

USING THE NONSTOP EXCHANGE (NSE)
MEMBER PORTAL

Guide to Member Tools



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WHAT IS THE NONSTOP EXCHANGE?

Nonstop Health members have access to a portal called the Nonstop Exchange (NSE). Its user-friendly interface allows you to check the available balance on your Nonstop Visa card, file claims, gain insight into how you have spent your funds, and view claims and substantiation tickets. This quick guide provides step-by-step instructions for using NSE and all of its features.

LOGGING IN FOR THE FIRST TIME

1

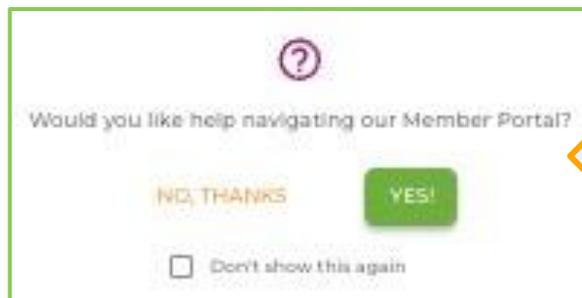
Using the **Chrome** internet browser, go to <https://members.nonstophealth.com>. Click on “Don’t Remember Your Password?” on the login page and enter your email address (*if you are unsure what email to use, contact Nonstop*). You will be emailed a link to set a password.

2

Then come back to <https://members.nonstophealth.com> and re-enter your email and new password.

3

When you log in for the first time you must go through our two-factor authentication process. You will be asked to enter your mobile phone number, and then a six-digit code will be texted to you. Enter that code to log into NSE. A second “backup” code will be provided when you log in and we recommend writing down or taking a picture of this backup code. If you’re using a trusted computer/browser, you can click “Remember This Browser” to bypass two-factor authentication for 30 days. If you don’t have a mobile phone number, please contact us!



When you log in you will see this popup. If you need help navigating NSE, click “Yes” and it will open a new tab and take you to detailed instructions on our Help site. To get back to the NSE portal, simply navigate to that tab.

YOUR NONSTOP ACCOUNT DASHBOARD

When you log in to NSE you'll see your Nonstop Dashboard with your name in the top left corner. Underneath your name, you'll see a menu of all available tools/resources.

On the main dashboard page, you'll see info about your personal Visa card, such as balance and card status (e.g. Active, Ready to Activate, Suspended, Pending, or Closed). The Visa card image will show the last four digits of your Nonstop Visa card number (Nonstop doesn't have access to your entire Visa card number).

To the right of your Visa card you will see two graphs that provide information about how and where you have spent the funds on your Nonstop Visa card (see p. 7 for more details).

The last item on the dashboard page is a chart showing your claims and substantiation tickets (see p. 8 for more details).

An important button you should locate is the green "Submit a Claim" button under the menu of tools/resources on the far left side of your screen. Use this button to submit a claim (see p. 5 for more details). If you prefer to email your claim, click "Download our claim form here" right underneath the button.

The screenshot displays the Nonstop Account Dashboard for Jenny Casper. The top right corner says "Welcome Jenny!". The left sidebar contains a menu with "Dashboard", "Benefits", "Claims", "Documents", "Support", and "Logout". A "SUBMIT A CLAIM" button is visible, with links for "Prefer to email your claim?" and "Download our claim form here".

The main dashboard area is titled "Dashboard" and contains three charts and a table:

- Account Balance:** Shows a balance of \$7,247.03 as of April 4, 2025. Below it is a Visa card image for Jenny Casper with the last four digits 1234. The year beginning balance is \$8,000.00.
- Usage by Category:** A donut chart showing usage by category: Remaining (blue), Claims (green), Pharmacy (orange), and Medical (purple).
- Usage by Provider:** A donut chart showing usage by provider: Remaining (blue), Satterfield, Gorczany and Bailey (green), Kulas, Kohn and Kibback (orange).
- Manual Claims & Substantiations:** A table with the following data:

Reference Number	Date Created	Type	Amount	Status	View Details
CLM-100019	04/02/2025	Manual Submission	\$65.40	New	🔗
CLM-100015	03/31/2025	Manual Submission	\$69.87	New	🔗
CLM-100014	03/17/2025	Manual Submission	\$56.78	New	🔗
CLM-100008	01/17/2025	Manual Submission	\$250.00	New	🔗
CLM-100007	01/06/2025	Manual Submission	\$20.18	Paid	🔗

At the bottom right of the table, it says "1-5 of 10" with navigation arrows.

