MOUNT CARMEL
Health Plan

A Member of Trinity Health

MediGold

MISSION

ACCESSIBLE BENEFITS

MEMBER PORTAL GUIDE

CONTENTS

Creating An Account 3

Setting up Two-Factor Authentication 6

Logging Into Your Member Portal Account 8

Recovering Your Username and/or Resetting Your Password 9

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.

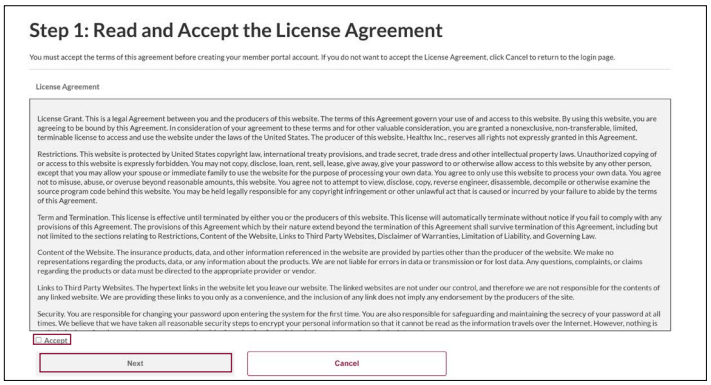
- Visit the portal landing page at **portal.thpmedicare.org/mount-carmel**.

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

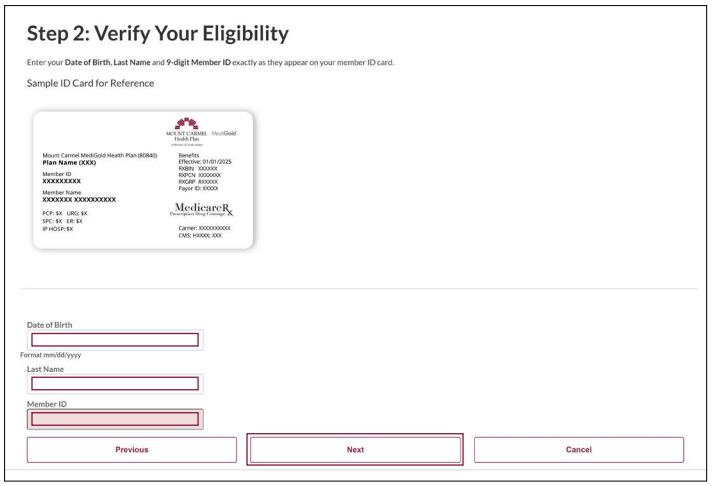


Step 2: Verify Your Eligibility

- 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.

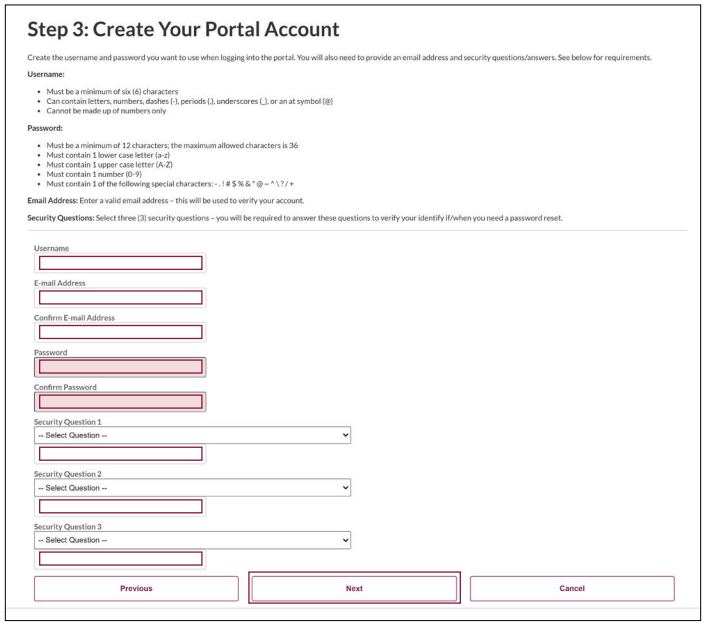


TIP: Review your information to ensure it is correct and provided in the required format. Correct any errors, then click the Next button to resubmit. If the information you provided is correct but we were unable to verify your eligibility for the portal, please contact Member Services at 1-800-240-3851 (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.



- 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.

