

# How to Submit a Claim to HMA

If you select an out-of-network provider, you may be asked to pay the bill upfront. If your procedure or service is covered under your health plan, you may receive reimbursement according to your Plan's available out-of-network benefits, subject to any applicable deductibles or co-pays. Below you will find steps to follow to submit your claim.

## Step 1. Check to make sure that the service is covered by your health plan.

Review your benefit plan information, available on the HMA member portal at [accesshma.com](https://accesshma.com). As an option, you can always confirm benefits with HMA's Customer Care team Mon - Fri 6 AM – 6 PM by calling the number on the back of your Member ID card or sending them a secure message on the member portal.

## Step 2. See your healthcare provider.

1. Show your member ID card to your provider. Make sure they make a copy for their records (even if they “don't take insurance”).
2. Discuss payment arrangements with your provider.
3. Request an itemized bill & a receipt for your payment.

## Step 3. Access the Member Reimbursement Claim Form.

1. Visit [accesshma.com](https://accesshma.com) & then click the “Member” button.
2. Click “Download Member Forms” & then click your preferred option under “Member Reimbursement Claim Form.”
3. Fill out the form using your preferred option.

*Note: We encourage you to fill out the form online, but you may download or print it if you prefer.*

## Step 4. Submit the completed claim form<sup>1</sup>, a copy of your itemized bill<sup>2</sup>, & a copy of your receipt(s)<sup>3</sup> to HMA.

<sup>1</sup> The form lists all accepted submission options on page 1.

<sup>2</sup> An itemized bill is one that contains the provider's name, address, their Federal Tax ID Number, date of service, procedure(s) performed, & the nature (diagnosis) of the accident or illness being treated.

<sup>3</sup> Your receipt(s) must show that you paid in full for the service(s) you received.

## How to submit a claim using the HMA member portal:

1. Visit [accesshma.com](https://accesshma.com) and click the “HMA Member Login” button at the top of the page.
2. After logging in, on the top of the screen, select “Manage Claims and Deductibles.”
3. Select the teal “Submit a Claim” button halfway down the page on the right.
4. To submit a claim, you will need to attach the following three (3) documents:
  - The completed claim form
  - The itemized bill from your healthcare provider
  - The itemized receipt(s) showing proof of payment (in full)
5. After you submit your claim, you can visit the “Manage Claims and Deductibles” page and view your claim status.

**Note: Claims may take up to 25 days to appear in your HMA portal.**

All claims for reimbursement must be submitted within one year of the date the service was provided. Select an in-network provider to avoid submitting a claim and unexpected bills. To check the network status of a provider, visit [accesshma.com/find-a-provider](https://accesshma.com/find-a-provider).

Visit [accesshma.com](https://accesshma.com) to log in to your HMA account

