



For Inquiries: (800) 657-8205

Dear Healthcare Provider,

We've asked our plan members to provide this letter to you whenever they receive medical treatment. This letter will explain how to get up-to-date information about your patient's health plan and how to get the fastest and most accurate reimbursement.

- The patient is insured under the HealthProtectorGuard Plan, a unique Health Plan that includes PPO Network access along with first dollar payments for covered healthcare services and expenses incurred, up to the listed benefits amounts.
- The patient is part of the UnitedHealthCare Choice Plus PPO Network. Please review the patient's ID card to find information about the member's PPO Network.
- The patient's effective date of coverage, specific benefits and coverage amounts are shown on the front of the Member ID card. The amounts presented on the Member ID Card are not copays or deductibles, those are the benefits amounts paid by the carrier once a claim is submitted and services covered.
- Please call the number on the back of the patient's insurance card to verify benefits and get complete coverage information if needed.
- All claims have to be filed with Golden Rule Insurance Company through the UnitedHealthCare Choice Plus PPO Network.
- Since the amount owed can depend on several factors such as types of service and the contracted rate, we recommend that you wait until your claims have been adjudicated and an Explanation of Benefits (EOB) has been issued before collecting the amount due from the patient, if any. Depending on the service rendered, the insured's benefits get applied against the contracted rate first, and then the insured is responsible for the difference (if any).
- If you do collect payment from the patient at the time of service, please be sure to apply any PPO Network discounts available and indicate the amount collected on your bill so that any reimbursement can be sent to the proper payee.
- Please remember, that waiting for the EOB before any further patient collection of payment will help ensure accurate reimbursements.

Thank you for your assistance and please feel free to contact us at the toll free number listed on the back of your patient's ID card, if you have any questions or need assistance.