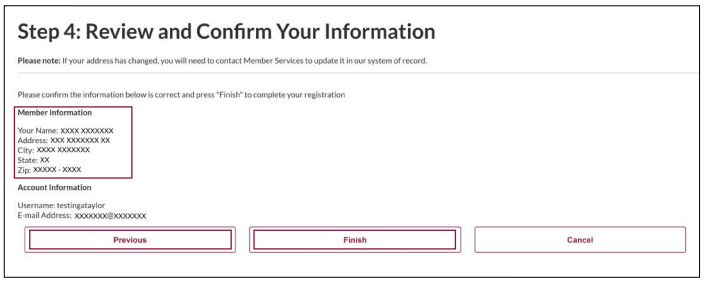
- Click the Next button to proceed to the final step

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 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.

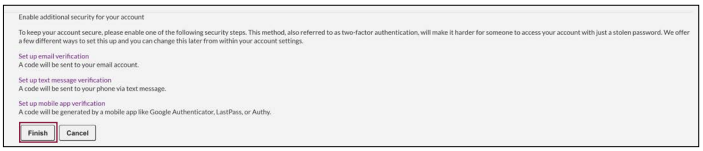
The member portal supports three methods for 2FA:

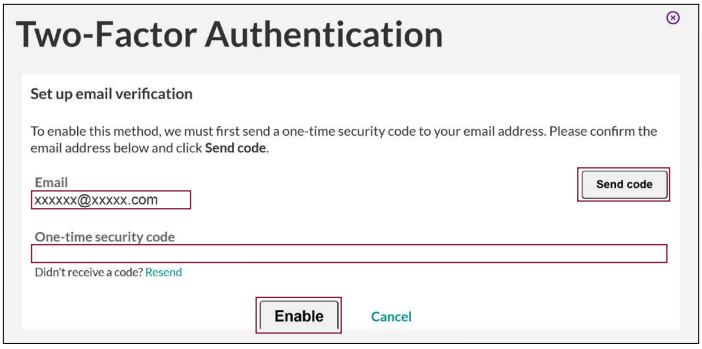
- Email verification
- Text message verification
- Mobile app verification

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

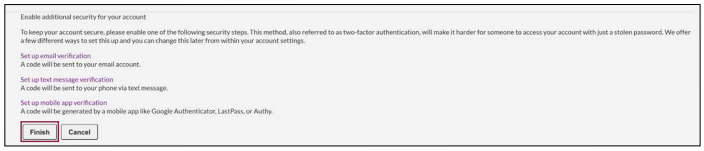


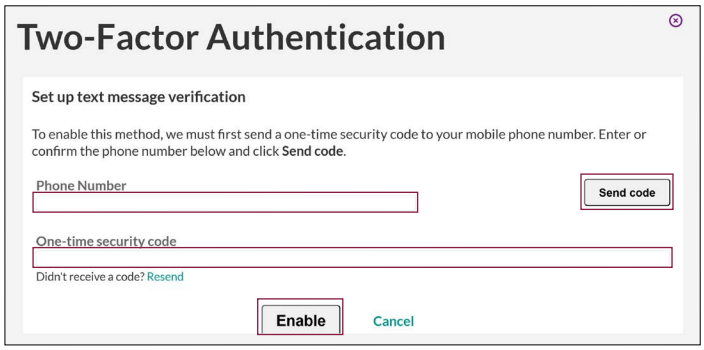


TIP: If you haven't received the code within a few minutes, check your Junk or "Other" folder to see if it landed there. If you still don't see it, try clicking "Resend" under the security code field in the pop-up window to send a new code.

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



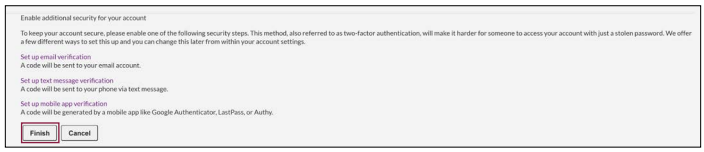


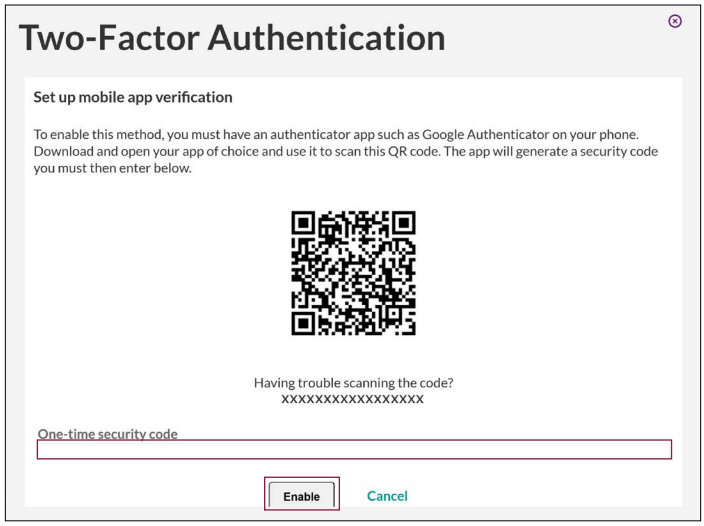
TIP: If you haven't received the code within a few minutes, try clicking "Resend" under the security code field in the pop-up window to send a new code.

