What To Do If You Get A Bill From The Hospital Or Doctor

**Step 1:** If you get something that looks like a hospital bill (or a bill from a doctor) in the mail, make sure that it does not contain the words “insurance pending” or some other indication that the doctor or hospital has submitted the bill to the insurance company. If it does not, then move on to step 2.

**Step 2:** Call the doctor or hospital and ask them to bill your insurance company. You can give them the information on your insurance card/certificate. If the hospital refuses to send this bill or if it is not possible for them to do it, then move on to step 3.

**Step 3:** Fill out the Blue Care Network [Member Reimbursement Form](https://www.bcbsm.com/content/dam/public/Consumer/Documents/help/calculators-tools/bcn-member-reimbursement-form.pdf) [1]. Fax or mail it following the directions on the form. The form asks to include an "itemized statement." This is either the bill that you received or the statement the doctor’s office or the hospital provided to you if you paid the bill yourself.

If you have already paid for your treatment, the insurance company or the health care provider will then reimburse you for those services covered under your claim. If you have not paid for your treatment, the insurance company will pay the doctor/hospital directly. Be sure to make a copy of what you send to the insurance company in case you have to follow up on the status of your claim.

For prescription drug claims, please refer to the [Prescription Drugs](https://internationalcenter.umich.edu/resources/healthins/prescription-drugs) [2] section.

---

**Source URL:** https://internationalcenter.umich.edu/resources/healthins/claims

**Links**
