



MOUNT CARMEL  
Health Plan

A Member of Trinity Health

MediGold



**MISSION**

**ACCESSIBLE BENEFITS**

**MEMBER PORTAL GUIDE**



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## **The member portal provides you with 24/7 access to your plan.**

You can use the portal to:

- ✓ Review your plan and benefits
- ✓ See recent claims activity
- ✓ Track your annual costs
- ✓ Access a digital copy of your Member ID card
- ✓ And more!

# Creating An Account

Follow the steps below to create your member portal account.

- Visit the portal landing page at [portal.thpmedicare.org/mount-carmel](http://portal.thpmedicare.org/mount-carmel).

**TIP:** Do not add www. to the beginning of this URL. It will result in an error.

- Click the “Create account” button (under the Sign Into Your Account form)

## Step 1: Read and Accept the License Agreement

- Carefully read the License Agreement.
- Click the Accept checkbox to indicate you accept the terms
- Click the Next button to proceed to the next step

**Step 1: Read and Accept the License Agreement**

You must accept the terms of this agreement before creating your member portal account. If you do not want to accept the License Agreement, click Cancel to return to the login page.

License Agreement

License Grant. This is a legal Agreement between you and the producers of this website. The terms of this Agreement govern your use of and access to this website. By using this website, you are agreeing to be bound by this Agreement. In consideration of your agreement to these terms and for other valuable consideration, you are granted a nonexclusive, non-transferable, limited, terminable license to access and use the website under the laws of the United States. The producer of this website, Health Inc., reserves all rights not expressly granted in this Agreement.

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Links to Third Party Websites. The hyperlinks in the website let you leave our website. The linked websites are not under our control, and therefore we are not responsible for the contents of any linked website. We are providing these links to you only as a convenience, and the inclusion of any link does not imply any endorsement by the producers of the site.

Security. You are responsible for changing your password upon entering the system for the first time. You are also responsible for safeguarding and maintaining the secrecy of your password at all times. We believe that we have taken all reasonable security steps to encrypt your personal information so that it cannot be read as the information travels over the Internet. However, nothing is

Accept

Next Cancel

## Step 2: Verify Your Eligibility

- Enter your date of birth.

**TIP:** The required format is MM/DD/YYYY. For months January – September, include a leading zero (0), e.g. 01 for January

- Enter your last name
- Enter your 9-digit Member ID number exactly as it appears on your Member ID card
- Click the Next button. This will initiate an eligibility check.
  - If we find a match, you will be taken to Step 3 to finish creating your account
  - If we cannot find a match, you will receive an error message stating, “We could not find a member with that information. Please review the information below and try again.”

**Step 2: Verify Your Eligibility**

Enter your Date of Birth, Last Name and 9-digit Member ID exactly as they appear on your member ID card.

Sample ID Card for Reference



Date of Birth

Format mm/dd/yyyy

Last Name

Member ID

Previous Next Cancel

**TIP:** Review your information to ensure it is correct and provided in the required format. Correct any errors, then click the Next button to resubmit. If the information you provided is correct but we were unable to verify your eligibility for the portal, please contact Member Services at 1-800-240-3851 (TTY: 711). Representatives are available daily from 8 a.m. to 8 p.m. to assist you.

## Step 3: Create Your Portal Account

- Enter your preferred username
  - Username requirements:
    - **Must be a minimum of six (6) characters**
    - **Can contain letters, numbers, dashes (-), periods (.), underscores (\_), or an at symbol (@)**
    - **Cannot be made up of numbers only**
- Enter your e-mail address
- Re-enter your e-mail address into the Confirm E-mail address field
- Enter your preferred password
  - Password requirements:
    - **Must be a minimum of 12 characters; the maximum allowed characters is 36**
    - **Must contain 1 lower case letter (a-z)**
    - **Must contain 1 upper case letter (A-Z)**
    - **Must contain 1 number (0-9)**
    - **Must contain 1 of the following special characters: - . ! # \$ % & \* @ ~ ^ \ ? / +**
- Re-enter your password into the Confirm Password field

**TIP:** If you are having trouble with this field OR the password field above due to the password masking feature that prevents you from seeing the text you are entering, we suggest typing your password into a word document on your computer and then copying/pasting it into the password field.

**Step 3: Create Your Portal Account**

Create the username and password you want to use when logging into the portal. You will also need to provide an email address and security questions/answers. See below for requirements.

**Username:**

- Must be a minimum of six (6) characters
- Can contain letters, numbers, dashes (-), periods (.), underscores (\_), or an at symbol (@)
- Cannot be made up of numbers only

**Password:**

- Must be a minimum of 12 characters; the maximum allowed characters is 36
- Must contain 1 lower case letter (a-z)
- Must contain 1 upper case letter (A-Z)
- Must contain 1 number (0-9)
- Must contain 1 of the following special characters: - . ! # \$ % & \* @ ~ ^ \ ? / +

**Email Address:** Enter a valid email address - this will be used to verify your account.

**Security Questions:** Select three (3) security questions - you will be required to answer these questions to verify your identity if/when you need a password reset.

