## **ABOUT THIS TRAVEL KIT**

This kit is designed to let you know how to obtain emergency and urgent medical services when you're away from home. It contains information about when to submit claims, as well as what information Health Net needs to process your claims.

Along with a return envelope, the kit contains these forms, which you'll need in an emergency:

- Member Claim Form
- Prescription Drug Claim Form

# ABOUT EMERGENCIES AND URGENT CARE

As defined by Health Net, an emergency is a sudden, serious and unexpected illness, injury or condition, including severe pain, that a reasonable person with an average knowledge of health and medicine would believe requires immediate medical attention. Urgent care is a situation that is urgent, but is not life-threatening. Urgent care would be advisable for severe nausea and vomiting, an extremely high fever, or a sprained ankle.

As a Health Net member, you are covered for emergency and urgent care by any licensed physician and licensed hospital.

When you're away on a trip, services covered by Health Net are limited to emergency and urgent care for injuries or illnesses. Please remember to contact your physician group prior to seeking such care or as soon as possible thereafter. All routine care must be provided or arranged by your Primary Care Physician and physician group.

## WHEN TO REPORT EMERGENCIES

When you or a member of your family experiences an emergency condition, please call your physician group prior to or within 48 hours of first seeking care, or as soon as possible thereafter. The address and the telephone number of your physician group are listed on your Health Net ID card

For more information, please contact us at:

### Health Net of California, Inc.

21281 Burbank Boulevard Woodland Hills, California 91367 1-800-522-0088

www.healthnet.com

6008310 (9/04)
Health Net of California, Inc. is a subsidiary of Health Net, Inc. Health Net® is a registered trademark of Health Net. Inc.

All rights reserved.

# BENEFITS AWAY FROM HOME

**HMO TRAVEL GUIDE** 



When contacting your physician group, you will need to identify yourself as a Health Net member and explain what happened. You will then be given instructions on how to proceed. If you do not contact your group, you may not be covered for any of the care you receive.

## AT A HOSPITAL

You may need to make arrangements with the hospital to pay the bill yourself and contact Health Net for reimbursement later. Please keep in mind, Health Net is unable to process claims without detailed claim information. To simplify the process, request an itemized statement from the hospital, attach it to a completed Member Claim form (enclosed), and mail both directly to Health Net.

## BE SURE TO...

- 1. Show your Health Net ID card to the doctor or provider of care.
- 2. Ask if the doctor or provider will bill Health Net for the services you receive.
- 3. If the doctor or provider does not bill Health Net, request an itemized statement of services. If you are in a non-English-speaking country, remember that the statement must be translated to English prior to submitting it to Health Net.

The statement should include:

- the patient's name
- the provider's name and complete address
- date(s) of service
- proof of payment (copy of cancelled check, credit card receipt, etc.)
- physician's notes
- medical records
- emergency room report (if applicable)
- diagnosis
- prescription receipts
- the charge for each service rendered

- 4. Make a photocopy of the itemized statement for your records.
- 5. Please submit your pharmacy charges and hospital charges together when services are rendered as part of an inpatient stay. All other pharmacy charges, as well as those charges incurred in a clinic or during an outpatient or doctor visit, must be submitted separately from the medical charges.
- 6. Attach the statement to a completed Member Claim form and mail to Health Net for reimbursement at the address below, along with proof of payment (copy of cancelled check, credit card receipt, etc.) and, if applicable, monetary translations from foreign currency to U.S. currency.

Health Net P.O. Box 14702 Lexington, KY 40512

In order to ensure that you are able to obtain this information, we strongly suggest that you request all necessary documentation from the provider(s) of service at the time the service is rendered. It has been our experience that such information is more difficult to obtain after payment has been made and you have returned home.

If you have any questions, or need additional forms, please contact Health Net Member Services at 1-800-522-0088

## **ABOUT PRESCRIPTION DRUGS**

Coverage for prescription drugs may or may not be a benefit under your Health Net plan. (The Prescription Drug Program is an optional benefit offered by Health Net.)

If you do have Health Net prescription drug benefits, here are two things that you need to know:

- 1. Health Net offers a convenient Prescriptions
  By Mail Drug Program. If you take maintenance
  medications, or need to have a supply of your
  prescription(s) while you are traveling, this
  program allows you to purchase up to a 90-day
  supply of a prescription medication.
  - For more information and an order form, call Health Net Member Services.
- Use the enclosed Prescription Drug Claim form to obtain reimbursement for any prescription drugs that you have to buy in connection with a medical emergency away from home.

All prescriptions or medications must be translated into English, if necessary, before submitting claim for reimbursement. Failure to do so may result in the claim being denied.

Submit the prescription drug claim form to the address on the form.

# FILING A CLAIM

With Health Net, you should never need to file a claim. But if you ever need to (such as emergency or urgent care), we strongly recommend you file within 90 days from the date of service. This way, we can process your claim as quickly as possible. Of course, any claim filed more than one year from the date of service will not be paid.