

Improve the Odds of FAA Reimbursement Friday, July 31, 2009

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The reality

As it stands, SWA benefits believes the majority of our FAA flight physicals are reimbursed or paid by UHC with no problems. However, at SWAPA, we are not as certain, and as a result, we ask you to take the time to complete the SWAPA FAA Physical survey on the SWAPA website. Anecdotally, we know that some of you, perhaps many of you have difficulty in getting your FAA physicals paid or reimbursed by UHC. If this is occurring to you, then it is a problem. Hopefully this article will improve your odds of getting your physical reimbursed.

Unfortunately this article will *not* cause all of our FAA flight physicals to get reimbursed, but this article will improve your odds.

Current Form

Currently, you download a blank form. After our review of SWAPA survey data, SWAPA will at a minimum request that this form be made interactive so you can type into the form online, and then download the form with all of your information already in place.

Shown on this page is a copy of our current FAA flight physical reimbursement form. We are going to go through this step by step. If you follow these instructions precisely, the odds of your getting reimbursed improve tremendously.

Instructions

1. Download the CURRENT form from www.swalife.com. Click the "Tools" tab, click the "Forms" tab, click the "FAA Physical Claim Form." If you use an old form, you can almost guarantee getting denied.
2. Fill out section A completely. *Do it legibly! Type it if possible!*
3. Fill out section B completely. *Do it legibly!* If a scanner cannot read the writing, *it will be denied.*
 - a. Enter the dates of service for all procedures performed. Just signing the form with a date is *not* enough.
 - b. Enter the charges for each procedure performed.
 - c. Enter the TOTAL CHARGE.
 - d. Enter the AMOUNT YOU PAID.
 - e. Enter the BALANCE DUE. (This is the amount the doctor is owed.)
 - f. Enter the provider's Tax ID number (preferred) or SSN.
 - g. Enter the provider's address.
 - h. Have the provider sign the form. If the form is **NOT** signed, and the provider might not sign, then attach the itemized statement to this form.
 - i. **HERE is the BIGGIE:** The itemized statement must be legible and must match everything entered on the SWA Physical Claim Form.
4. Sign and date section C.
5. Make a copy of the completed FAA Flight Physical Form. If your provider did not sign the form, then also make a copy of the itemized statement. Keep these in your files to help if problems occur. **Please NOTE: Only include an itemized statement if the FAA doctor will NOT sign the form. Including it otherwise can delay you from being reimbursed for your**

**Go to the SWAPA website and complete the
FAA Physical Reimbursement Survey!**

(Users of Internet Explorer may need to 'Zoom In' to see the image text properly, using CTRL plus the + key).

If you follow the steps 1 through 4 above your odds of getting your FAA Flight Physical reimbursed improve greatly. If you still have problems, we want to know. We would like you to scan a copy of your FAA Flight Physical Claim Form and if your provider did NOT sign the claim form, we would like you to scan a copy of the itemized statement. Finally, we would like you to scan a copy of your EOB denying the claim. If you are able to do so, please save your scans as a PDF. If you are unable to scan the three documents, call SWAPA at 800-969-7972

and fax it to Benefits with a cover letter stating your problem and the medical plan in which you are enrolled (PPO, EPO, etc).

THEN e-mail the three scans to /a>. In the body of the e-mail state your problem and also be sure to state the medical plan in which you are enrolled.

If you are denied reimbursement, then we need to see the three documents mentioned above, without the three documents we will not be able to help.

How it Currently Occurs

Most FAA doctors do not file insurance for their patients. Most pilots pay for their physicals up front, file with UHC and then get reimbursed. Here are the reimbursement rates:

PPO - in network: you are reimbursed at 100 percent of the provider's negotiated rate.

PPO - out of network: you are reimbursed at 100 percent of "reasonable and customary charges" up to \$400/year.

EPO - in network: you are reimbursed at 100 percent of the provider's negotiated rate minus your copay.

EPO - out of network: NO REIMBURSEMENT unless NO provider exists in your area; then you must get prior approval. You get prior approval by requesting gap coverage for an aerospace physician. If there is no FAA/aerospace physician within 30 miles of your home address, UHC should provide you this gap coverage. As you may have to see your FAA doctor more than twice a year if any medical issue should arise, request four or five visits per year. You must request this gap coverage each new calendar year.