Username:

E-mail Address:

Confirm E-mail Address:

Password:

Confirm Password:

Security Question 1:

Security Question 2:

Security Question 3:

- Re-enter your e-mail address into the Confirm Email field
- Select three (3) unique security questions from the available dropdowns and provide answers.

**TIP:** You will be required to answer security questions to verify your identify if/when you need a password reset. Choose questions/answers you will remember.

- Click the Next button to proceed to the final step

## Step 4: Review and Confirm Your Information

- Review your member information to confirm we have your name and address listed correctly in our system.

**TIP:** If your name or address is listed incorrectly, you will need to contact Member Services to have them corrected on your official member record.

- Review your username and e-mail address to confirm you entered them correctly.
  - If you need to make a change, click the Previous button to go back to Step 3.
  - If your information is correct, click the Finish button to create your account.

**Step 4: Review and Confirm Your Information**

Please note: If your address has changed, you will need to contact Member Services to update it in our system of record.

Please confirm the information below is correct and press "Finish" to complete your registration

**Member Information**

Your Name: XXXX XXXXXXXX  
Address: XXX XXXXXXXX XX  
City: XXXX XXXXXXXX  
State: XX  
Zip: XXXXX - XXXX

**Account Information**

Username: testingtaylor  
E-mail Address: xxxxxxxx@xxxxxxxx

Previous Finish Cancel

## Step 5: Two-Factor Authentication

You will be prompted to set up Two-Factor Authentication (2FA) to secure your account. Please move to page 6 for 2FA set up instructions.

# Setting up Two-Factor Authentication

**NOTE: Beginning July 31, 2025, Two-Factor Authentication (2FA) is required for all member portal accounts. You will be prompted to enable 2FA on your first login after that date.**

Protecting your personal and health information is extremely important to us. That's why we use Two-Factor Authentication (2FA) every time you log in to your member portal.

2FA adds an extra layer of security beyond your username and password by requiring you to confirm your identity using something **only you**

**have access to**, such as a one-time code sent to your phone or e-mail address. That way, even if someone else were to learn your password, they would not be able to access your account without the additional security step.

You must set up **at least one** method of verification to help secure your account from unauthorized access. We recommend setting up a second method of verification as a backup.

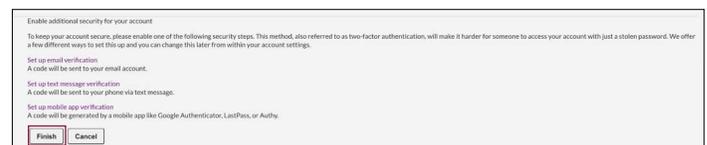
The member portal supports three methods for 2FA:

- Email verification
- Text message verification
- Mobile app verification

Follow the steps below to set up two-factor authentication for your member portal account.

## Option 1: Email

- Click "Set up email verification"
- In the pop-up window, confirm your e-mail address is correct
- Click the "Send code" button
- Navigate to your email inbox and look for a new message from `noreply@thpmedicare.org` titled "One-time security code for portal.thpmedicare.org"
- Open the email and copy the security code provided
- Navigate back to the member portal and paste the security code into the designated field of the pop-up window
- Click the Enable button to submit the security code and complete the email verification setup



### Two-Factor Authentication

Set up email verification

To enable this method, we must first send a one-time security code to your email address. Please confirm the email address below and click **Send code**.

Email  
 **Send code**

One-time security code

Didn't receive a code? [Resend](#)

**Enable** Cancel

**TIP:** If you haven't received the code within a few minutes, check your Junk or "Other" folder to see if it landed there. If you still don't see it, try clicking "Resend" under the security code field in the pop-up window to send a new code.

## Option 2: Text

- Click “Set up text message verification”
- In the pop-up window, enter your cell phone number in the designated field
- Click the “Send code” button
- Open your text messaging app on your cellphone and look for a new text beginning with “Your portal.thpmedicare.org security code”
- Enter the code provided into the designated field of the pop-up window
- Click the Enable button to submit the security code and complete the text verification setup



**TIP:** If you haven't received the code within a few minutes, try clicking “Resend” under the security code field in the pop-up window to send a new code.