HOW TO SUBMIT A NEW CLAIM

The green “Submit New Claim” button lets you submit a claim online if you were not able to use your Nonstop Visa card to pay for a covered, qualifying expense. In this case one of two scenarios happened:

1. You paid for the expense out of your own pocket and **YOU** need to be reimbursed by Nonstop
2. You have a bill from your provider and would like Nonstop to pay the **PROVIDER** directly on your behalf.

SUBMIT A CLAIM

Prefer to email your claim?
[Download our claim form here.](#)

STEP 1: Claim Details

After clicking on the “Submit New Claim” button you will input all necessary information about the claim

A few helpful hints:

- + In order to use this online claim form the date of service must fall between the beginning of the prior calendar year and today’s date. If the date of service/prescription falls before the beginning of the prior plan year, you can still submit a claim but you must do it via a paper claim form and email or fax it to us. To access the paper claim click “Download our claim form here” under the green “Submit New Claim” button. Or visit <http://www.nonstophealth.com/claims> to download a claim form.
- + Your Expense Type will be either medical or Rx (prescriptions).
- + Pay To will be **you** if you paid for the expense out of your own pocket and want to be reimbursement, or **provider** if you would like Nonstop to mail a check directly to the provider.
 - o If you choose the “Pay Me” option you must show proof of payment in the next step.
 - o If you choose the provider option you will need to input all of the provider’s information and your account number.
- + When you complete Step 1 click “Next” to upload documentation.

Submit a Claim

1 Claim Details ————— 2 Submit Documents ————— 3 Summary

Date of Service*  Member Amount* \$ 0.00 Expense Type*  Pay To* 

Provider*  Service Recipient* 

CLEAR FORM CANCEL **NEXT**

STEP 2: Submit Documents

- + For medical expenses, you **must** include the Explanation of Benefits (EOB) **and** the provider bill. (Both documents are required.)
- + For prescriptions, you must submit a detailed pharmacy bag receipt that shows your medical carrier's name and the amount they paid toward your prescription. This allows us to confirm that the prescription is covered under your medical plan.
- + Click "Next" to advance to the third and final step.

You may upload multiple receipts for a period of time for the **same provider (you can choose any receipt date for the entry), but only one submission per provider. The system will not let you choose multiple providers.*

STEP 3: Summary

- + Review your claim and confirm it all looks accurate.
- + If you need to make changes, click the "Back" button to return to previous screens.
- + Once you confirm all of the information is accurate, click "Submit Claim."
- + You will then see confirmation that we received the claim, along with a reference number. Use this reference number to check the status of a claim.
- + You can then submit another claim or choose "I'm Finished" to close out of the claims submission process.

Please note: Your current balance as shown on Your Claims Dashboard (near the Visa card image) does not reflect any recently submitted claims. Once the claim has been processed and the funds have been taken out of your Nonstop Health account, the new amount will show.

