

COST PROCESSING IN THE USA

Important information about the Barmenia World Policy

Barmenia
EINFACH. MENSCHLICH.



You have been dispatched to the U.S.A. and are looking for information on the reimbursement of your medical costs? Barmenia is here to assist you. We have compiled the most important information in this fact sheet.

The health system in the U.S.A. is vastly different than in Germany. Many physicians and hospitals in the U.S.A. require patients to make a pre-payment or provide a credit card number as security for the cost of their treatment. While this is probably negligible for "smaller" treatments, it can quickly become confusing and expensive in cases where a hospitalization is necessary. Barmenia, together with our U.S. partner Global Medical Management (GMMI) offers you effective assistance in these cases. This service is completely free of charge for you.

Contact details

The GMMI hotline is available 24/7:

- > Phone: **1-800-682-6065**
- > Email: customerservice@gmmi.com
- > Website: www.gmmi.com

How to register with GMMI?

Feel free to contact our partner GMMI at any time by phone or by e-mail.

GMMI will ask for the following information:

- > name, first name
- > date of birth
- > insurance number (WP XXXX)
- > address in the USA
- > phone number
- > email

You will be informed about the further process in detail by the colleagues of GMMI.

What can GMMI do for you?

- > GMMI handles the costs of your in- and out-patient treatments
- > GMMI employees are multilingual
- > GMMI has a network of more than 700,000 licensed physicians and hospitals
- > GMMI assists you in locating suitable physicians and hospitals
- > GMMI will issue you with a cost absorption declaration for insured benefits on behalf of Barmenia Health Fund
- > GMMI will get in touch with your treating physicians and therapists to clarify any questions
- > GMMI will process the billing for insured benefits directly with the hospitals
- > GMMI offers a free Pharmacy Card for discounts on medicines

Please make direct payment to the service provider for all dental treatments, prescription medicines and aides, such as spectacles and contact lenses. You can then claim a reimbursement by submitting the invoices with payment receipts to Barmenia. The necessary claim form is available at www.weltpolice.com.

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What to do in case of a treatment?

Please contact GMMI before your first physician appointment or hospitalization. GMMI will issue you with an insurance card identifying you as a user of the PHCS network via GMMI. Present this card to the physician/hospital and request them to contact GMMI.

Which hospital/physician can I contact for help?

GMMI can assist you with locating physicians/hospitals close-by or specialized for your required treatment. Simply contact GMMI.

What happens if I need to make a pre-payment?

If a physician or hospital nevertheless asks you to make a pre-payment, please ask them to contact GMMI. GMMI will then try to negotiate a cost absorption declaration with the physician/hospital so you don't have to make a pre-payment.

What happens if a physician rejects to cooperate with insurance funds?

You may face a situation where a physician/hospital rejects cooperation with any kind of insurance fund. In this case, please request an itemized invoice and submit the invoice together with the payment receipt to Barmenia.

How should I react if I receive an invoice?

In the U.S.A. it is customary to inform patients about an invoice being sent to the insurance fund for payment (statements). If you receive invoices or a letter from a debt collector, please contact GMMI to ensure that the invoice has been received and is being processed.

What is the pharmacy card?

Pharmacies in the U.S.A. frequently offer discounts to the holders of pharmacy discount cards. When presenting this card, the pharmacies will grant the holder discounts on a range of medicines. In cooperation with our U.S. partner Global Medical Management Inc. (GMMI), we offer the Pharmacy Card for use by persons traveling to and within the U.S.A. The available discounts range from 10 to 75%.

Pharmacy Card

You can complete the details for your personal Pharmacy Card at <http://pharmacycard.org> and conveniently print your card from your home, office or hotel. This service is completely free of charge for you.



Our website also offers additional information on using the card (i.e. pharmacies accepting the card and close-by pharmacies offering special discounts).

To claim reimbursement of your costs, please submit the receipts for medicines together with the prescription to Barmenia.



Do you have any further questions?

The Barmenia team will be happy to assist you.

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