## Option 3: Mobile app

- FYI: To set up mobile app verification, you must have an authenticator app downloaded on your mobile device. We recommend Microsoft Authenticator, but you may use any authenticator app you prefer.
- Click “Set up mobile app verification”
- In the pop-up window, you will be given a QR code
- Open the authenticator app on your phone and follow the prompts to add a new account
- Using your authenticator app, scan the QR code to generate a security code
- Enter the code provided into the designated field of the pop-up window
- Click the Enable button to submit the security code and complete the mobile app verification setup
- When you have finished enabling your method(s) of 2FA, click the Finish button to be taken to your member portal account.



# Logging Into Your Member Portal Account

- Visit the portal landing page at [portal.thpmedicare.org/mount-carmel](https://portal.thpmedicare.org/mount-carmel).

**TIP:** Do not add “www.” to the beginning of this URL. It will result in an error.

- Enter your username and password into the log-in form
- Click the Sign In button
  - If your username and password match, you will be taken to the Two-Factor Authentication (2FA) page.
  - If your username and password do not match, you will receive an error message stating that your login failed.
  - After 3 failed log-in attempts, your account will be locked for 5 minutes. You will need to wait until the 5 minutes have elapsed before you can attempt another log in.
- You will then be promoted to complete Two-Factor Authentication (2FA).
  - All 2FA methods you previously set up will be listed.
  - If you haven't yet enabled 2FA, you will be prompted to set it up. If you have additional questions about 2FA, please see the [Setting up Two-Factor Authentication section](#).
- Select the 2FA option you prefer to receive your one-time security code
- Click Next

**Request security code**

For additional security, we need to verify your identity before you can sign in to the account. Choose how you want to receive or enter your security code.

Text (xxx) xxx-xxxx

Email xxxxxx@xxxxx.com

[Back](#)

**Enter security code**

For additional security, we need to verify your identity before you can sign in to the account. We sent a one-time security code to xxxxxx@xxxxx.com. Once you receive it, please enter it below. If you have not received the code or still have trouble signing in, please call member services.

One-time security code

[Didn't receive a code? Resend](#)

Remember this device for 14 days  
Do not check if you are on a public or shared computer.

[Back](#)

- Retrieve your one-time security code and enter it into the designated field
- **OPTIONAL:** If you are using a private, personal device, you can select “Remember this device for 14 days” to mark your device as trusted and you won't be prompted to complete the 2FA again for another 14 days.
  - **FYI: DO NOT** check this box if you are using a public or shared device. Selecting this box will waive the 2FA requirement for 14 days, which can put your account at risk.
- Click Sign In
  - If your security code matches, you will be taken to the member portal home page.
  - If your security code does not match, try entering the code again and re-submit.
  - Security codes sent via email or text are only valid for 30 minutes. After that time, you will need to click “Resend” to have a new code sent to you.
  - Security codes in an authenticator app typically refresh every 30 seconds. After that, you will need to get a new code from the app.
  - If you have set up multiple methods for completing 2FA, you can click the Back link to go back to the previous page and select a different 2FA option.

# Recovering Your Username and/or Resetting Your Password

You can recover a forgotten username AND/OR reset your password using the self-service tools provided on the member portal landing page.

- Visit the portal landing page at **[portal.thpmedicare.org/mount-carmel](http://portal.thpmedicare.org/mount-carmel)**.

**TIP:** Do not add www. to the beginning of this URL. It will result in an error.

- Select “Forgot your username or password?” under the log-in form
- Enter your Member ID, Last Name and Date of Birth (MM/DD/YYYY), then click Next
- If we find a member portal account matching your information, we will provide you with your current username.
  - If you remember your password, click “Login now” to return to the log-in form
  - If you need to reset your password, you must answer two security questions to proceed to the password reset page
- To reset your password, enter the answers to your security questions, then click Next
- Enter a new password
- Re-enter your new password to confirm
- Review your e-mail address and update if needed
- Click Reset and Log In to finish updating your password and be taken to the member portal home page.

Step 1 Step 2 Step 3

### Forgot Username or Password?

Enter the following information in order to retrieve your username and password

Member ID\*

Last Name\*

Date of Birth\*

Step 1 Step 2 Step 3

Your username is: xxxxxxxxxxxxxxxxxxxxxx

[Login now if you remember your password.](#)

Forgot your password? Please answer your security questions below.

If you forgot your password then you can reset it now by answering the security questions below.

What is the name of xxxx xxxx xxxxxx?\*

What is the name of xxxx xxxx xxxxxx?\*

Step 1 Step 2 Step 3

### Reset Your Password

New Password

Re-enter New Password

We have the following email address on file. Please update it now if it has changed.

Email Address

Confirm Email

#### Password Requirements

- Must be a minimum of 12 characters; the maximum allowed characters is 36
- Must contain 1 lower case letter (a-z)
- Must contain 1 upper case letter (A-Z)
- Must contain 1 number (0-9)
- Must contain 1 of the following special characters: . ! # \$ % & \* @ - ^ \_ { | } +

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