Submit a Claim **Medical Expense**

✓ Claim Details — 2 Submit Documents — 3 Summary

The following documents marked with an * are required for your submission expense type

i ADD EOB* i ADD BILL* i OTHER

← BACK CANCEL NEXT

Submit a Claim **Rx/Prescription**

✓ Claim Details — 2 Submit Documents — 3 Summary

The following documents marked with an * are required for your submission expense type

i ADD RECEIPT* i OTHER

← BACK CANCEL NEXT

Submit a Claim

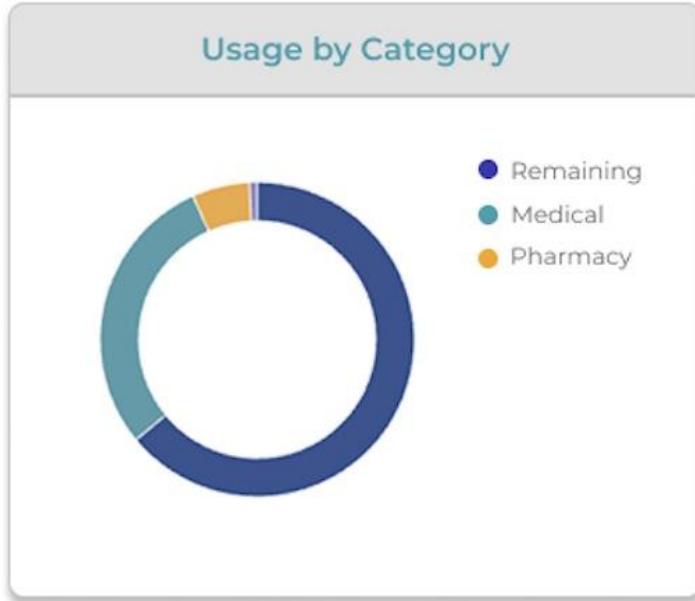
✓ Claim Details — ✓ Submit Documents — 3 Summary

Date of Service 03/26/2025	Amount \$50.00	Pay To Provider	Provider Abbott - Carroll
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📄 Your claim (CLM-100018) has been successfully submitted. ✕

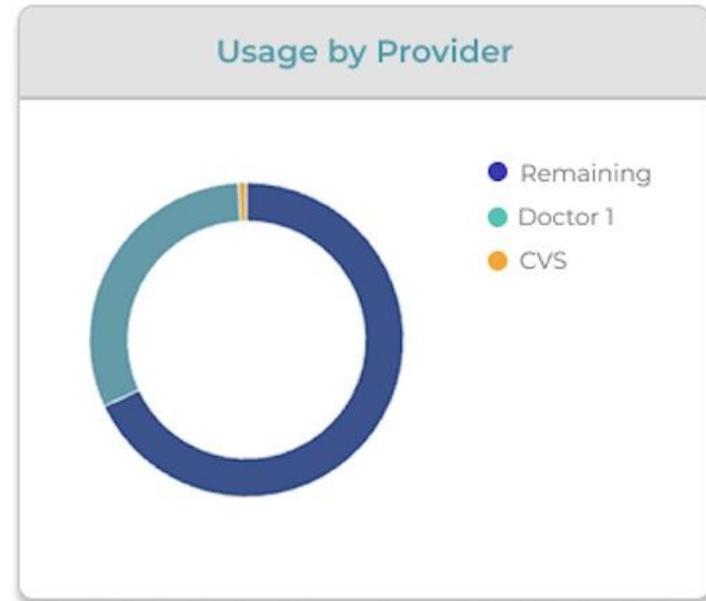
DASHBOARD: USAGE BY CATEGORY AND PROVIDER

On your NSE account dashboard you are able to see a breakdown of how you have spent your Nonstop Visa card funds by both category (e.g. medical versus pharmacy) and provider (e.g. the name of the provider, pharmacy, or facility). Each chart will also show you how much is remaining on your Visa card. Hovering over any of the color coded areas will give you an exact amount that you have spent in that particular category or with a specific provider/facility/pharmacy.



Usage by Category: This chart breaks down the amount you have spent in medical costs versus pharmacy (prescription) costs, and then how much remains in your Nonstop Health account. If you have alternative care benefits with Nonstop Health, you will also see that reflected here.

Usage by Provider: This chart shows how much you have spent at the three providers and facilities you used the most, with all other spending in a fourth bucket labeled "All other providers." "Remaining" is your account balance, indicating what you still have available on your Nonstop Visa card.



