

Claims Submission: Questions & Answers

1 What do I need to submit to get my money back, quick???

The IRS substantiation rules for medical claims reimbursements are very specific. It is based on medical validity, dates of incurred services (not paid claim dates!) and proof that the claim was not elsewhere reimbursed. You need to submit ALL of the documentation to support this.

2 What is the necessary documentation, exactly?

Doctors, Specialists, and Hospital Visits need the following:

- Patient's Name (who received services?)
- Doctor's Name (who performed services?) or Service Provider
- Date of Service (date the service was performed)
- Service Rendered (what did the doctor do? When in doubt get a diagnosis code!)
- Insurance Reimbursement (what portion is insurance reimbursing?) This can be found on an Explanation of Benefits from your Insurance Provider if it is not on your doctor's bill. If you decided not to submit for insurance reimbursement, you must send a letter indicating and certifying to that fact.

Prescriptions:

- Name of Patient (person drug is for)
- Name of Doctor (who prescribed the drug)
- Date Filled (date the pharmacy filled the script)
- Name of Drug (e.g.; Allegra, Ambien, Concerta)
- Insurance Reimbursement (usually says "Insurance Pays \$**.**) - You Pay \$**.**))

NO VITAMINS OR SUPPLEMENTS CAN BE CONSIDERED FOR REIMBURSEMENT; THIS INCLUDES PRESCRIPTIONS WHICH DOCTORS WRITE IN WHICH THE SAME VITAMIN OR SUPPLEMENT IS ALSO AVAILABLE OVER THE COUNTER. HOWEVER, OTC MEDICATIONS ARE REIMBURSABLE FOR A MEDICAL CONDITION.

3 How do I get information to Flexbene for processing?

Once you have obtained the documentation for your services, attach them to a Reimbursement Request Voucher. Complete all sections of the Voucher, sign and date it. You may submit your claim online at www.flexbene.com fax it to 585-248-2488 or mail it to:

M.A. Services
PO Box 587
Pittsford, NY 14534

Please keep copies of all your claims- we are not responsible for claims lost in the mail.

4 What are some things that are NOT reimbursable?

The following are not reimbursable:

- Over the Counter Medications are no longer reimbursable with out a valid prescription except for insulin
- Cosmetic procedures, such as tooth bleaching or plastic surgery. .
- Services that your insurance company has pended their final payment decisions. (We will gladly pay you the final un-reimbursed residual claim amounts.)
- Herbal medicines
- Vitamins and supplements
- Slings, "ACE" bandages and other sundry items that may be purchased over the counter. The exception to that are contact lens solutions, cleansers and OTC medically indicated medications. Don't ask us WHY! It is IRS policy.

Other items which may help you improve your overall health, such as gym equipment, swimming at the YMCA, and other adaptive equipment are only reimbursable with a letter of medical necessity from your doctor!!!! This is not the same as a letter of recommendation.

When in doubt about a claim, CALL US at 585.730.8044, 800.836.8100 or e-mail us at info@flexbene.com

