



# *PacifiCare* Health Watch

## *How To File a Claim*

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#### Claims Submission

When you receive services under the "Out-of-Network" coverage of your Point-of-Service (POS) plan, you must submit a claim to PacifiCare for reimbursement consideration.

Use the procedure below:

1. Use the POS Medical Claim Form.
2. Attach the itemized bill to the POS Medical Claim Form or ask the physician to complete the back of the form.
3. Mail to the address shown on your member materials. You should keep a photocopy of the claim form.
4. Call the Customer Service number on the back of your PacifiCare ID Card if you have questions.

#### To Expedite Claims Processing

1. Completely fill out the front of the POS Medical Claim Form.
2. Sign the "Release of Information" section of the form. If the patient is a minor child, the parent must sign.
3. In cases where another group insurer has primary liability, submit a copy of the insurer's Explanation of Benefit (EOB) with the claim and itemized bill.

Occasionally, when a claim is first received, additional information (such as information from the physician or hospital) is needed before the claim can be processed. We appreciate your patience in processing your claim.

When you (rather than the physician or hospital) are able to provide additional necessary information, we will mail a request to you. If 90 days pass from the date information was first requested, and two subsequent requests are made without reply, the claim will be closed and no payment made. All requests and notifications are made in writing to you.

#### Employee Notification of Claim and Amount Paid

When a claim has been paid, you will receive an Explanation of Benefits (EOB). Claims are paid out on a discounted fee-for-service standard on the "Out-of-Network" PPO portion of the plan and on a limited fee schedule for the "Out-of-Network" non-PPO portion. These standards may cause claims to be paid at lesser amounts than those charged.

#### Responding to Concerns

PacifiCare's top priority is meeting its customers' needs, and that means providing responsive service. If there is ever a question or problem, your first step is to contact our Customer Service department at 1-800-531-3341 or 1-800-442-8833 (TDHI). A Customer Service Associate will make every effort to assist with the question or problem.

*Questions?*  
*Call the*  
*Customer*  
*Service*  
*department*

*toll-free at*

*1-800-531-3341.*