

## QUICK REFERENCE GUIDE

### General Information

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- Does each contract represent multiple carriers?..... Yes, our contracted clients include, but are not limited to, insurance companies, self funded client groups, and TPA's.
- Is patient's I.D. number on the card? ..... Yes.
- Is co-payment information on their card..... Yes, if applicable.
- To verify benefits and eligibility..... Call insurance carrier (Telephone # is on I.D. card)
- To obtain claims information: ..... Call insurance carrier (Telephone # is on I.D. card)
- How will I recognize insureds who are subject to my agreement with USA MCO? ..... Insureds with access to the H&W network should have USA MCO's name displayed on the insured ID card and/or EOB

### Hospital Information

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- Is use of specific hospitals required to receive the PPO benefit?..... Yes. Call USA Customer Care Department at (800) 872-3860 or go on-line to search for preferred hospitals at [www.usamco.com](http://www.usamco.com).
- Is pre-certification, utilization review and/or a second opinion required?..... Plan designs may vary. See I.D. card for requirements.
- Is physician referral or authorization necessary for emergency room care?..... No. If admitted, pre-cert must be obtained within 48 hours or next business day.

### Physician Referrals

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- What if the insured needs to be referred to a specialist or other provider? Are USA physicians required to refer to other USA Physicians?..... Yes. Call Customer Care Department at (800) 872-3860 or go on-line at <https://usamco.com/insured/find-a-provider/> to check for preferred colleagues in your area.
- Why is it so important to refer to USA MCO participating Providers?..... Insureds receive much higher levels of benefits, in some cases 90% or 100% thereby reducing the patients out-of-pocket expenses.
- Will out-of-plan referrals reduce insured's benefits?..... Yes, in some cases the reduction is dramatic.

### Laboratories

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- Labs available nationwide:..... Call USA Customer Care at (800) 872-3860 or go on-line at [www.usamco.com](http://www.usamco.com) for local labs.
- If I have the capability of performing limited lab work out of my office, am I required to refer lab work to a participating lab or may I perform the work? ..... Lab services available in a provider's office, billed for under the name and tax I.D. participating lab may be performed in the provider's office.

### Billing

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- Accepted forms for billing:..... Current CMS 1500 form, UB-04, or Super bill.
- Where to submit bills:..... Send to claims address on the patient's I.D. card.