to answer some of the security questions established during the initial registration process. The user will then be prompted to reset his or her password.

What happens if the user forgets his or her user ID?

The user can click on I forgot my user ID link. The user will then need to provider their member ID number which can be found on their insurance card.

What if the user cannot access Member OnLine even after entering the user ID and password?

The user can e-mail HPOnline@upmc.edu for assistance. The user can also call UPMC Health Plan Web Support at 1-800-937-0438.