DASHBOARD: CLAIMS AND SUBSTANTIATION TICKETS

The claims and substantiation chart (located on your dashboard) shows a breakdown of any claims you have submitted or any open substantiation tickets. It provides details on your reference (ticket) number, the date the ticket was created, the type of submission, the dollar amount connected to the ticket, and the status of the ticket. Click "View Details" for additional information about that claim or card swipe. You may sort by column, and if you have multiple pages of tickets, you will see page numbers reflected at the bottom of the window.

**You can see more details on substantiation tickets by clicking on "Claims" on the tools/resource on the left side of your screen. More detail about this page is outlined on the pages 10-13*

Type: Shows how the claim came into Nonstop's system:

-Manual Submission: the claim was submitted via NSE, email, fax or USPS.

-Visa Card: you swiped your Nonstop Visa card to pay this amount.

Quick tip!

Hover over these abbreviated reference numbers for a complete reference number.

Reference Number	Date Created	Type	Claim Amount	Status	View Details
1234ABCD	01/10/2023	Manual Submission	\$235.36	Paid	🔍
1234ABCD	01/10/2023	Manual Submission	\$235.36	Processing	🔍
1234ABCD	01/10/2023	Visa Card	\$235.36	Waiting on Member	🔍
1234ABCD	01/10/2023	Visa Card	\$235.36	Complete - Substantiated	🔍
1234ABCD	01/10/2023	Visa Card	\$235.36	Credit Applied	🔍

Items per page: 10 1 - 10 of 10

View Details: Click on the icon to view a breakdown of the claims details for each ticket.

Status: Shows where your claim or substantiation ticket is in the process. Definitions of each status are on the next page.

Details Reference Number: 1234ABCD

Date Submitted	Provider	Service Type	Source
01/20/2023 04:03	Dr. Smith	Pharmacy	Visa Card
Amount Submitted	Amount Paid	Amount Denied	Check Number
\$235.36	\$235.36	\$0.00	#12345656

Add Attachment 📎

Done

CLAIMS AND SUBSTANTIATION TICKETS: STATUS DEFINITIONS

Status	Definition
Paid	Your claim has been paid; no further action required from you.
Complete	Your claim has been completed and the ticket has been closed.
Complete - substantiated	The substantiation process has been completed and the ticket has been closed.
Credit applied	A credit has been applied toward your account due to a repayment or a provider/carrier refund.
Duplicate	Your claim has been submitted to Nonstop's system twice.
Waiting on member	Nonstop is waiting for you to submit more information or documents to complete the process.
Denied	Your claim was denied; you are responsible for the full or partial amount of the service or prescription.
Processing	Your claim/substantiation issue is still being processed.
Repayment	You are required to pay money back into your employer's account with Nonstop.
Suspended	Your Visa card has been suspended. Please contact Nonstop for more details.
New	This is a new ticket; Nonstop has not started the claims or substantiation process.
Check mailed	The claim has been completed and the check has been mailed to you/provider
Payment Pending	The claim has been approved; waiting on payment to be processed
Submitted	The claim has been submitted to PostGrid for a check to be produced

BENEFITS

Benefits shows you:

- + Your demographic information, including name, address, email, and phone number(s)
- + Any dependents you have enrolled for coverage
- + The plans you are currently enrolled in with Nonstop Health
- + Any upcoming benefits (*upcoming benefits are benefits you have enrolled in for a new plan year or due to a qualifying family event, but have not yet started*). Once your new plans begin, anything under Upcoming Benefits will move to Current Benefits.

Please note that what you see listed under current and upcoming benefits will be limited to whatever coverage your employer offers through Nonstop. For example, you may simply see your medical plan plus Nonstop Health listed, or you may see additional benefits.

nonstop Welcome Jenny!

