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 in the mail, make sure that it does not contain the words “insurance pending” or some other indication that the hospital has submitted the bill to the insurance company. If it does not, then move on to step 2.

**Step 2:** Call the 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 an insurance claim following these instructions: Submit to the insurance company:

- All bills (make sure to keep copies of all bills for your own records)
- The patient's name and the insured student/scholar's name
- The ID number for the insured student/scholar
- The name of your university - The University of Michigan
- The policy number - 711146

After you have gathered the above information, send it to Aetna Student Health, and they will process the claim and determine the amount that the insurance will cover for your accident or sickness. The address is:

Aetna Student Health  
P.O. Box 981106  
El Paso, TX 79998

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 any documents that 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/claims) section.