

## **United Healthcare Student Resources Texas PPO Out-of-pocket Expense Credit**

### **Instructions**

For member payments made directly to an Out of Network provider who does not file an insurance claim.

#### **What is it?**

When you use insurance to pay for health care, the cost you pay applies to your deductible and/or out-of-pocket maximum.

A new Texas law lets you get credit toward your in-network deductible or out-of-pocket maximum for health care costs in certain situations. This applies when you pay the provider directly and do not use your insurance.

- This helps make sure that all your covered medical costs apply to your in-network deductible and out-of-pocket maximum, even when insurance is not used.

#### **Who can claim it?**

If you have a PPO Medical health plan, you may be able to submit a claim for the PPO Out-of-pocket Expense Credit.

All the following must be true:

- You paid a provider for a service that is covered by your health plan.
- The provider has not submitted a claim to us for the same service.
- The amount you paid the provider is less than the average discounted rate your plan normally pays a provider who is in your plan's network for the service.

#### **How does it work?**

Step 1: You visit a provider and agree on a cost with them for your care.

Step 2: Your written request to process the claim as a Texas Out-of-Pocket Expense credit must be outlined when submitting the complete itemized bill with proof of payment. Be sure the itemized bill includes the following:

- Your name, address and phone number;
- Your insurance identification number;
- The date the medical services were provided;
- The charge for each service;
- The procedure codes, and the diagnosis for the condition treated;
- The provider's complete name, address, and phone number; and
- The provider's credentials, Tax identification Number (TIN), and National Provider Identifier (NPI) number.

Step 3: We review your claim for available benefits and check the amount you paid to make sure it is less than the average discounted rate we would pay a provider who is in your plan's network for the same service.

Step 4: If benefits are available, we credit your in-network deductible and out-of-pocket maximum, if needed.

**How do I submit a claim?**

Submit the expense credit request, along with the items from Step 2 above, through your My Account.

Or you can mail this information to:

United Healthcare Student Resources  
PO Box 31201  
Salt Lake City, UT 84131

**What if I have questions?**

For help with this process, please call the Customer Service number on your ID card.