

AFS Medical Claims 101 – for Hosted Students

Finding a Network Provider

While it is not necessary to use a network provider, doing so can help to expedite bill processing and to negotiate lower rates. To locate a network provider in your area, simply go the GMMI website:

<https://www.gmmusa.com>

Log in using the **Username: AFS** and **Password: AFS**
Scroll to the bottom to find the button for the Provider Search.

Claims incurred in the US

When a participant incurs a medical expense in the US, please ask the doctor or hospital to send the original bill with their claim form directly to the Third Party Administrator:

Global Medical Management Inc. (GMMI)
1300 Concorde Terrace, Suite 300, Sunrise, FL 33328
e-mail: customerservice@gmmusa.com / tel# 888.444.7773 / Fax# (954) 370-8130

If the medical expense is paid by the participant or the host family, they can claim reimbursement by submitting the bill to GMMI. In this case, it is important that they use the claim form provided by AFS. Care should be taken to fill out the entire AFS claim form detailing the nature of the treatment required. The form can be found in the Participant Medical Plan. Please use this form when filing reimbursement requests for prescription medication, along with the original receipts.

Balance Billing

The claims administrator, GMMI, negotiates with medical providers to reduce their costs even after they have provided the medical service. Medical providers often agree to forgo part of their fee, but sometimes they may still send the part of the bill that was not paid to the host family. This practice is called "balance billing" and is illegal in some states. If you receive a bill for all or part of a medical expense that you thought was covered under the Participant Medical Plan, let GMMI know. Send them an email (customerservice@gmmusa.com) with the details of the claim and describe the bill you received.

Tracking Claims

GMMI makes it possible for AFS families to view the medical bills that GMMI has received. You can also see the bills that have been processed for payment to the medical providers. Should you receive a "balance bill" or a statement by mail, you can log on to their web site at: www.gmmusa.com. Press the "Insured Patients" button located in the upper right hand corner of the screen. Follow the directions by entering the Policy ID, First Name, Last Name and Date of Birth before pressing "View Patient Info". (The Policy ID number is found on both ID Cards provided to the participant by AFS USA and begins with the 3 letter IOC code of the participant's home country (except for Belgium which would be BFL or BFR).

On the next page you will be able to view a listing of all the bills that have been received by GMMI. The first column lists the Internal Tracking Number at GMMI for a specific bill. The second column lists the medical provider's name. The third column lists the treatment date. The fourth column lists the total charges billed. The fifth column lists the payment date (which is printed in green if it has been already paid or printed in red if payment is pending or has been denied), and the last column lists the date the bill was processed. If the statement you have received is listed online with GMMI for the same amount you do not have to do anything further. If the statement you have received is not listed online with GMMI, please first contact the provider and inform them of the insurance information and GMMI's billing address so that they can send the proper claim form to GMMI for handling. Then please e-mail or fax a copy of the statement to GMMI at: customerservice@gmmusa.com or via fax number 1-954-370-8130 or (888) 444-7773.

Calling for information about medical expenses in the US

Doctors, host families or participants can talk to GMMI about claims or coverage by calling 1-888-444-7773. Their office hours are 9 a.m. to 4:30 p.m. EST Monday through Friday. Questions that arise about medical emergencies in the US after office hours should be directed to the AFS-USA Duty Officer at 1-800-876-2376 and pressing "1".

See the Participant Medical Plan for more complete insurance information.
To request a copy, call your Regional Service Center at 1-800-876-2377