

CLIENT QUESTIONS ON CLAIMS

Due to HIPAA Privacy Rules, which protect a member’s right to privacy, insurance carriers will not release Protected Health Information (PHI) to any person other than the member. Because of this, Flex is not able to assist with questions on claims.

If a member has a question regarding their claim, he/she will need to contact the carrier directly.

Claims Contact Numbers

	Carrier Name	PPO	HMO
Group	Aetna	(888) 802-3862	(866) 529-2517
Group	BCBSIL	(800) 541-2767	(800) 892-2803
Group	BCBSTX	(800) 521-2227	(877) 299-2377
Group	UHC	(800) 357-0978	(800) 357-0978
Individual	BCBSIL	(800) 538-8833	(800) 538-8833
Individual	BCBSTX	N/A	(888) 697-0683
Medicare	BCBSIL Medicare Supplement	(800) 624-1723	N/A
Medicare	BCBSIL Medicare Advantage	(877) 260-0298	(877) 260-0298
Medicare	BCBSIL Part D Rx	(800) 285-2249	N/A
Medicare	BCBSTX Medicare Supplement	(800) 654-9390	N/A
Medicare	BCBSTX Medicare Advantage	(888) 723-7423	N/A
Medicare	BCBSTX Part D Rx	(888) 285-2249	N/A
Medicare	Mutual of Omaha	(800) 354-3289	N/A
Medicare	UHC AARP	(866) 331-1964	(866) 331-1964
Medicare	UHC AARP Rx	(888) 867-5575	N/A

If the member has contacted the carrier’s claims department and still has questions, you can assist them in one of two ways:

1. Schedule a conference call with the member and the carrier. If the member is on the line with you, the carrier will release information on the claim.
2. The member can complete an authorization form listing your contact information. Once processed, the carrier will discuss PHI with you.

Carrier Standard Authorization Forms

[Aetna – Member Authorization for Release of Protected Health Information \(PHI\)](#)

[Blue Cross and Blue Shield of Illinois – Group, Individual, Medicare Supplement](#)

[Blue Cross and Blue Shield of Texas – Group, Individual, Medicare Supplement](#)

[UnitedHealthcare – Group PHI](#)

[Center for Medicare & Medicaid Service \(CMS\) – Part D](#)



Claims Appeals Rights

If the carrier has denied a claim, in whole or in part, for a requested treatment or service, the member has the right to appeal. Information regarding the internal claims appeal process is included with the Explanation of Benefits (EOB) or in their policy booklet.

Illinois

Members may also have the right to an External Review of a denied claim with the Illinois Department of Insurance. Forms for the External Review are available online at www.insurance.illinois.gov/externalreview and submitting them directly to address/fax/email listed below:

Illinois Department of Insurance
Office of Consumer Health Insurance
EXTERNAL REVIEW REQUEST
320 W. Washington Street
Springfield, Illinois 62767
Fax: (217)557-8495
Email: DOI.externalreview@illinois.gov

Texas

Members may also have the right to an External Review of a denied claim with the Texas Department of Insurance. Forms for the External Review are available online at [Insurance Complaint Process](#) and submitting them directly to address/fax/email listed below:

Texas Department of Insurance
Consumer Protection, MC 111-1A
P.O. Box 149091
Austin, TX 78701
Fax: (512) 490-1007
Email: ConsumerProtection@tdi.texas.gov

HealthAdvocate

HealthAdvocate™, Inc., the nation's leading independent healthcare advocacy and assistance company, is available to Flex clients to support members with claims resolution. Contact your Flex Sales Rep today for pricing and additional program information.





HealthAdvocate[®]

Your Lifeline for Healthcare Help

Find the right doctors

We'll also locate the right hospitals, dentists and other leading healthcare providers anywhere in the country.

Schedule appointments

We can help expedite the earliest appointments with providers including hard-to-reach specialists and arrange treatments and tests.

Help resolve insurance claims

Our experts get to the bottom of your issue to assist with negotiating billing and payment arrangements.

Assist with eldercare

We address senior issues such as Medicare and related healthcare issues facing your parents and parents-in-law.

Get cost estimates

You'll receive estimates of common medical procedures in your area to help you make informed decisions.

Work with insurance companies

Our team works on your behalf to obtain appropriate approvals for needed services.

Answer questions

We help you become informed about test results, treatments and medications prescribed by your physician.

Assist in the transfer of medical records

We'll also handle the details of transferring X-rays and lab results.