Seeking Treatment Guide
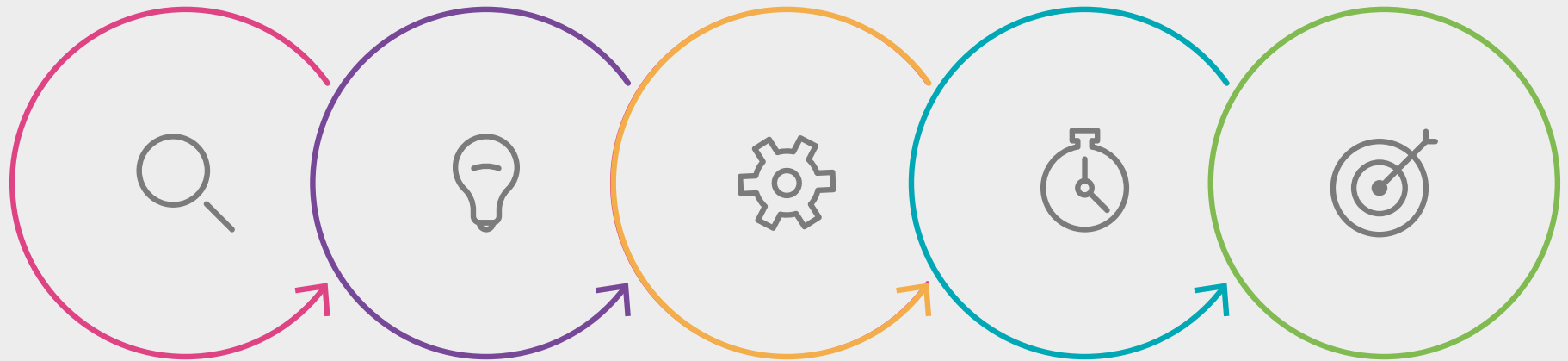
1. Search

You should visit a doctor or hospital that is part of the "UnitedHealthcare Network" in the USA, because they can bill your insurance directly.

You can find providers either online (in your Student Zone) or by calling HCC.

NOTE – when calling providers, make sure to say you are part of the "UnitedHealthcare Network" and not HCC.

When outside the USA, or out of network in the USA, you can seek treatment from any provider you wish but will need to pay upfront for your medical costs and submit your claims for reimbursement.

2. Visit

Hand over your insurance ID card at the time of treatment!

If your plan includes a deductible or coinsurance (check your insurance ID card and plan brochure for details about your specific plan), make sure to pay this at the time of treatment to avoid having to pay this later.

For emergency treatment or hospitalization, call HCC as soon as possible to notify them about your situation.

3. Medications

If your doctor has prescribed any medications, fill them at your local pharmacy and pay for these upfront.

You will want to keep copies of your prescription and receipts from the pharmacy to submit with your claim in the next step.

4. Claims

Making sure your bills are paid is your responsibility!

After seeking treatment, you will want to complete a claim form (available in your Student Zone) and submit this, along with any bills or receipts you've received, to HCC.

We recommend to take pictures of your completed claim form, and any other documents with your phone and submitting them via email:

service@hccmis.com

5. Track

After you've submitted your documents, you will be able to track the status of your claims through our online claims tracking system, MESA, which is available in your Student Zone.

Claims are generally processed within 30 business days.

You can also call HCC directly to check the status of your claim or if you have any questions:

USA Toll-Free (866) 400-0080
Int'l or Direct +1 (317) 221-8078

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