



# Making a Health/Dental Insurance Claim



A health insurance claim is when you request reimbursement or direct payment for medical or dental services obtained.

## Options to file a Health Insurance Claim

**There are two ways that you can file a health insurance claim:**

1. The most convenient way is when your medical services provider submits the claim directly to BF&M.
2. The other way is to submit your receipts and invoices to BF&M for reimbursement. This process will require you to complete a Health Insurance Claim Form and attach all receipts and invoices that incurred service.

## Get set up for Electronic Reimbursement (EFT)

This is an opportunity to have your reimbursement paid directly into your local Bermuda dollar account. Complete and submit the form via our website at [bfm.bm/online-EFT](http://bfm.bm/online-EFT).

EFT payments are the quickest method of reimbursement. If you are not set up for EFT, please be aware that the alternative payment method is by cheque, which is sent out in the mail and may take several weeks to arrive.

## Steps to filing your Health Insurance Claim Form

**This process applies if your service provider has collected all claim charges up front and will not be filing a claim on your behalf.**

### 1. Your Claim form

The health insurance claim form can be completed and submitted via our website at [bfm.bm/online-health-claim](http://bfm.bm/online-health-claim). The claim form will also highlight additional information required in order to process your claim.

### 2. Information required

**The claim form will request the following:**

- **Insured information**—your insurance policy number, group plan number and employer (Group insurance) or member certificate number (Individual insurance).
- **Patient information**—who received the services (for example if it was the primary insured or a dependent like a child, spouse or domestic partner).
- **Claim information**—purpose of the visit (medical care, accident, workers' compensation, prescription medication, eye exam

and glasses/contacts, etc.), date of services, place of services, descriptions of services, provider/facility name, and claimed amount.

### 3. Obtain itemised receipts

Ask your healthcare provider for an itemised bill listing every service provided, including the appropriate medical, vision or dental codes, and outlining the cost of each of the services provided.

Request to have all medications or drugs provided during any treatment clearly listed with itemised costs.

Receipts should show proof that a payment for services has been made to the health or dental provider.

Upload clear copies or images of the itemised bills to the Health Insurance Claim Form.

### The BF&M difference? Insurance the way it should be.

Have questions or need more information? Please email [healthclaims@bfm.bm](mailto:healthclaims@bfm.bm) or visit the MESA Health Claims Portal at [health.bfm.bm](http://health.bfm.bm) to view your claims history online.



## Steps to filing your Health Insurance Claim Form (continued)

### 4. Important things to know about your claim submission

- **Time constraints (limitations)**—clients and providers have 12 months to submit personal reimbursement claims from date of service.
- **Language**—when submitting foreign overseas claims, BF&M must receive English translated receipts and invoices.
- **Complexity**—complex overseas claim submissions require a more extensive review to determine eligibility for coverage. These reviews may take more time than the standard 10-day turnaround time.

### 5. Review your documentation

Review the form to ensure it is complete and accurate prior to submitting. Once you have everything in order, submit the claim form and supporting invoices/receipts to BF&M.

### 6. Retain copies

Once you have your claim form filled out and your itemised bills from your health/dental service provider, don't forget to retain copies for your records and to verify your claim reimbursement once the transaction is completed.

### 7. Submitting your claim

You can submit your Health Insurance Claim Form directly through our website. Alternatively, you may submit your claim by hand to BF&M's front desk, or by mail at the address provided below:

**BF&M Life Insurance Company Limited**

Attention: Health Claims Department

P.O. Box HM 1007

Hamilton HM DX

Bermuda

### 8. Track your claim

Personal claim submissions are processed within 10 business days from receipt in the Claims Department. Please allow a few additional days for payment processing.

Check your calendar for the claim date that you marked and contact BF&M if you have questions about your EFT or cheque payment. You can review all claims payment information on BF&M's online platform MESA at [health.bfm.bm](https://health.bfm.bm).

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