

Medical GAP Claim Filing Instructions

(Use for reimbursement of Inpatient Hospital, Outpatient Hospital
and Office Visits under Medical GAP Policy)

1. Complete the STATEMENT OF INSURED found on page 3 of this form.
2. It is very important that we are provided with your diagnosis/ICD9 code for each hospital claim, whether inpatient or outpatient. Please contact your provider for this information if it is unknown.
3. Attach ITEMIZED BILLS WITH DIAGNOSIS from each of your providers with a complete breakdown of charges for each date of service.
4. If you are filing for INPATIENT HOSPITAL BENEFITS, please also submit a copy of the EXPLANATION OF BENEFITS (EOB) from your primary medical carrier. The Inpatient benefit is based on your Co-Pay, Coinsurance, and Deductible and your EOB is the statement that provides us with this information.
5. Submit all forms and attachments to the address below or submit via our toll-free fax @ 1-800-818-3453.

DIRECT DEPOSIT AUTHORIZATION

Please complete if you desire benefits deposited directly into your bank account.

I authorize AFAC to initiate credit entries to my account at the depository named below. This authorization is to remain in force and effect until AFAC receives written notification from me of its termination in such time and in such manner as to afford AFAC and the Depository opportunity to act on it. **This authorization applies to benefits payable under all insurance policies held with AFAC.**

Signature: _____

NOTE: You must attach a voided check to begin direct deposit.

All portions of this form package must be completed to avoid undue delay in processing claimant's request for benefits. If you have any questions regarding completion of this form please call:

Toll Free: 1-800-662-1113



Educational Services Division
Benefits Department
P.O. Box 25160
Oklahoma City, Oklahoma 73125-0160
www.afadvantage.com

AUTHORIZATION TO DISCLOSE PROTECTED HEALTH INFORMATION

I hereby authorize the entities specified below to disclose any information about me or my dependents' health including my or my dependents' entire medical record and history of treatment for physical and/or emotional illness to include psychological testing, except psychotherapy notes, to individuals representing American Fidelity Assurance Company (AFAC) who are involved in determining whether I am eligible for benefits under my insurance coverage. Those so authorized are: a) licensed physicians or medical practitioners; b) hospitals, clinics or medically-related facilities; c) health plans; d) Veteran's Administration; e) past or present employers; f) pharmacy; g) insurance companies; h) the Social Security Administration; i) retirement systems; j) Department of Motor Vehicles, and k) Workers' Compensation Carrier. Colorado state law prohibits the redisclosure or reuse of information disclosed about a Colorado resident under this authorization.

NOTICE: Information authorized for release may include information on communicable or venereal diseases such as hepatitis, syphilis, gonorrhea, HIV/AIDS (Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome) or other conditions for which you may have been treated. For Maine residents, information authorized for release may include information on communicable or venereal diseases such as hepatitis, syphilis, gonorrhea, AIDS/ARC (Acquired Immune Deficiency Syndrome / AIDS Related Complex) or other conditions for which you may have been treated. This authorization excludes disclosure of the result of a test for HIV if you have tested HIV positive but have not developed symptoms of the disease AIDS. Such test results shall not be discovered or published. Nothing in this caveat will prohibit this authorization from including the fact that you have AIDS. For Vermont residents, this authorization does not require disclosure of prior HIV-related tests. For Wisconsin residents, results of AIDS/HIV test do not need to be reported if they were done at any anonymous counseling and testing site, if the test was not an FDA-licensed blood test, or through the use of a home test kit. For Arizona residents, release of HIV/AIDS-related information can only be disclosed for a period not to exceed 180 days from the date shown below.

I understand that I may refuse to sign this authorization; however, if I do not sign the authorization, my failure to sign the authorization may result in a denial or a delay of benefits. I understand that I may revoke this authorization at any time by writing to AFES Benefits Department, PO Box 25160, Oklahoma City, OK 73125-0160 or by calling, toll-free, 1-800-662-1113. I understand that my right to revoke this authorization is limited to the extent that: AFAC has taken action in reliance on the authorization; or, the law provides AFAC with the right to contest my insurance coverage or a claim under my insurance coverage. A copy of this authorization will be as valid as the original.

