



Hosted Students and Doctor Visits: Useful tips for AFS Host Families

It is likely that your student will need to see a doctor more than once for various minor medical issues during the program. We have collected tips for communicating with medical providers and the insurance administrator so that your experience goes smoothly.

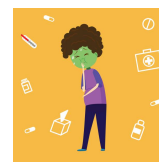
When preparing for a doctor visit:

- Download and review the [AFS Medical Pamphlet](#) for coverage
- Identify your student's Medical ID Card and bring it to the appointment
- If needed, identify a medical provider on <https://www.gmmi.com>
- Contact GMMI for additional information/clarification about coverage and pre-approval if needed



When at Doctor's office:

- Present your student's Medical ID Card
- Advise the medical staff to call GMMI to confirm insurance coverage
- Ask the medical staff to bill GMMI directly
- Avoid paying for medical services in advance
- If you are charged for medical services, submit a medical claim to GMMI



Good to know: Some doctors may not be familiar with GMMI/HDI and may be reluctant to accept the insurance. Both companies are well-established in the field of travel medical insurance worldwide.

When submitting Medical Claim Form for accidents, prescriptions, and other expenses:

- Fill out the [Medical Claim Form](#) and send it to GMMI via fax, email or mail
- Include any medical documentation and proof of payment
- Fax: (954) 370-8130
- Email: customerservice@gmmi.com
- Mail: 880 SW 145th Avenue, Suite 400, Pembroke Pines, FL 33027, USA



When being billed by Doctor:

- Call GMMI to find out if they received the bill
- Call the doctor's office and ask to redirect the bill to GMMI
- Make sure the doctor's office has GMMI's contact info



Good to know: Medical insurance is not responsible for proactively requesting to be billed. It is the provider's responsibility to bill GMMI and provide information that GMMI requests to process the bill. Bills are sometimes rejected, and coverage denied because the provider did not send requested information. If you continue getting bills, please contact the Participant Support Department at 800-237-4636, option 9.

AFS-USA, Inc.
120 Wall Street, 4th Floor
New York, NY 10005, USA

Tel: 800-237-4636
www.afsusa.org

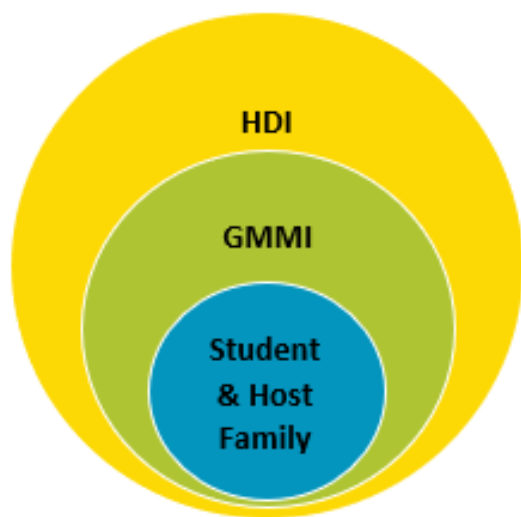


When in need of medical records:

- Request medical records from the medical office directly at the time of the appointment.
- Alternatively, contact the Participant Support Department at 800-237-4636, *option 9*. Support staff will work with GMMI to obtain medical notes on your student's behalf.
- Share the name and contact information of the doctor(s) who saw your student.

Good to know:

- ❖ *It often takes longer for GMMI to obtain medical records than for Student/Host family to do this.*
- ❖ *Many medical offices charge a fee for medical records, which are requested by GMMI.*



AFS Students' Medical Insurer is HDI
Global Specialty SE

GMMI is the Medical Insurer's third-party administrator.
GMMI processes medical claims for the Insurer.
GMMI is AFS host families' contact.
GMMI is also AFS's Medical Consultant.
GMMI phone no.: 1-888-444-7773

AFS-USA staff facilitate communication with GMMI as needed.

In case of medical emergency, take your student to ER/urgent care and call the Participant Support Dept. immediately. (1-800-237-4636, option 9)

AFS-USA, Inc.
120 Wall Street, 4th Floor
New York, NY 10005, USA

Tel: 800-237-4636
www.afsusa.org