

## **The AFS Medical Plan – an Overview**

AFS provides participants with travel medical insurance through a global insurer, **HDI** based in Hannover, Germany. The policy number for AFS is **CA1823123000**.

AFS refers to this insurance as the AFS Medical Plan and the administrator for the AFS Medical Plan is **Global Medical Management Inc., (GMMI)** based in Florida. As the administrator, GMMI reviews and pays all medical bills. This relationship also allows AFS to use the First Health Network group of medical care providers, as GMMI is a member of this Network.

### **1. What to do if your student is ill and needs to seek medical attention**

When there is a question about medical care for a participant, you may call GMMI toll-free at **1-888-444-7773**. (If calling from outside the US, the number is 1-954-370-6468.)

You can also reach out to GMMI at email [customerservice@gmmi.com](mailto:customerservice@gmmi.com).

GMMI can answer questions about coverage, locate medical providers, and monitor medical cases with on-staff doctors and nurses. They provide 24/7 emergency medical assistance to AFS worldwide.

Ideally, you will take your participant to a medical provider who is part of the First Health Network (GMMI is also a member of this Network). **HOWEVER**, you may take your participant to any doctor, including your own family physician or pediatrician.

If you use a doctor from the First Health Network, GMMI can take advantage of this network to control medical expenses. Not only do these providers agree to charge at reduced costs, but also they can typically bill GMMI directly for the care.

Ask GMMI to help you find a provider in-network, or you can search at: <https://www.gmmi.com/cost-containment/client-member-page>

For in-person visits, bring the participant's Medical ID card to the doctor's office. It can help them to process the coverage and activate benefits through the First Health network, which is the preferred network for AFS.

If a doctor's office tells you that they do not know the AFS coverage, ask them to call GMMI. One of GMMI's jobs is to verify the coverage to medical providers.

You will find a full description of coverage for accidents and illness in the **AFS Medical Pamphlet**. Note that the Medical Plan is designed *to address emergency medical needs that arise while on program*. Emergency care is for sudden and unexpected medical needs that must be addressed immediately, not routine or anticipated care.

## **FINDING A MEDICAL PROVIDER**

Families can use the GMMI portal to find providers. Go to <https://www.gmmi.com/> and click on “Secured Access” in the blue line at the top right.

Click on the “member log-in” button. Use username “AFS” and password “AFS” to get to the AFS Member Page. This will give you the option to search medical networks, including urgent care.

Hit the First Health Provider Search button first to find a provider who is in-network. At the medical appointment, inform the provider that the participant is part of the First Health Network.

Choose the GMMI network for a general listing of medical providers, if the First Health network selection does not produce the desired results.

GMMI asks that you inform them as soon as possible of any ER or hospital visits so that they may reach out regarding billing.

## **PRESCRIPTION DRUGS**

The cost of drugs prescribed by the in-person or telemedicine provider is covered, however only through reimbursement. Please see Section 5 for information on the reimbursement process.

## **TELEMEDICINE OPTION**

A surprising amount of medical care can be provided by telemedicine, which does not require an in-person visit. Telemedicine can address a large number of the reasons AFS participants go to the doctor, such as for care of allergies/ cold & flu/ respiratory infections/ urinary tract infections /laryngitis/ gastroenteritis/ ear infections/ sinusitis/ sprains & strains/ pinkeye. The telemedicine provider can prescribe medications too.

Ask GMMI if telemedicine is an option in your case. If so, GMMI can connect you swiftly with their telemedicine service, which typically can have a medical practitioner on the phone with the participant within a half-hour – GMMI will set up this telemedicine visit for you. If telemedicine is not an option, GMMI, will help you locate an in-person practitioner.

## **2. What to do if your student needs emergency medical care**

In a medical emergency, call GMMI at **1-888-444-7773**. As noted previously, GMMI is the claims manager and medical assistance provider for AFS. GMMI will connect you 24/7 to their assistance service and help you figure out the best choice for Urgent Care or Emergency Room (ER) services.

In a serious situation, or if it is not possible to reach out to GMMI when there is a medical emergency:

1. Call 911
2. Get the participant to medical care as soon as possible.
3. Call AFS-USA
4. Contact GMMI as soon as you can with information on the facility providing the urgent or emergency medical care.

### **Emergency Room**

Life-threatening emergencies are ones that can permanently impair or endanger the participant's life. These require a visit to the ER. Some examples are:

- Compound fracture, which involves a bone protruding through the skin
- Convulsions, seizures, or loss of consciousness
- Heavy, uncontrollable bleeding
- Moderate to severe burns
- Poisoning
- Serious head, neck, or back injury
- Severe abdominal pain
- Severe chest pain or difficulty breathing
- Suicidal feelings

### **Urgent Care Center**

An urgent medical condition is one that does not appear to be life threatening but still must be treated immediately so as to avoid the condition worsening. These can be treated at an urgent care center which may have shorter waits and less expenses than an emergency room. Some examples include:

- Accidents and falls
- Cuts that don't involve much blood but might need stitches
- Breathing difficulties, such as mild to moderate asthma
- Diagnostic services, including X-rays and laboratory tests
- Eye irritation and redness
- Fever or flu
- Minor broken bones and fractures in fingers or toes
- Moderate back problems

- Severe sore throat or cough
- Skin rashes and infections
- Sprains and strains
- Urinary tract infections
- Vomiting, diarrhea, or dehydration

*Source: [www.mountsinai.org](http://www.mountsinai.org)*

If it is possible for the participant to use an urgent care center rather than an Emergency Room, that is typically the fastest and most effective way to address urgent medical conditions.

