

# ***FAST TRACK***

# HOSPITAL INDEMNITY INSURANCE CLAIM FAQ'S

**Q. How long does it take to process my claim?**

**A.** Please allow 30 days for your claim to be processed.

**Q. I've been hospitalized or had surgery performed in a surgical facility. What documents do I need to provide to file a claim?**

**A.** A completed claim form which includes patient authorization and itemized hospital bill or facility bill.

**Q. What is an itemized bill?**

**A.** An itemized bill includes:

- the dates of service
- description of the services provided
- the charged amount
- the diagnosis for the treatment provided
- the medical coding associated with treatment

**Q. How do I get my itemized bill from my hospital?**

**A.** This can be requested from the hospital billing department.

**Q. I was hospitalized due to cancer. Do I need to provide additional information?**

**A.** Please submit a copy of the pathology report that shows the positive diagnosis of cancer.

**Q. Where can I find my Certificate Number?**

**A.** You can find this on your Schedule of Benefits in your policy material.

**Q. What if my services were performed at a Veterans Administration Hospital?**

**A.** In place of itemized bills, please submit the admission/discharge paperwork. If your Hospital Indemnity Insurance coverage includes the Surgical Rider, please include any operative reports in addition to the admission/discharge paperwork. You can request these through the Department of Medical Information at your VA facility.

**Q. I have the Inpatient Surgical Benefit Rider. How do I get my surgeon's or anesthesiologist's itemized bills?**

**A.** The surgeon's or anesthesiologist's bill comes directly from the doctor who performed the surgery or anesthesia procedure, not the hospital.

**Q. How do I know what benefits I have and what services are covered?**

**A.** While individual coverage options can vary by member, please refer to your certificate for more information. If you have any questions about your certificate and covered benefits and services, please contact a Customer Service representative and we will be happy to assist you.