I understand that if protected health information is disclosed to a person or organization that is not required to comply with federal privacy regulations, the information may be redisclosed and no longer protected by the federal privacy regulations.

For health insurance coverage this authorization will expire twenty-four months from the date it is signed or upon termination of my insurance policy, whichever occurs first. For insurance coverage other than health insurance, this authorization will expire twenty-four months from the date it is signed or upon expiration of my claim for benefits, whichever occurs first.

_____	_____	_____
AFA Account#	Printed Name	Date of Birth
_____	_____	
Signature (Patient) or Personal Representative (if applicable)	Date	

Relationship of Personal Representative to Patient	<i>If authorization is supplied by a personal representative, a description of the authority to act on behalf of the Insured must be included.</i>	

Please retain a copy for your personal records, or you may request a copy from our Company.

**REQUEST FOR
REIMBURSEMENT OF
INPATIENT HOSPITAL,
OUTPATIENT HOSPITAL
& OFFICE VISITS UNDER
MEDICAL GAP POLICY**



**Medical/Supplement Dept.
ATTN: BENEFITS DIVISION
P.O. Box 25160
Oklahoma City, Oklahoma 73125-0160
Toll Free: 1-800-662-1113
Fax 1-800-818-3453**

STATEMENT OF INSURED

A. ABOUT YOU	Insured's Last Name	First Name	Initial	Date of Birth	Account Number
	Insured's Address (City, State, Zip)				Insured's Social Security Number
	Employer-Name/Address				Home Telephone #
B. ABOUT THE PATIENT	PATIENT INFORMATION (CHECK ONE)		Patient's Name	Patient's Birth Date	Patient's Social Security No.
	FOR WHOM DO YOU MAKE THIS REQUEST?	<input type="checkbox"/> SELF <input type="checkbox"/> WIFE <input type="checkbox"/> HUSBAND <input type="checkbox"/> SON <input type="checkbox"/> DAUGHTER <input type="checkbox"/> OTHER _____ <small>IDENTIFY</small>	If Claim is for a Dependent Child Under 19 is Such Child Living in Your Household? Yes <input type="checkbox"/> No <input type="checkbox"/>	If Dependent Child is between age 19 and 23 years old is he/she a full-time student? Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes, submit transcripts or grade reports.
C. ABOUT THE CLAIM	1. What kind of claim is this? Physician Office or Clinic Visit <input type="checkbox"/> Outpatient Care <input type="checkbox"/> Inpatient Care <input type="checkbox"/>				
	2. Claim is due to: Illness <input type="checkbox"/> Accident <input type="checkbox"/> Pregnancy <input type="checkbox"/>				
	3. If illness, date of onset: _____ If pregnancy, date first diagnosed: _____ Diagnosis/ICD9 code(s): _____				
	4. If accident, please explain how, when, and where it happened:				

Warning: Any person who knowingly and with intent to injure, defraud, or deceive an insurer files a statement of claim containing any false, incomplete, or misleading information may be guilty of insurance fraud and subject to criminal and civil penalties.

California - For your protection, California law requires the following to appear on this form. Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

AR, DC, LA, MD, NJ, NM, TX, and WV - ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN PRISON.

DE, ID, IN, MN, OH, and OK - WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete, or misleading information is guilty of a felony.

Colorado - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

New Hampshire - Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

Kentucky - Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Oregon - Any person who knowingly and with intent to defraud or solicit another to defraud an insurer: (1) by submitting an application, or (2) by filing a claim containing a false statement as to any material fact, may be guilty of insurance fraud.

Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Arizona - For your protection, Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Florida - Any person who knowingly, and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Hawaii - For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.