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.



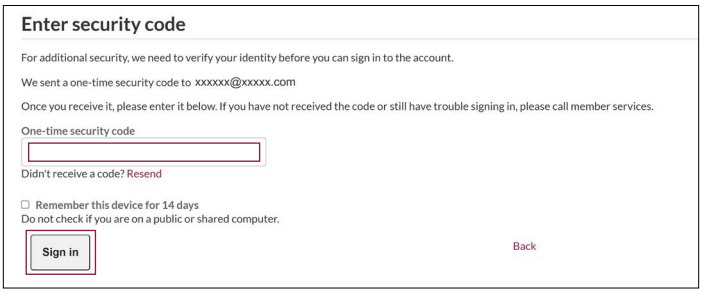


Logging Into Your Member Portal Account

- Visit the portal landing page at **portal.thpmedicare.org/mount-carmel**.

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



- 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.

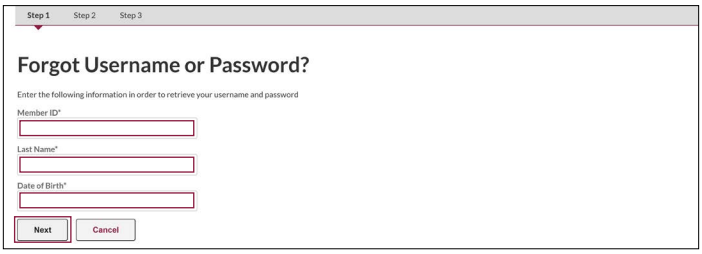
Recovering Your Username and/or Resetting Your Password

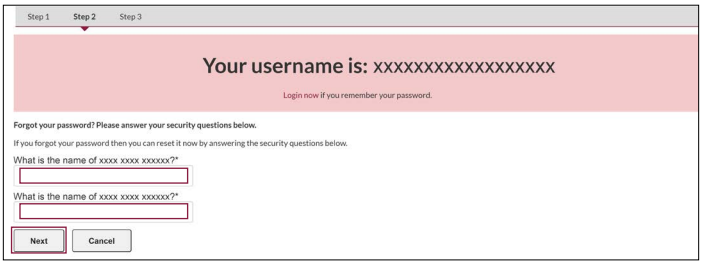
You can recover a forgotten username AND/OR reset your password using the self-service tools provided on the member portal landing page.

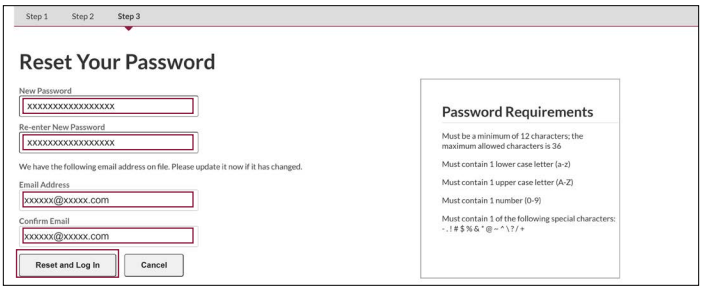
- Visit the portal landing page at **portal.thpmedicare.org/mount-carmel**.

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.







Mount Carmel MediGold (HMO/PPO) is a Medicare Advantage organization with a Medicare contract. Enrollment in the plan depends on contract renewal. Benefits vary by county. Other pharmacies, physicians or providers are available in the plan's network. This information is not a complete description of benefits and some benefits are not available on all plans. For more information, please call Member Services at 800-240-3851 (TTY: 711), 8 a.m. – 8 p.m., 7 days a week. On certain holidays, your call will be handled by our automated phone system. You may also visit our website: www.thpmedicare.org/mount-carmel. Medicare is also available at 800-MEDICARE (800-633-4227), 24 hours a day, 7 days a week. Mount Carmel MediGold complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sexual orientation, sex (defined as sex at birth, legal sex and/or sex stereotyping) and gender (includes gender identity, gender expression and/or pregnancy). ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-240-3851 (TTY: 711). 注 意：如果_使用繁體 中文，_可以免費獲得語言援助服務。請致電 800-240-3851: (TTY: 711).

Y0164_PortalOH26_C PRJ-11125