

INSURANCE

GUIDE TO MEDICAL CLAIMS IN THE USA AND CANADA

WHAT SHOULD I KNOW?

Difference between the USA, Canada & Europe

In contrast to Europe, the US has a primarily private healthcare system, with multiple insurance providers. The Canadian healthcare system is primarily public, and not typically accustomed to working with international insurance.

In your case, your insurer DR-WALTER has established a partnership with Global Excel Management, a third-party administrator (TPA), which will help you when you need it the most.

We will help you navigate the system based on your medical emergency.

What Global Excel does for you:

- ✓ Provides you with a **list of local medical providers**
- ✓ Assists your medical provider with **benefits, eligibility confirmation, and billing addresses**
- ✓ Helps you coordinate **prior payment authorisation, whenever possible**
- ✓ 24/7 Guidance on benefits for **medical/dental/pharmacy bills** based on your policy, terms, and conditions
- ✓ Processes your reimbursement
- ✓ Intervenes when you receive a **statement or collection letter**.
- ✓ Assists in accident cases

It's important to know that to access medical services in the US and Canada, you need to contact Global Excel before your doctor's visit!

At the doctor's office, you must always present your DR-WALTER proof of insurance, which has our phone number so the provider can reach out to us to confirm benefits.

Global Excel contact information:


drwalterclaims@globalexcel.com


+1-877-835-6243

(toll-free when calling from the US or Canada)

For urgent cases, such as upcoming treatments or hospitalisations, call us as soon as possible!

Remember to include this postal address when submitting your insurance details to healthcare providers:

 **For medical claims in the USA**
Global Excel Management,
P.O. Box 10
Beebe Plain, VT 05823
USA

 **For medical claims in Canada**
Global Excel Management,
73 Queen Street,
Sherbrooke, Quebec, Canada

When talking to a Global Excel agent, you will need to **provide the following information:**

- ✓ Your first and last name
- ✓ Your date of birth
- ✓ Your DR-WALTER policy ID
- ✓ Your zip code or postal code
- ✓ Your telephone number with country code
- ✓ Your email address
- ✓ Any permissions to speak to someone on your behalf (for instance, your local coordinator or your host parents), as we are unable to speak to anyone on your behalf without your authorisation
- ✓ Reason for calling

Upon contacting Global Excel, you will be given a claim reference number. Please note this number as it will be used throughout your claim.

WHO TO CALL AND WHERE TO GO? Doctor's Visits

For **common illnesses and minor injuries**, use Urgent Care Centers and **Walk-in Clinics**. With these providers, you won't need to schedule an appointment, and extended hours (even 24/7) are sometimes available with typically shorter wait times.

If you don't know where to go, contact us at our 24/7 telephone number: **+1-877-835-6243**, or e-mail us at **drwalterclaims@globalexcel.com**. We can help you find local doctors or hospitals, based on your location.

When you know when and where you're going, please **inform us**. We can then verify that they accept your insurance and, if possible, we can set up direct billing to ensure cashless services as per your policy guidelines. When arranging **direct billing**, a document called Verification of Benefits (VOB) will be sent to the medical provider to confirm your insurance coverage, benefits, and eligibility details.

Please note that it is common in Canada for public healthcare providers to ask members to self-pay for outpatient treatment. It is our experience that providers are more willing to direct-bill insurance for inpatient admissions. However, in either case, Global Excel invests efforts in attempting to secure direct billing in each instance, being the success rate is much lower in Canada than within the U.S. healthcare system.

If the medical provider refuses to see you due to an **insurance matter**, have them call Global Excel's 24/7 telephone number: **+1-877-835-6243**. Always bring your **DR-WALTER insurance confirmation with you**, so the providers can contact Global Excel.

If you are in **critical condition or require immediate medical attention**, go to the nearest hospital emergency room. In these cases, you must contact Global Excel as soon as possible by calling: **+1-877-835-6243** or emailing **drwalterclaims@globalexcel.com**.

DO YOU NEED FURTHER CARE? Specialist Visit / Pre-Authorisation

Tip

If you need to visit a specialist, a **referral from your General Practitioner (GP) is highly recommended**, as it will speed up the process. Requesting it at the time of your visit is important.

