

Scenarios for COB (Mission Training) - U.S.

Medical Document (MD-00171)

Last Approved: 09/12/2022

Missionary Going to Doctor's Office (has family insurance)

What should a missionary do in the following scenario? Missionary is going to a doctor's office for an office visit. His family insurance is Blue Cross and Missionary Medical (through UHSS) is secondary. The provider is contracted through UHC. The family insurance card(s) should be uploaded into the Missionary Care Mobile App. Instructions on how to do this are found at www.dmba.com/missionarycare. The Missionary Medical card is available to the missionary on the Missionary Care Mobile App.

Anthem BlueCross insurance card. The card includes the following information:

- Member Name: [Redacted]
- Identification Number: JQMxxxxxxxx
- Effective Date: 01/01/2014
- Contract Code: 0RXK
- Rx Bin: 003858
- PCN: A4
- Rx Group Plan: WLHA 040
- Deductible: \$2000/\$4000
- OOP: \$6350/\$12700
- Co-Insurance: 20%
- Office Visit Copay: \$45
- Pathway PPO
- Dental Program: Prime

Use as Primary (provider bills first)-#1 in order.

UnitedHealthcare Options PPO Network insurance card. The card includes the following information:

- Name: <<Card Name>>
- ID: <<ID1>>
- Group: <<Group1>>
- RxBin: 610602
- PCN: NVT
- RxID: <<Group 1>>
- NAVITUS PHARMACY BENEFITS REINVENTED
- \$10 COPAYMENT REQUIRED FOR THE FOLLOWING: OFFICE VISIT, SPECIALIST, URGENT CARE, ER, AND PRESCRIPTIONS. Copayments are required even when two or more cards are presented. Please pay copayments at the time of service.

Use as Secondary (provider bills second after 1st insurance has processed)-#2 in order.

Because the care is considered primary care (office visit) only a \$10 copayment is required not \$45. Always use the Missionary Medical copayment to determine copayment amount.

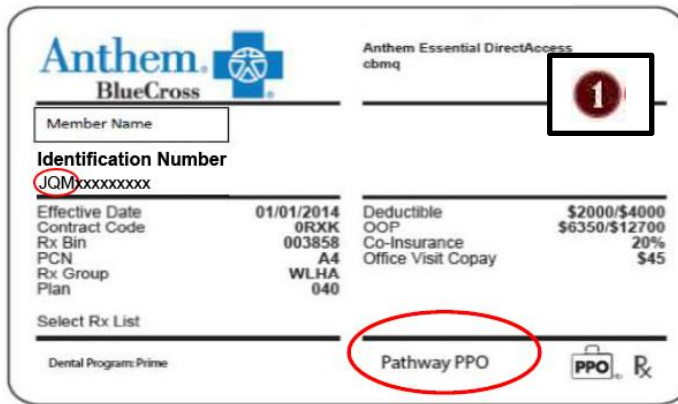
Missionary Going to Doctor's Office (for pre-mission condition, has insurance)

Missionary is going to the doctor's office related to a pre-mission condition (see the **Frequently Asked Questions** section for complete definition). In short, a pre-mission condition is something the missionary was being treated for prior to serving. His insurance is Blue Cross and the provider is contracted through UHC. How would the missionary present information to the doctor?

Scenarios for COB (Mission Training) - U.S.

Medical Document (MD-00171)

Last Approved: 09/12/2022



Anthem BlueCross
Anthem Essential DirectAccess
cbmq

Member Name: [Redacted]

Identification Number: JQMxxxxxxxx

Effective Date	01/01/2014	Deductible	\$2000/\$4000
Contract Code	0RXK	OOP	\$6350/\$12700
Rx Bin	003858	Co-Insurance	20%
PCN	A4	Office Visit Copay	\$45
Rx Group Plan	WLHA 040		

Select Rx List: Dental Program: Prime, Pathway PPO, PPO Rx

1 (circled in red)

Use only the family insurance since **Missionary Medical does not cover pre-mission conditions.**



UnitedHealthcare MISSIONARY MEDICAL
Options PPO Network

Name: <<Card Name>> 610602
ID: <<ID1>> NVT
Group: <<Group 1>>

NAVITUS PHARMACY BENEFITS REINVENTED

\$10 COPAYMENT REQUIRED FOR THE FOLLOWING:
OFFICE VISIT, SPECIALIST, URGENT CARE, ER, AND PRESCRIPTIONS.
Copayments are required even when two or more cards are presented.
Please pay copayments at the time of service.

