

# FOREIGN CLAIM PROCESSES

## MEDICAL CLAIM PROCESS

The following bullets will assist in answering questions in regards to the standard processing of foreign medical claims:

- Benefits are paid at the member's Out of Network benefit level, unless the treatment is for Urgent or Emergency Care.
- We do not apply non-notification penalties when processing the claims.
- We do not deny for Medicare Explanation of Benefits.
- We do not take R&C reductions.
- If a claim is received for an expatriate and there is an indication of a government sponsored healthcare plan and the EOB is not attached, we close the claim and ask the member to provide a copy of the EOB. If the EOB is attached, we process the claims as secondary to the foreign healthcare plan. **CANADIAN PROCESS TBD.**
- Use the International Claims Transmittal form and send claims to: United Healthcare, PO Box 740817, Atlanta, GA 30374. It would be helpful if the member placed their name and ID number on every page submitted, submitting medical records and as much information as possible to avoid delays.
- Some claims require translation. The translation vendor normally has 5 business days to respond. If they don't, they are chased on a weekly basis. Of course, we need to keep an open mind and realize that some claims can take a while to translate due to the complexity of the claim. We do ask that the member assist us in translation in order to avoid sending these out.
- It would be in the best interest of the member to attach medical records to their claims. This would assist in administering the claims in a more timely manner and avoid any delays.
- The claim team uses the following website to assist in conversions: [WWW.OANDA.COM](http://WWW.OANDA.COM).
- Members can fax their claims to: 801-567-5498. However, they must be sure to use a fax machine where they can also receive correspondence back in case their initial fax is illegible and we need to contact them. We do not recommend faxing claims.
- A specialized claim unit handles ALL of the foreign claims that come in from all of our customers – Key Accounts and Uniprise – and are extremely experienced and versed in processing foreign claims.
- Eligibility records: You have a choice in how you'd like to set up the member's address on our eligibility system.
  1. You can put AFL-CIO's address in the member's "mailing address" field and the mail (EOBs, checks, etc.) will be sent to AFL and you will need to forward the mail to the member's foreign address, OR
  2. You can put the member's foreign address in the "permanent address" field and put the UHC Greensboro address in the "mailing address" fields. Our staff in Greensboro will then receive the member's mail and forward it to their foreign address. Here is the UHC Greensboro address: United Healthcare, PO Box 46701, Greensboro, NC 27401

## **PHARMACY CLAIM PROCESS**

### **Retail**

Member can request that a prior authorization be entered into our system to allow up to a 6 month supply be dispensed at one time. The prior authorization would need to be entered by UnitedHealth Group so that the member could take the medications with them prior to leaving the Country.

### **Direct Claims**

The following outlines the reimbursement process for direct claims through Medco.

- ◆ The member receives a prescription from outside of the USA.
- ◆ The member submits the claim information with a United/Medco standard direct claim form. The member should check the box that indicates the prescription was purchased outside of the USA located on the claim form.
- ◆ The formulary must allow the processing of an NDC of all 7's. The United formulary allows for processing of this NDC number.
- ◆ The benefit must allow for processing of out of network claims.
- ◆ The doctor does not need to be a prescribing doctor in the USA.
- ◆ Medco does not require a valid NDC or NABP.
- ◆ Medco will process the claim using the NDC of all 7's.
- ◆ The claim processor will verify the Country of purchase and convert the prescription to American currency, using the exchange rate based on the date of service of the claim.
- ◆ The member will be reimbursed 100% (billed rate) less Brand copay, deductible, etc.

### **Mail Service**

Medco will only ship prescriptions to addresses located within the Continental United States, Hawaii, Alaska, Puerto Rico, the US Virgin Islands, Guam and American Samoa. We also mail to FPO and APO addresses for members of the military and foreign services.

A member of the family or UnitedHealth Group would need to work with the member to fill the mail service script. For example:

- ◆ Member notifies family member they need to have a prescription filled.
- ◆ Family member sends new script (or requests refill) to Medco for processing. The shipping address on file is a US address.
- ◆ Medco ships the address to the member's attention at the USA address.
- ◆ Family member ships the script to the member out of the Country upon receipt.

## **DENTAL CLAIM PROCESS**

Below is the process that the dental claim adjustors use to process foreign dental claims. Basically, the process is the same except for currency conversion and translation.

1. Claims are submitted directly to the claims department
2. Review the claim and determine if the claim can be entered with the information on the claim.
3. Convert any foreign dollars to US dollars by accessing [www.oanda.com](http://www.oanda.com) - this is the foreign currency converter website.
4. Repeat step #3 for all claim lines.
5. Claim will be translated using special website, if necessary. Would be best if member translated the claim before submittal. It would avoid delays.
6. Always pay the member.
7. Use Dummy Provider # 000000178362.
8. We always pay the total dollar amount – the claim needs to be processed and reviewed at the same time.