

Seeking Treatment in the USA

Find a Provider:

You should always try to visit a provider that is part of the “**First Health Network**” as they will be able to bill directly to the claims team. You can find providers either online (in your Student Zone) or by calling HCC.

NOTE - when calling providers, always make sure to say you are part of the “First Health Network” and not HCC.

You can also seek treatment from any provider you wish, you will just need to pay upfront for your medical costs and submit your claims for reimbursement.

Prescriptions:

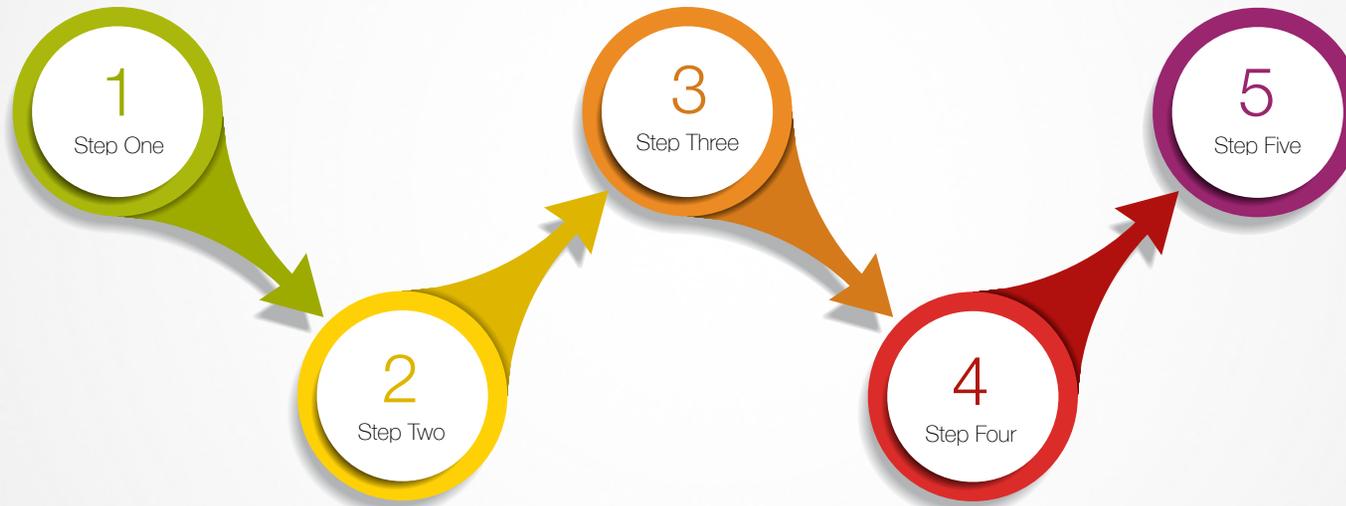
If your doctor has prescribed any medications, fill them at your local pharmacy and pay for these upfront.

Keep all your receipts, download a claim form from your Student Zone and submit them for reimbursement to the claims team.

Claims Closed:

Once you have followed all these steps, and checked the status of your claims, the process should be complete! If you have any questions, or need assistance with this process please contact HCC:

USA Toll-Free (866) 400-0080
Int'l or Direct +1 (317) 221-8078
Email: service@hccmis.com



At the Provider:

Hand over your insurance ID card at the time of treatment, as this will ensure your provider knows about your insurance plan and can bill direct.

If your plan includes a deductible or coinsurance (check your insurance ID card and plan brochure for details about your specific plan), make sure to pay this at the time of treatment to avoid problems later.

For **emergency treatment or hospitalization**, you should call HCC as soon as possible to notify them about your situation.

Claims:

Making sure your bills are paid is your responsibility!

If you have received a bill or paid anything out of pocket, complete a claim form (available in your Student Zone) and submit that with all your documents to HCC for processing.

If your provider is billing direct, you should track the status of your claims through MESA (our online claims tracking system) in your Student Zone. The claims team may need further information to process your claim (such as a completed claim form).