

Important points to remember about your claim

Deductible and co-insurance payments

When you pay any portion of your deductible and/or co-insurance to a healthcare provider such as your doctor or a treatment facility, you will need to submit your receipt of payment to our office as soon as possible. This will facilitate getting your reimbursement paid.

Outpatient medication

Prescription drugs are only covered for a maximum period of six (6) months if they are first prescribed during a hospitalization or after an outpatient surgery. A copy of the prescription must be submitted with your claim.

Filing limit

The original proof of claim must be sent to our office within one hundred twenty (120) days following the date of service or treatment. If you do not comply with this request, your claims will not be considered for payment.

Coordination of benefits

If you have coverage with another insurance company in your country of residence, your claims must be presented to the local insurance carrier first. Our company will only cover benefits when these have been exhausted and are within the limits of your policy. After this local company processes your claim, you need to submit the explanation of benefits and copies of all medical bills to our company to coordinate the benefits.

Home care, physical therapy and/or nursing care services

Coverage for this care or treatment, including any and all extensions to the treatment recommended by your physician, must be approved in advance by USA Medical Services. Evidence of the medical necessity and treatment plan must be forwarded to USA Medical Services. Custodial care and activities for daily living are not covered by your policy.

Compensability of your case

In order to determine the compensability of your case, all claims need to be submitted with the complete medical information.

For Venezuela residents only

In order for our company to process any reimbursement, all policyholders in Venezuela need to provide their bank information (copy of a voided check) to our office.