

Necessary Documentation for In Good Order (IGO) Submissions

This information outlines the documentation necessary for Retirement Health Savings (RHS) reimbursement requests that are submitted to Meritain Health®, the third-party claims administrator. The qualifying medical expenses allowed for reimbursement varies by employer. Your RHS plan may allow reimbursement for all medical expenses, selected medical expenses, or limited to insurance premiums only. The eligible benefits are outlined in the RHS plan summary provided by your employer.

Insurance premiums. Documentation must indicate who is covered, the type of policy, the cost (premium) of the policy, and must confirm you were enrolled at the point that you are requesting reimbursement for. Examples include, but are not limited to: Itemized statements from the provider, retirement paystubs, enrollment confirmation letters, etc. Indemnity plans and medical cost sharing plans are not eligible.

Service-based medical, vision, and dental claims. Documentation must contain:

1. **Date of service.**
 - a. We cannot approve any portion of a statement that is listed as a previous or prior balance.
 - b. Date of payment is not necessarily the date of service.
2. **Patient name.**
3. **Service(s) rendered (brief description).** If it is a simple office copay, “copay” or “office visit” will suffice.
4. **Total amount charged.**
5. **Amount actually paid and/or adjusted by insurance.**
 - a. Any statement showing insurance as pending, estimated, billed to, or expected will be denied.
 - b. If the expense is a copay (an even \$15/20/25, etc.), we do not need the insurance information.

We do not need proof of payment. We need to know what the final patient responsibility is. However, orthodontics is an exception (see Orthodontics below).

Credit card receipts and many statements do not provide the needed information. Either an Explanation of Benefits (EOB) from your insurance company (the itemized page[s], not a summary), or an itemized statement with actual insurance payments listed, will allow your claim to be paid. Most providers are able to provide an account history report (or ledger), if asked. This will usually detail all of the needed information as well.

Prescriptions. Please submit one of the following:

1. **Rx slip** with the fill date, pharmacy name, patient name, drug name, and cost.
2. **Cash Register receipt** with the date, pharmacy name, and full Rx number.
3. **Pharmacy ledger or history report:** a patient-specific spreadsheet printed out by the pharmacy.

Over-the-counter (OTC) items. Documentation must include:

1. **Name of store where purchased.**
2. **Date of purchase.**
3. **Item(s) purchased.**
 - a. OTC medication (e.g., Motrin, Tylenol, etc).
 - b. Medical supplies (thermometers, contact solution, bandages, etc) are eligible.
 - c. Vitamins and supplements: We must have a Letter of Medical Necessity (LOMN) on file, stating the specific medical condition/diagnosis creating the need for each specific item. If the treatment is ongoing, have the letter include the duration of time that they will be necessary. The letter can be good for up to a year.
4. **Amount paid.**

Orthodontics: Documentation must have:

1. A copy of the orthodontic contract, with the banding date (the date the braces were put on).
2. Proof of payment. If the payment coincides with the monthly payment amount on the contract, only a receipt is needed. If payment veers away from the payment plan at all, please provide a financial ledger of the account.

Common services requiring a Letter of Medical Necessity (LOMN): Anything that could serve a non-medical purpose, including, but not limited to: Massage Therapy, Vein treatment, Weight loss programs.

Common ineligible expenses: Vision warranty, late fees, services incurred outside of the eligible time period, teeth whitening, toothbrushes or paste, anything considered cosmetic, foods associated with a weight loss program.

Information on what constitutes a qualifying medical expense can be found in IRS Publication 502, Medical and Dental Expenses, available at www.irs.gov/publications/p502.

Questions?

Have any questions or need more information? We can help. Just reach out to Meritain Health Member Service at **1.888.587.9441**, weekdays 8:00 a.m.- 5:00 p.m. EST.

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