Missionary Going to Doctor's Office (has no family insurance - only Missionary Medical card)

Missionary is going to the doctor's office for care that was approved by a Missionary Medical nurse and has no family insurance. What should he do? The Missionary Medical card is available to the missionary on the Missionary Care Mobile App.



UnitedHealthcare MISSIONARY MEDICAL
Options PPO Network

Name: <<Card Name>> RxBin: 610602
ID: <<ID1>> PCN: NVT
Group: <<Group 1>> RxID: <<Group 1>>

NAVITUS PHARMACY BENEFITS REINVENTED

\$10 COPAYMENT REQUIRED FOR THE FOLLOWING:
OFFICE VISIT, SPECIALIST, URGENT CARE, ER, AND PRESCRIPTIONS.
Copayments are required even when two or more cards are presented.
Please pay copayments at the time of service.

Use the Missionary Medical card and only pay a \$10 copayment.

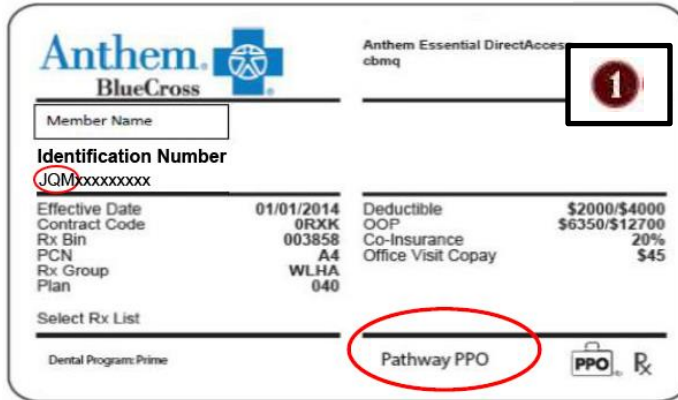
Missionary at Pharmacy (has family insurance)

Scenarios for COB (Mission Training) - U.S.

Medical Document (MD-00171)

Last Approved: 09/12/2022

What should a missionary do in the following scenario? Missionary is going to a pharmacy for a prescription. His family insurance is Blue Cross and Missionary Medical (through UHSS) is secondary. The pharmacy accepts both cards.



Use as Primary
(provider bills first)-#1
in order.



Use as Secondary
(provider bills second
after 1st insurance has
processed)-#2 in order.

Because the care is
considered a
prescription only a \$10
copayment is required --
not anything more.
Always use the
Missionary Medical
copayment to determine
copayment amount.

Frequently Asked Questions

Questions	Answers
What if a higher copayment is requested from the missionary by the provider?	Have the missionary explain to the medical provider that only a \$10 copayment is required. If they won't comply, have the provider contact Missionary Medical.
What if the medical provider or pharmacy does not accept the family (primary) insurance?	Utilize the Missionary Medical card to pay first since the medical provider or pharmacy won't bill the primary insurance. This will at

Scenarios for COB (Mission Training) – U.S.

Medical Document (MD-00171)

Last Approved: 09/12/2022

	least utilize the network contract used by Missionary Medical.
What address should the missionary use when completing paperwork with the medical provider?	<u>The mission office address should always be used</u> so if a billing statement is sent, it can be forwarded to Missionary Medical for resolution. If the mission office receives billing statements, please send them to Missionary Medical by email at mmstatements@dmba.com , or by fax at 801-578-5907.
Should a missionary have a copy of his or her family's medical insurance card?	Yes, this is critical to have. The family insurance card(s) should be uploaded into the Missionary Care Mobile App. Instructions on how to do this are found at www.dmba.com/missionarycare . Medical providers rely on the information on this card to bill appropriately.
What if the pharmacy can't run two cards (family insurance and Missionary Medical)?	Default to the Missionary Medical card to obtain the prescription.
What is considered a pre-mission condition?	Any medical, dental, vision, or mental health condition that is chronic, been diagnosed, treated or recommended for treatment, or having existing symptoms within two years prior to mission service. This may include conditions requiring glasses, contact lenses, dental work, or prescription medications. If you're not sure, contact Missionary Medical nurses.
Should a missionary use the primary (family) insurance provider network when obtaining care?	Yes, however when that is not possible Missionaries in-field should continue to be directed to Missionary Medical contracted providers, independent of their own medical insurance provider network(s).