Jenny Casper
DECKOW, BATZ AND CREMIN

- Dashboard
- Benefits**
- Claims
- Documents
- Support
- Logout

[SUBMIT A CLAIM](#)
Prefer to email your claim? [Download our claim form here.](#)

My Benefits

Your Information

Subscriber's Name Jenny Casper	Subscriber's Address 2518 Dach Freeway	Apt/Unit N/A	State TX	Zip Code 76446
Email Esta84@gmail.com	Phone 897.930.3910	Type Cell	Secondary Phone N/A	Type Work

Dependents

Name Kerry Casper	Date of Birth 05/02/1999	Relationship To Subscriber Spouse
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Current Benefits

1.	Type	Plan Name	Effective Date	Termination Date
	Medical	2023-medical-UHC	04/01/2023	N/A
	Group Number 01Q2088	Coverage / Contribution Employee Only		
2.	Type	Plan Name	Effective Date	Termination Date
	Dental	2023-dental-UHC	04/01/2023	N/A
	Group Number TBD	Coverage / Contribution Employee Only		
3.	Type	Plan Name	Effective Date	Termination Date
	Vision	2023-vision-UHC	04/01/2023	N/A
	Group Number TBD	Coverage / Contribution Employee Only		
4.	Type	Plan Name	Effective Date	Termination Date
	GI	2023-gi-Lincoln Financial	04/01/2023	N/A
	Group Number 000010215301	Coverage / Contribution 25000.00		
5.	Type	Plan Name	Effective Date	Termination Date
	Add	2023-add-Lincoln Financial	04/01/2023	N/A
	Group Number 000010215301	Coverage / Contribution 25000.00		

Upcoming Benefits

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877.626.5027
clientsupport@nonstophealth.com

CLAIMS

Selecting Claims from the tools/resources brings you to “My Claims” allowing you to see a breakdown (by tab) of your Nonstop Visa **Card Swipes** (card transactions), along with any **Card Refunds** you have received on your Visa card (e.g. you have paid money back to your employer’s account via our substantiation process) and any **Manual Claims** for reimbursement or provider payment that you have submitted via NSE, email, fax, or USPS. In addition, you can access more detail on any of your open substantiation tickets via the **Substantiation Tickets** tab. Clicking on each of the tabs at the top of the window will allow you to move between each section easily.

Once you have selected the tab with the data you would like to see, you can click on the header of each column under that tab to sort each column alphabetically or numerically (depending on the data provided); note that when you click on the header you will be able to choose which direction you prefer the data to flow. You will also see a circular reset button at the top of the screen, which allows you to reset any data you have sorted. There are also “undo” and “redo” icons at the top of the screen.

Date of Swipe	Provider	Amount
	ARM 256	\$7.02
	ARM 256	\$10.29
Oct 16, 2023	KAISER CPP PHARM 256	\$30.62
Aug 12, 2023	KAISER CPP PHARM 256	\$7.02
Jun 27, 2023	KAISER CPP PHARM 256	\$30.62
Jun 2, 2023	KAISER CPP PHARM 256	\$10.29

You can also export the data for printing by hovering over the window. A small box will appear in the upper right corner of the window. Click on the icon with three vertical dots to export the data into a CSV or Excel spreadsheet.

Export to CSV
Export to Excel

Card Swipe Data

Card Swipe data includes:

- + Plan name
- + Plan year
- + Date of the card swipe
- + Settlement date, which is the date the money was withdrawn from your Nonstop Health account
- + The name of the provider (which includes pharmacy names) where you used your Nonstop Visa card for payment
- + The payment ID number, which allows Nonstop to separate out individual payments to providers
- + The status of the payment (*please note the status should always read as “paid”*)
- + The amount charged on your Nonstop Visa card

Date of Swipe	Provider	Amount
Dec 13, 2023	KAISER CPP PHARM 256	\$7.02
Dec 8, 2023	KAISER CPP PHARM 256	\$10.29
Oct 16, 2023	KAISER CPP PHARM 256	\$30.62
Aug 12, 2023	KAISER CPP PHARM 256	\$7.02
Jun 27, 2023	KAISER CPP PHARM 256	\$30.62
Jun 2, 2023	KAISER CPP PHARM 256	\$10.29

