#### **GeoBlue Expat Frequently Asked Questions**

Simple answers to questions you may have

#### How do I register online?

From the GeoBlue <u>online registration page</u>, enter your Certificate Number (i.e. QHA500000000H), First Name, Last Name as they appear on your ID Card and Date of Birth.

You can also register through the GeoBlue app. Download it from the <u>Apple App Store</u>, <u>Google Play Store</u> or <u>Amazon App Store</u> and then select Register from the home screen.

# How can I access the claims data and other medical information managed through GeoBlue for my spouse and/or dependent(s)?

The Health Insurance Portability and Accountability Act (HIPAA) requires that any adult must provide written permission (an "authorization") in order for anyone else to access their personal health information (PHI) for any purpose.

If you would like to have access to claims data or any other medical information managed through GeoBlue, please have your spouse or dependent, if over the age of 18, complete and submit the HIPAA Form. Approved access can be revoked at any time by submitting a request in writing. Please note that if a dependent turns 18 during the policy year, parent access to medical information will be suspended until a release is received.

#### What is Direct Pay?

Direct Pay is a service that issues a Guarantee of Payment (GOP) from GeoBlue to Participating Providers outside the U.S to cover medical treatment. In many countries providers require this at the time of the visit. If this guarantee is not arranged prior to the visit, the physician may require additional payment up front from you beyond any deductible, copayment or co-insurance that may apply at the time of service.

For optimal service, request Direct Pay at least 48 hours prior to your appointment to avoid paying out-of-pocket for medical care and submitting claims.



Learn more about Direct Pay

### Is there a reduction in benefits for seeing a non-participating provider?

**No - for care outside of the U.S.,** there will be no reduction in your benefits for seeing an out-of-network provider.

#### What is a Guarantee of Payment?

GeoBlue issues a Guarantee of Payment (GOP) to define the charges GeoBlue has agreed to pay for medically necessary services and clearly indicate any applicable copayments, coinsurance or deductibles that are the responsibility of the patient. Contracted providers may contact GeoBlue directly for a GOP prior to providing medical treatment. The Direct Pay process generates a GOP.

To view your Guarantees of Payment visit the <u>Member Hub</u> or view them in the GeoBlue app.

## How do I find and access participating providers outside the U.S. and avoid claims forms?

Visit the GeoBlue Member Hub or use the GeoBlue app to find providers and request Direct Pay. The app is available through the Apple App Store, Google Play Store or Amazon App Store.

For optimal service, request Direct Pay at least 48 hours prior to your appointment to avoid submitting claims and paying out-of-pocket for medical care (with the exception of any deductible, copayment or co-insurance that may apply at the time of service).

You can also email globalhealth@geo-blue.com or contact GeoBlue 24/7 at +1.610.254.8771 for help.

### How do I request Direct Pay with a provider or hospital?

Request Direct Pay through the GeoBlue Member Hub or GeoBlue app. Select a participating provider and complete the request form. For optimal service, request Direct Pay at least 48 hours prior to your appointment.

You can also email globalhealth@geo-blue.com or contact GeoBlue 24/7 at +1.610.254.8771 for help.

#### Can I make my own appointment?

Yes, for appointments outside of the U.S., find a participating provider or hospital through the GeoBlue Member Hub or GeoBlue app, view their profile and contact them directly. After you make your appointment or schedule a follow-up consultation, request Direct Pay through the GeoBlue Member Hub or GeoBlue app. Find your participating provider and complete the request form. For optimal service, request Direct Pay at least 48 hours prior to your appointment.

You can also email globalhealth@geo-blue.com or contact GeoBlue 24/7 at +1.610.254.8771 for help.

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### When should I request help making an appointment?

For appointments outside of the U.S., GeoBlue can help when you are unsure about where to seek care. You may have a new diagnosis, be in a remote area with limited options, in need of translation or struggling to adapt to your new surroundings. When you are facing serious obstacles, GeoBlue excels at helping you find the right options and making introductions.

#### Where do I get a claim form?

Download a claim form online from the GeoBlue website. Once logged in, visit the <u>Member Hub</u> and locate the Claims section and the Download Medical Claim Form link.

#### How do I submit a claim?

Claims can be submitted through eClaim in the online Member Hub, by filing a paper claim, or through the GeoBlue app.

To file an eClaim, visit the Member Hub or use the GeoBlue app.

To file a paper claim, send a legible, itemized bill from the provider, along with the completed member claim form to GeoBlue at:

Email: claims@geo-blue.com

Fax: +1.610.482.9623

Postal Mail: GeoBlue, Attn: Claims Department

P.O. Box 1748

Southeastern, PA 19399-1748, USA

### How can I view the status of my claim(s)?

You can view the status of your claims in the Claims section of the <u>Member Hub</u> on the GeoBlue website and in the GeoBlue mobile app.

### How do I access participating providers inside the U.S.?\*

GeoBlue Members have access to the Blue Cross Blue Shield network in the U.S., Puerto Rico, and the U.S. Virgin Islands. Members can find a doctor or hospital in the network through the Member Hub and through the GeoBlue app. If you are not logged in, you may find a doctor or hospital by visiting the Blue National Doctor and Hospital Finder. Be sure to present your ID Card at the time of service in the U.S. to the participating provider.

### How do I access participating pharmacies?

Inside the U.S., present your ID Card at any participating pharmacy and you will be charged the copayment applicable to your plan benefits. Locate a participating pharmacy online at www.universalrx.com.

Outside the U.S., utilize the international mail order process to fill your prescription, or pay for your prescription and submit a claim form for reimbursement.

#### How can I obtain a new ID Card?

Download a PDF ID Card from the GeoBlue website. Once logged in, visit the Member Hub and locate the Print ID Card link. To obtain a replacement hard plastic ID Card, contact customer service toll free at 855.282.3517 or collect at +1.610.254.5304.

Your ID card is also available through the GeoBlue app. Select 'Eligibility' to see your card, from there you can also fax it or email it as necessary.

### Who do I contact if I have questions about my benefits?

View and download a copy of your benefits from the GeoBlue website. Once logged in, visit the Member Hub and locate the 'Coverage & Benefits' section to view available PDF Certificates. For more detailed questions, contact customer service toll free at 855,282,3517 or collect at +1.610,254,5304.

### How do I download the GeoBlue mobile application?

To download the app, visit the <u>Apple App Store</u>. Google <u>Play Store</u> or <u>Amazon App Store</u>. After downloading the free application, login with the email address and password you created when registering at geo-blue.com. If you have not previously registered, you can register directly through the app using the Certificate Number (i.e. QHA500000000H), First Name, Last Name, and Date of Birth as they appear on your ID Card.



#### Need additional assistance?

**Contact Customer Service:** 

Inside the U.S. call **1-855-282-3517**Outside the U.S. call **+1-610-254-5304 customerservice@geo-blue.com** 

<sup>\*</sup> If your plan includes coverage within the U.S.