



## Understanding YOUR Global Health Plan... Pre-certification



Dear Kids Alive Missionaries,

Today we are going to share with you an inquiry that we get often.

### 1) **Pre-Certification** – What is it? When do I have to use it?

Let's begin with the fact that every insurance carrier requires some level of pre-certification. IMG is no different. The situation for which you need to pre-certify (overseas or in the USA) are:

- An inpatient/hospital stay.
- Surgery or Surgical Procedure
- Treatment in an extended stay facility
- Any Nursing Home Care
- Durable Medical Equipment
- Artificial Limbs
- Covered Transplant Treatment

#### **Does pre-certification guarantee payment of my medical bills?**

Under the Terms of your insurance plan, **pre-certification is only a determination of Medical Necessity**, and all such determinations are made in reliance on the completeness and accuracy of the information provided by you and your health care providers at the time of precertification. In your Certificate, the Company has reserved the right to challenge or revoke ACM's determination of Medical Necessity based upon subsequent information obtained. Please review your Certificate Wording for details.

Please be advised that precertification is neither an assurance or authorization of coverage, a verification of eligible benefits, or a guaranty of payment, nor is it a denial of such matters.

**What if you don't pre-certify?** then you will be subject to an excess penalty which is the greater of \$50 or 20% reduction of Eligible Medical Expenses up to a maximum of \$1,000 if Pre-certification provisions are not met.

#### **How do I pre-certify?**

To comply with the Pre-certification requirements of this insurance the Insured Person or his/her Physician or healthcare provider must:

(a) contact the Company through the Plan Administrator at the telephone numbers printed on the ID card, **as soon as possible and before the Treatment or supply is to be obtained**, as follows:

Inside the United States: +1-800-628-4664 E-mail: [acm@imglobal.com](mailto:acm@imglobal.com)

Outside the United States: +1-317-655-4500 (Collect if necessary)

Website: <http://www.myimglobal.com> (your client portal).

**For transplant Pre-certification**, contact the Company through the Plan Administrator as soon as possible but **always within seventy-two (72) hours of becoming a candidate** for a Covered Transplant; and

- (b) comply with the instructions of the Company and submit any information or documents required by the Company; and
- (c) notify all Physicians, Hospitals and other healthcare providers that this insurance contains Pre-certification requirements

\*In the event of an Emergency Hospital admission, Pre-certification must be completed within forty-eight (48) hours after the admission, or as soon as is reasonably possible.

This is a brief overview of the precertification process. More information can be found in the attached brochure and in the certificate wording of your policy (can be found on your MyIMG portal).

As always, feel free to contact Melissa or me:

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Contact Craig with any insurance questions on benefits or additional coverage



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Contact Melissa with any claims, refunds, administration issues, or general insurance questions



*Thanks again for the opportunity to serve you!*