Card Refund Data

Card Refund data includes:

- + Employer name
- + Refund date (date the amount was refunded to your Nonstop Visa card)
- + Refund amount
- + Status (*please note the status should always read as "refund"*)

Card Swipes	Card Refund	Manual Claims	Substantiation Tickets
Employer Name	Refund Date	Amount	Status
Aufderhar LLC	Mar 6, 2022	(\$125.00)	Refund
Aufderhar LLC	Oct 16, 2022	(\$61.19)	Refund
Aufderhar LLC	Oct 16, 2022	(\$3.91)	Refund
Aufderhar LLC	Oct 16, 2022	(\$1.29)	Refund

Manual Claim Data

Manual Claim data includes:

- + Date the claim was created
- + The name of the provider for which you submitted a claim for reimbursement or provider payment
- + Date of service
- + The status of the claim:
 - o **New:** This is a new ticket and Nonstop has not started the claim or substantiation process.
 - o **Paid:** Your claim has been paid; no further action required from you.
 - o **Partially Paid:** Part of your claim has been paid, and the remainder denied.
 - o **Denied:** Your claim was denied; you are responsible for the full or partial amount of the service or prescription.
- + Nonstop reference number
- + The amount of the reimbursement or provider payment

Card Swipes	Card Refund	Manual Claims	Substantiation Tickets	+
Date Created	Provider	Date of Service	Claim Status	Amount
Jul 7, 2023	Kaiser Foundation Health Plan	Jun 2, 2023	Paid	\$118.00
Oct 6, 2022	Kaiser Permanente	Sep 29, 2022	Paid	\$16.85
Jul 19, 2022	Kaiser Foundation Health Plan	Jun 14, 2022	Paid	\$130.00
Jul 19, 2022	Kaiser Foundation Health Plan	Jun 10, 2022	Paid	\$246.00
Jul 19, 2022	Kaiser Foundatio Health Plan	Jun 2, 2022	Paid	\$35.00
Jul 19, 2022	Kaiser Foundation Health Plan	Jun 2, 2022	Paid	\$360.00

Substantiation Tickets

Substantiation ticket data includes:

- + Date the substantiation ticket was created
- + The ticket number for the substantiation request
- + Date of Nonstop Visa card swipe
- + Provider name
- + The status and condition of the substantiation request (see below for more details)
- + The amount of the original Visa card swipe

Created Date	Ticket Number	Date of Swipe	Provider	Status	Condition	Amount
Jan 29, 2024	NSET-XEBSAY8H3L	Jan 25, 2024	BETTER LIFE PHARMACY	Waiting on Carrier		\$3,262.21
Jan 22, 2024	NSET-BIAHL1UNG4	Jan 16, 2024	BETTER LIFE PHARMACY	Waiting on Nonstop		\$971.41
Jan 22, 2024	NSET-OTH81BMH5K	Jan 18, 2024	BETTER LIFE PHARMACY	Waiting on Carrier		\$1,004.56

Descriptions of Statuses and Conditions

Status	Possible Conditions
<p>Waiting on Member: There are two possible reasons we are waiting on a member:</p> <ul style="list-style-type: none"> • To submit the requested documentation needed to substantiate (verify) eligibility of a card swipe. • To submit a repayment of a non-eligible charge or a refund to the Visa card from a provider overpayment. 	<p>Notice 1: First notice is emailed requesting documentation to verify a swipe. The member may or may not have the documentation to submit. We send out a second reminder two weeks later.</p> <p>Notice 2: Second notice is emailed. The member may or may not have the documentation to submit. We send out a third reminder two weeks later.</p> <p>Notice 3 (at-risk of suspension): Nonstop is waiting for a member to respond to the third notice. We also send a message to the Substantiation contact we have on file for your organization. If we don't hear back within two weeks requesting additional time or submitting the documents needed, we suspend the member's Nonstop Visa card.</p> <p>EOB/Bill/Rx: The member has responded to the 3rd notice and we/they are waiting for an Explanation of Benefits (EOB), itemized bill, or pharmacy receipt/printout. If we are not able to resolve the ticket within 6 weeks, we suspend the member's Nonstop Nonstop Visa card.</p> <p><i>Continued on next page</i></p>

