

**LEWIS-CLARK STATE COLLEGE
2010-2011 STUDENT HEALTH INSURANCE PLAN
CLAIM PROCEDURE**

In the event of Injury or Sickness:

1. Students, if at the College, should report at once to Student Health Services. In the case of an Emergency, students should go to St. Joseph Regional Medical Center or the nearest medical facility. Students seeking emergency care, without a referral from SHS, will be subject to the Policy Year Deductible, as well as the \$200 emergency room Copayment if not admitted, before the insurance will begin to pay benefits.
2. Students who are away from the College, and covered dependents, may choose any doctor or hospital, but *there is a lower coinsurance* for most services when provided by Doctors and Hospitals available through the PPO Networks.
3. If you go to a Doctor's office or Hospital, be sure to show your insurance identification card. If you have not received your permanent ID card in the mail, please contact Student Health Services to obtain your Member ID Number. You will use this Member ID Number along with the temporary ID card on the back of this brochure until you have received your permanent ID card from Renaissance Insurance Agency, Inc. Dependents covered under the plan do not receive separate ID cards and may use the insured student's ID card to obtain treatment. If the Doctor or Hospital needs to verify coverage for you or your dependents, they may call AmeriBen at **1-888-955-1561**.

You should carry your insurance ID card with you at all times.

Once treatment is received, SHS and most network (PPO) providers will submit the claim directly to AmeriBen for you. However, if the provider does not file the claim for you, you will be responsible for submitting the claim for reimbursement. In this case, follow these instructions:

1. After you receive treatment, complete the insurance company claim form.
 - a) You may download a claim form from **www.myameriben.com**.
 - b) Answer all the questions and be sure to sign the claim form before submitting it.
2. If you have any other expenses such as medicines, x-rays or laboratory charges, be sure to attach these bills to the claim form.
3. Send your claim form and all other bills or receipts to AmeriBen at the address below. Try to have all itemized bills attached to the same claim form.
 - a) Please do not send bills without completed claim form. Bills cannot be considered unless all the information required on the claim form is submitted.
 - b) A properly completed claim form must be submitted for each Injury or Sickness.
4. Claim forms and bills should be sent to:

**AmeriBen
P.O. Box 6947
Boise, ID 83707-0947**

**Providers may submit claims electronically:
PAYER ID 75137**

5. If you have questions about the status of your claim after it has been submitted, please call AmeriBen at **1-888-955-1561** (Monday–Friday, 6:00 a.m to 5:00 p.m.). You may also log on to **www.myameriben.com** to check on your claim status, view your Explanation of Benefits (EOB), access answers to frequently asked questions or submit inquiries by email directly to the AmeriBen Customer Care Center.

A claim must be submitted within 90 days after an Injury or Sickness has occurred in order for the claim to be paid.

You have the right to request an independent medical review if health care services have been improperly denied, modified, or delayed based on medical necessity.

Always keep a copy of all documents submitted for claims.