QUICK REFERENCE GUIDE

General Information

• 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

• 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.
• 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

• 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 www.usamco.com 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

• Labs available nationwide: Call USA Customer Care at (800) 872-3860 or go on-line at 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

• 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.