Here is the big gotcha; reimbursement at 100 percent of the provider's negotiated rate does not mean you get reimbursed for your entire bill. Most providers charge you more for the FAA physical than the rate they negotiated with UHC. As a result, most of our pilots pay some portion out of pocket for their physicals.

In the EPO Plan and NO FAA Provider in the Area?

In this case, the member can coordinate with UHC (Care Coordination) prior to seeing a Provider, and it is likely they will be pre-approved for reimbursement at the "In Network" rate. The phone number for Care Coordination is (800) 537-2977.

Now it gets interesting!

While in the process of solving this medical reimbursement problem, we discovered the following:

Most physicians think that FAA physicals are not covered under employer benefit plans; however, SWA's plan does cover FAA physicals. Since the FAA physicals are covered under our plan, the in-network doctors should be filing the claim for us and NOT charging us up front at the time of the office visit.

What does this mean? Many of our pilots go to doctors who are "in-network" with UHC. However, many of these doctors claim that they are "OUT-OF-NETWORK" with regard to FAA physicals. What this means is that the doctors believe they can charge whatever want for the FAA physical. In actual practice this is exactly what happens with most of our pilots. They go to Dr. Smith, who is "in-network" for their FAA physical. Dr. Smith will only do the physical if you pay for the services. Dr. Smith's office will NOT file for UHC insurance, and they believe they are "OUT-OF-NETWORK" for FAA physicals. You pay \$100 for your physical, and then file for UHC reimbursement.

What then occurs with most of our pilots is that UHC reimburses you for the "contracted rate" with the provider, which is \$67.50. So what happens with the \$32.50 that you were NOT reimbursed? Some of you go to the doctor and ask for the refund of \$32.50, and the doctor says sorry: I am "OUT-OF-NETWORK" for FAA physicals so I can charge whatever the market will bear. Some of you get reimbursed by the doctor, but most of you just eat the \$32.50. Now keep in mind that all of you are saying to yourself that our benefits reimburse 100 percent of preventive care.

Are you confused? You should be. You went to an "in-network" doctor, you paid the doctor's charge of \$100, you filed with UHC perfectly following steps 1-5 above, and you were reimbursed the "in-network" contracted rate of \$67.50. Why were you not reimbursed 100 percent of your preventive care medicine? Ah – we didn't see the fine print. The fine print says: "We get 100 percent of preventive care up to the limits of the contracted rate." BTW, the \$67.50 used above was for example purposes, as the negotiated rate is different depending upon zip code. SWAPA Benefits has asked for the negotiated rates, but SWA Benefits is unwilling to compel UHC to give us the rates.

So How Should This Work? (This ONLY applies to “in-network” Doctors)

Go to your “in-network” doctor and get your physical.

When it comes time to pay, give the receptionist your completed FAA Flight Physical Claim Form and show them how to complete the form. Then inform them the SWA plan covers FAA physicals, and since they are an “in-network” provider they must file insurance on your behalf with UHC.

COMMON SENSE ALERT: Some of your doctors are going to be less than pleased with this turn of events, but they will grudgingly file insurance. Some of your doctors will demand payment on the spot. It is not recommended to push this to an ugly situation, and you should probably pay the bill. **HERE IS THE IMPORTANT PART!** We need to know the doctors who refuse to file insurance for your FAA physical. Call SWAPA at 800-969-7972 and give the information to Lana Cass or e-mail /a>with the doctor information.

Final Information

If your FAA doctor is in-network and 1) you received “gap coverage” for your FAA doctor or 2) if UHC simply decides that your doctor or better yet their “tax ID” is in-network, then you must file your FAA Flight Physical Claim form with UHC within 180 days. Otherwise, UHC will deny your claim, as your doctor failed to file the claim per the contract with UHC.

I would also include that if UHC denies your FAA physical for some reason, call them and make sure to keep notes of when you called, who you spoke to and exactly what was said. Then e-mail this information to SWAPA and to Russ Mason (include phone number). SWA Flight Operations has been told by SWA Benefits that very few pilots are having difficulty being reimbursed for their FAA flight physical once the claim form was updated.

We are fairly certain we have a big problem with this benefit. Help all of us out by going to SWAPA and filling out the FAA physical survey. With this data we will either make changes, or let you know why the Company is ignoring this matter.