

**1. Should we fill out a claim form for every missionary that receives medical services?**

Missionary Medical only recovers expenses for young missionaries from the United States who are serving outside of the United States. Each month, we will send a report to your mission e-mail address indicating which missionaries from the United States have insurance. Use this information when completing the *Medical Claim Outside the United States* form. We will then request reimbursement from the missionary's insurance for expenses paid by the mission, area office, or international MTC. However, if a missionary has a pre-mission condition, we will request repayment directly from the family (see question 9).

**2. How soon must we send in claims to ensure timely filing?**

Insurance companies usually require claims to be filed within 12 to 15 months of receiving services. This means they won't reimburse expenses if 12 to 15 months have passed since the date the services were provided. However, if a missionary has a pre-mission condition, we can request repayment from the family at almost any time (see question 9).

**3. Can we bundle charges and service dates on one claim form?**

Before you bundle charges and service dates on one claim form, make sure that they: (1) are for the same problem (e.g., leg injury); and (2) were incurred within five days of each other. Otherwise, you should fill out separate claim forms.

**4. Do we send receipts directly to the missionary's family, insurance or ward?**

No. The Church has asked Missionary Medical to help recover these expenses. If you send receipts to the missionary's family, insurance, or ward, we cannot fulfill our responsibility to request reimbursement from those parties. Instead, send the receipts and a completed *Medical Claim Outside the United States* form to Missionary Medical.

**5. Who pays for medical services? Who reimburses the missionary if he/she pays for medical services out of pocket?**

When a missionary receives medical services outside of the United States, the mission, area office, or international MTC usually pays the expenses whether or not the missionary is from the United States. However, if the missionary pays for the services out of pocket, follow the guidelines found in the *Mission Office Handbook*. Missionary Medical's purpose is to recover funds on behalf of the Church. We do not directly reimburse missions, area offices, international MTCs, or missionaries (see question 6).

**6. Who reimburses the mission office, area office or international MTC?**

When we recover expenses on behalf of the Church, we refund the money to the Missionary Department of the Church. The Missionary Department then manages this money based on their guidelines.

**7. What if we don't know the diagnosis or reason the missionary received medical services?**

If possible, contact the missionary and find out the reason he/she received medical services. Insurance companies will not usually reimburse expenses without a diagnosis (what the problem was) or procedure (what was done to treat the problem). You don't have to know the medical procedure codes, but please record what the health problem was and the treatment provided for the problem (office visit, lab, emergency room, etc.) on the *Medical Claim Outside the United States* form.

**8. What if we don't know the diagnosis or reason the missionary received medical services?**

The mission can pay for dental expenses related to an accident in the mission field (see the *Mission Office Handbook*). We will attempt to recover these expenses if the missionary has insurance. However, non-

accidental dental expenses are the family’s responsibility. If the mission, area office, or international MTC pays for non-accidental dental expenses and the missionary is from the United States, submit a claim to Missionary Medical so we can recover those expenses from the missionary’s family.

**9. Who covers pre-mission health conditions? How should we handle them?**

The missionary’s family is responsible for pre-mission health conditions (see the *Mission Office Handbook*). If a missionary receives medical treatment for a pre-mission condition, submit a claim to Missionary Medical so we can recover those expenses from the missionary’s family.

**10. Can we use the pouch to send in claims?**

Yes. We recommend you submit forms and receipts to Missionary Medical on a regular basis (weekly or bi-weekly). This increases our opportunities to successfully recover expenses.

**Document History**

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