Status	Possible Conditions
<p>Waiting on Member: <i>Continued from previous page</i></p>	<p>Repayment: Nonstop is waiting for a member to repay the entire amount of the non-eligible Nonstop Visa card charge.</p> <p>Suspended: The member's Visa card has been suspended, and Nonstop is waiting for them to respond or repay the entire amount of a non-eligible Nonstop Visa card charge.</p> <p>Collections: The member has not responded to multiple requests for a lump sum repayment or a signed repayment agreement. If we do not hear back from them, we close the account and turn it over to collections. When that happens, the ticket is closed and no longer appears on this list. The member's Substantiation contact is always looped in before this happens.</p>
<p>Waiting on Other: Nonstop is waiting for help from the member's employer, either a Substantiation contact or broker contact.</p>	<p>Sub Contact: Nonstop is waiting for the Substantiation Contact to respond to Nonstop with information to help us connect with an employee.</p>
<p>Waiting on Carrier: The member is waiting for the carrier to provide an Explanation of Benefits (EOB) or claims summary report. They may also be waiting for them to process or reprocess a claim, or are awaiting the results of an appeal or grievance.</p>	<p>Claim/Rx Summary: The member has requested and/or is waiting for the carrier to provide them with a claims and/or prescription summary report.</p> <p>EOB/Claim Processing: The member has requested and/or is waiting for the carrier to provide them with an EOB, or the member is waiting for the carrier to process or reprocess a claim that was previously filed and correct any billing/claims errors.</p> <p>Grievance Appeal: The member is waiting on the results of a grievance or appeal that has been filed against a specific claim with the carrier.</p>
<p>Waiting on Provider: The member is waiting for their provider's office to either submit or resubmit the claim to their carrier, supply them with an itemized bill or issue a refund.</p>	<p>Submit Claim: The provider is in the process of submitting or re-submitting a claim to the carrier so it can be processed correctly.</p> <p>Refund: The member is waiting for the provider to issue them a refund, either on the Nonstop Visa card or via check sent to the member.</p>
<p>Waiting on Nonstop: A Nonstop Substantiation Analyst is reviewing a new substantiation submission and/or submitted documentation.</p>	<p>No condition needed</p>

DOCUMENTS

Member Documents shows all documents related to your Nonstop Health benefits, organized in folders for current and past plan years. In each you will find the Nonstop Health member/benefits guide, compliance notices and any other relevant Nonstop info.

In addition, you will see a folder for other benefits, such as your medical plans. In that folder you'll find your carrier's Summary of Benefits and Coverage for your medical plan, as well as any other relevant documents provided by the carrier.

You can view these documents in a popup window by clicking on the icon of a box with an arrow inside. (If this icon is greyed out, this option is not available). You can also click on the icon of a cloud with an arrow in it to download the documents.

Member documents	
File name	Actions
 Member Guide - Nonstop Health	 
 Premium Assistance Under Medicaid and CHIP Notices (3).pdf	 
 Medical	

SUPPORT

Clicking **Support** from the tools/resources menu on the NSE home page (shown below) takes you to our self-serve help site! You can explore and learn about different aspects of the Nonstop Health program, such as:

- + Basic info about the Nonstop Health program
- + Using your Nonstop Visa card
- + Using the Nonstop Exchange Online Portal
- + Claims
- + Key Dates and Deadlines for Claims
- + Substantiation
- + How to find/read your Explanation of Benefits (EOB)
- + Coverage for ER and urgent care
- + Handouts, Guides and Helpful videos

Questions? We're here to help!

877.626.6057 Mon-Fri 6am-5pm PT/9am-8pm ET

clientsupport@nonstophealth.com



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