

## How To File An Insurance Claim with IMG

You will need to file an insurance claim with IMG to make sure either, the provider gets paid or you are reimbursed for a payment you've made. **When you present your IMG Insurance card to the provider**, they will make a copy of your insurance card to submit the claim to IMG directly for payment.

- **Make sure you find an In-Network Provider [UnitedHealthcare](#)**

These providers have contracts with the insurance carriers. They discount rates and to accept payment directly from the insurance company (meaning that you would not have to pay the full cost upfront, only your deductible and/or copay) if your plan has one.

- If you contact the providers office prior to going for treatment, make sure you tell them you have the UnitedHealthcare Network and not IMG. The providers only recognize [UnitedHealthcare](#)
- **Present your ID card to the provider's office**

When seeking treatment at a doctor's office, clinic or hospital, they will not know that you have insurance unless you present your IMG Insurance card to the provider, they will make a copy of your insurance card to submit the claim to IMG directly for payment.

- **If you need to pay out of pocket for services – if you've forgotten your ID card**

We recommend that you ask for the receipts, invoices, medical records and any other documents they may have while at the provider's office. **HCFA and/or 1500 Form**

- **Create an account in MyIMG**

<https://www.imglobal.com/member/login>

- **Complete a claim form and submit your claim directly to IMG**

You will need to file an insurance claim form. A new claim form is required for every new condition you have seen the provider for. If you have a condition where you see the doctor five times for the same condition, you would just need to submit the claim form once. If you visit a provider for different conditions, you will need to complete two claim forms.

If the claim is due to an accident – dog bite, automobile accident, school injury; you will need to submit an additional Accident Questionnaire form.

***Don't wait to file a claim, fill out a claim form and then, submit the documentation as soon as you can.***

- **Submit your bills, receipts, and any other supporting documentation**

If you paid for anything up front, or if you are receiving bills from the provider, be sure to submit them directly to the insurance company. To file an insurance claim, you will want to include:

- Receipt for the payment of your deductible (if you have one)
- Itemized bills or receipts (and they must be itemized! This is often referred to in the US as the HCFA or 1500 form)
- Receipt for the payment of your treatment

If you are in the United States, the insurance company will need the bills from the provider with the procedure and diagnosis codes. When the provider bills IMG directly, this is the form they typically submit. However, if you paid for the treatment upfront, be sure to ask for this at the time of treatment so that you can submit this to the insurance company.

## **Prescriptions**

Prescriptions will need to be paid out of pocket at the pharmacy and submitted for reimbursement. Submit a claim for a prescription, you will need to submit the office visit, prescription (what the prescription was for), the receipt for the prescription as well as the claims form to be reimbursed. Try to utilize [Good RX](#) for discounts on prescription drugs

- **Follow up after 30 days**

It might take 60 to 90 days to process your claim. To avoid delays, you can either log into your MyIMG to view the status, call the number on your ID card, or email the carrier for an update on your claim. Be sure to have the following information ready:

- **Receive Explanation of Benefits (EOB) when a claim process**

Once a claim has been processed, an Explanation of Benefits will be mailed to you. In the EOB it will state what was processed, what was and wasn't covered, and the patient responsibility (the amount you are responsible for paying directly to the provider). If you need help understanding your EOB, call the number on your insurance card for assistance.

If you are being reimbursed, then this will often be by check, however you can opt to receive a wire transfer payment instead. Please indicate that on your claim form.