



# STEP-BY-STEP INSURANCE DIRECTIONS

NACEL OPEN DOOR

## GENERAL INFORMATION

### For Doctor/Dentist appointments:

Bring the following any time a student needs medical/dental care:

- Student insurance envelope (insurance card, insurance policy, insurance information)
- Host Family Agreement (shows relationship between student, host family, and Nacel Open Door)
- Authorization for the Release of Protected Health Information Form (back of Student Application)

**Note:** There are no co-pays required for any medical visits under this policy.

### Nacel Open Door insurance contact: 1-800-622-3553, option 1 OR direct line: 651-288-4608

When contacting NOD about insurance issues, please be prepared to provide the following information:

- Name of student (not American nickname)
- Student ID
- Date and time of the medical appointment (non-emergency) or the nature of medical emergency
- Name and telephone number of the medical care provider

## Prescriptions

If a student receives a prescription, it will need to be paid for out of pocket. A claim form needs to be filled out and mailed to NOD along with the original pharmacy prescription receipts (the ones that are stapled to the bag or information sheet when you pick up the prescription) in order to receive reimbursement.

PATIENT M. NAME  
10987 ANYWHERE STREET, SOMEWHERE CITY, ST, 12345  
(123)456-7890

RX # 123456789-098765      DATE: 00/00/20XX

XXXXXXXXXX XXXXXXXXXXXX MG XX

QTY: 30      X REFILLS BEFORE 00/00/20XX  
COPY:      NDC: XXXXX-XXXX-XX

\$      xx.xx

Dr. XXXXX X. XXXXXXXX, MD      PLAN: XXXXX XXXXXXXX  
XXXXXXXX XXXXX XXXX XXXXX      GROUP # XXX XXXXXXXX  
XXXXXXXXXXXX XXXXXXXX XXXXXXXX      CLAIM REF # XXXXXXXXXXXXXXXXXXXX

**Walgreens** 1234 RIGHT HERE AVE, YOUR TOWN, ST 54321  
PH: (987) 654-3210

Customer Receipt

## SCENARIOS

### Non-emergency illness or injury (e.g. cold, flu, sinus infection, bronchitis, stomach pain, pulled muscle, etc.):

1. Wait a few days to see if the condition improves.
2. If there are no signs of improvement, schedule an appointment with a doctor. If you cannot get an appointment at a clinic, you may go to an urgent care (NOT an emergency room). The hospital or emergency room should only be used for true emergencies.
3. Go to the appointment (be sure to bring all necessary documents, as listed in "General Information"). **List Nacel Open Door as the "guarantor" or "responsible party" on any medical forms submitted. NOD does not advise host families to list themselves as the "guarantor".**
4. The medical care provider will submit a special insurance claim form (CMS-1500, UB-04, or UB-92) to Nacel Open Door for processing.

### Emergency illness or injury (e.g. broken bone, deep laceration, severe stomach pain, etc.):

1. Go to an urgent care, emergency room, or to any physician that is able to provide appropriate medical care. Be sure to bring all necessary documents.
2. If a student needs to be admitted to a hospital for any reason, contact Mutuaide Emergency Assistance at 1-844-494-1224 for pre-authorization.
  - You will need to provide information about the student in order to open a medical case, such as the student's name (not an American nickname), date of birth, name and contact information for the medical care facility, details about the injury/illness, etc.
3. Contact Nacel Open Door as soon as possible afterwards to report the visit. (1-800-622-3553, option 1.)
4. After receiving billing and insurance information, the medical care provider will submit an insurance claim form to Nacel Open Door or Mutuaide for processing.

### Hospitalization or surgery:

1. If a student needs to be admitted to a hospital or needs surgery, contact Mutuaide Emergency Assistance at 1-844-494-1224 for pre-authorization.
  - You will need to provide information about the student in order to open a medical case, such as the student's name (not an American nickname), date of birth, name and contact information for the medical care facility, details about the injury/illness, etc.
  - The prerecorded message will be in French. Wait until the end of the message for the live person. Request to speak English.
2. After pre-authorization has been acquired and a medical case number has been assigned to the student, the insurance company will set up direct billing with the medical care provider. In this case, bills will go directly to the insurance company, bypassing Nacel Open Door.
3. Please notify Nacel Open Door of any hospitalization and surgery cases so our insurance staff can monitor the claims process.
4. Elective or optional surgeries are not covered by Mutuaide insurance.

### Dental (e.g. cavity, tooth infection, broken filling):

- If a student has a toothache that is causing considerable pain and discomfort, please make an appointment with a dentist.
- Go to the appointment (be sure to bring all necessary documents, as listed in "General Information"). **List Nacel Open Door as the "guarantor" or "responsible party" on any medical forms submitted during a visit to a doctor's/dentist's office, clinic, hospital, or emergency room.**
- The dental care clinic will submit a special insurance claim to Nacel Open Door for processing.
- Maximum coverage of dental care is 300 Euro, unless it is the result of a guaranteed accident.

**\*\*Please note:** General exam and cleaning, as well as any type of cosmetic or restoration dentistry, unless the dental care is a result of a guaranteed accident (see the 'definitions' section of the insurance certificate), are not covered under this insurance policy.

### NOTES AND OTHER INFORMATION

- If a student, for any reason, paid out of pocket for a medical bill, a claim form must be submitted to Nacel Open Door, along with all receipts and statements from the medical care facility.
  - Claim forms and other insurance information can be accessed at:  
<http://www.nacelopendoor.org/document-center.html>
- No referrals are needed to see a specialist.
- Over-the-counter medications are **not** covered by this insurance policy.
- Medical equipment (e.g. brace, boot, crutches) may or may not be covered by this insurance policy.
- MRI and CAT scans may or may not be covered by this insurance policy.
- Physical Therapy and Chiropractic care are not covered by this insurance policy.