It may happen that you **require a specific treatment or follow up care**. If so, the doctor's office will have to contact Global Excel **+1-877-835-6243 / drwalterclaims@globalexcel.com** for permission **prior to treatment**. This permission is called a **"prior authorization"**. Please note that this process can take time.

To get prior authorisation, **you'll need to sign a form** that allows Global Excel to obtain your medical records from the doctor's office. **You can always collect your own medical records from the provider**, which would help expedite the process. Global Excel will then review these records to help DR-WALTER determine if coverage is authorized for the proposed treatment or service, according to the rules and guidelines of your insurance policy.

PRE-AUTHORISATION

WHERE TO SEND?

Statements / Payment Reminders / Letters from a Collection Agency

It's general practice for healthcare providers to **send payment reminders or statements** to keep **members informed of account balances**. If you receive a payment reminder, send it to Global Excel's email address at your earliest convenience: drwalterclaims@globalexcel.com.

There are many reasons why a bill may not be paid yet.



FIRST

First, the provider may not yet have shared the **original bill**, with all necessary information.

SECOND

Second, we may **be negotiating the bill** with the provider to agree on a more reasonable payment amount.

THIRD

Third, we could be **missing information to complete processing**. In any case, you can call us at **+1-877-835-6243** or send an email to drwalterclaims@globalexcel.com, and we'll explain which stage the bill payment is at.

If you **receive a letter from a collection agency**, it could be that a collection agency is managing the medical provider's accounts payable department, or that the medical bill is outdated. Send us a copy of the letter and we will manage it going forward.

In any case, as soon as you receive any statement, contact us by email at drwalterclaims@globalexcel.com with a copy of the statement. We will review it and advise.

WHAT FORM TO FILL OUT?

Reimbursement for Medical, Pharmacy, or Dental Costs

There may be times when you may need to pay upfront and file for reimbursement, as per policy guidelines:

1. If the **doctor's office doesn't offer direct billing** for medical services
2. For pharmacy and dental expenses, you must always pay upfront and file for reimbursement

In all cases, you must provide **all bills and payment receipts** together with DR-WALTER's **reimbursement form below** to Global Excel (drwalterclaims@globalexcel.com) for us to review as per your policy guidelines.

Be sure to inform us if you'd like to be **reimbursed via cheque** to your postal address **in the United States**, or via transfer **to your bank account in your home country**.

If you are experiencing any delays in your reimbursement or **you would like to inquire about your reimbursement status**, please email us at drwalterclaims@globalexcel.com.



WHAT TO DO?

If You've had an Accident

In the event of an accident, Global Excel's Subrogation/Legal Team will investigate and seek recovery of the costs when an accident occurs, fault or not.

If the accident occurs on private property, like a store or office, the Subrogation Team will ask that property's insurance to contribute towards the medical bills.

If it's a car accident, we will request information from all parties involved, no matter who is at fault, in order to determine who is legally and financially liable.

In the United States, there are two types of car insurance: PIP (Personal Injury Protection) follows the vehicle the insured was in at the time of accident regardless of fault, and BI (Bodily Injury), where coverage is through the at-fault driver of the collision.

When you inform us of a medical claim from an accident, we'll ask when and where it happened, and you may be required to complete an accident or incident report. For all car accidents, we will require a police report.

The time frames to resolve a subrogation case can vary. Simple cases without an individual at fault can be complete in a period of six months. If the case is more complicated and requires legal action, it could take some years. Keep in mind, these time frames are estimates; processing may be longer.

When you report an accident, you will be asked these questions to start the claim:

1. How the accident occurred, what resulted after the initial accident, and if there were damages made
2. Where the accident took place, including the city, state, and the specific address or location
3. Name and contact details of the individual or entity who owns or manages the location where the accident occurred
4. If a report about the accident was made by the property owner, inform us of who created the report and share a copy with us, if possible
5. If you decide to seek legal action, such as an attorney, inform Global Excel at your earliest convenience

If the incident is from a car accident:

1. Was a police report made? If yes, you will be asked to obtain copy and send it to us. If you are unable to obtain the report, inform us as to which police department was involved, their location, and their contact information and we will try to obtain it on your behalf
2. Share the police report number along with the first and last names of the drivers involved
3. Tell us exactly where the accident occurred, including streets, the city, and the state
4. Share the date and time the accident took place