It is important to involve GMMI as soon as possible when there is a serious case or hospitalization. They can establish contact with the doctor, assess the care, review medical documents, confirm billing and advise AFS.

Medical privacy laws sometimes make it difficult for GMMI to obtain medical information about the participant. In these cases, it can be very helpful for AFS or the host family to help facilitate this. AFS can ask the sending family to issue a “Release of Information” (ROI) for the hospital. The hosting family can ask the hospital if they have a specific ROI form they would like to have used and ask that that be forwarded to AFS.

If a medical evacuation to the home country is needed, GMMI will organize it in conjunction with AFS. If a medical evacuation from a small local hospital to a larger hospital is needed, that is usually taken care of by the two hospitals – GMMI can confirm coverage of the expense.

### **3. What to do if your student is experiencing a mental health issue**

Compared to other travel medical insurance policies, the AFS plan provides participant coverage for most mental health issues.

In the event of a mental health situation, contact GMMI at **1-888-444-7773** or **customerservice@gmmi.com**. They can help to provide immediate assistance and search for mental health providers who can offer a diagnosis. In an urgent Mental Health Emergency, we encourage host families and/or volunteers to take your student to the ER.

Currently, there is a shortage of providers for adolescent mental health in the US and waits for appointments can be long. GMMI is willing to assist by searching their networks. However, GMMI recommends that AFS host families, staff and volunteers ask around for local referrals as part of the process of finding a mental health provider. Local referrals can be a source of access to treatment that may otherwise not show up as available and providers often respond better to these. Referrals can come via medical professionals (PCP's) or high school guidance counselors.

Note, for any non-urgent mental health services provided outside of the student's in-school resources, AFS MUST obtain sending parent consent prior to any session taking place. Ensure your local volunteer leaders are aware and that AFS Support Staff have been involved in these communications.

**Note that AFS' telemedicine provider does NOT offer mental health care services.**

The Medical Plan covers up to **12 mental health sessions**. The goal of these sessions is to obtain a diagnosis and/or address short-term matters, such as adjustment issues.

If it is determined that a participant requires long-term, ongoing mental health care, AFS will likely determine it is best for the participant to return home to seek treatment under the supervision and care of their parents. AFS will carefully review any such situation, but it is best for a participant to receive such care under the support and supervision of the parents who may need to make difficult decisions regarding hospitalization and / or monitoring of prescription drugs

The Medical Plan excludes coverage for medical expenses arising from suicide or attempted suicide. This exclusion applies to the cost of medical expenses like doctors and hospitals, but emergency medical evacuation could be covered. Mental health coverage can extend to participants who have talked about suicide but have not taken any actions.

#### **4. What to do if your student needs dental care**

The Participant Travel Medical plan covers **ONLY TWO** specific forms of dental care:

1. Coverage for injury to sound, natural teeth. An example of such an injury is when a fall from a bike causes external impact that damages teeth.
2. Treatment to extract an impacted wisdom tooth **ONLY** when that is required to prevent the spread of infection.

The Medical Plan does not cover the threat of infection to teeth, even when a dentist feels that the threat is imminent or serious. This means that before proceeding, AFS should work with the sending family to confirm they will be able to cover the expenses.

The Medical Plan only covers dental-related illness only when there is a threat to the body from a wisdom tooth infection that is underway and must be controlled.

A dentist can contact GMMI to find out if a planned procedure is covered. GMMI can be reached at **(954) 370-6404**. If a procedure is covered, GMMI will issue a Verification of Benefits (VOB) in writing. Coverage is limited to exactly what is specified in the VOB.

There is limited coverage for dental care in the AFS **Additional Benefits** policy. This coverage is part of a packet of travel-related benefits that are provided automatically to every AFS participant. This Emergency Dental Care benefit has a limit of \$500 and is designed to be used for the alleviation of pain and infection to teeth and gums, including the treatment of abscess or wisdom teeth.

Dental care that is considered “routine” is not covered. Dental braces are not covered. Unless a procedure is required for the alleviation of pain, most dental restoration services like fixing fillings or crowns or bridges are not covered by the Emergency Dental Care benefit.

## **5. Submitting Claims and using the Portal at GMMI**

GMMI processes all medical claims incurred by participants hosted in the US. They can

- process bills that come directly from a medical provider
- process bills that are sent to a volunteer or family who forwards them on to GMMI, or
- reimburse volunteers or host families for medical expenses paid on behalf of the participant.

When a participant incurs a medical expense in the USA, ask the treating medical professional or hospital to send the original bill with their claim form directly to GMMI by email: [customerservice@gmmi.com](mailto:customerservice@gmmi.com)

or by mail at:

GMMI (Global Medical Management Inc.)

880 SW 145th Avenue, Suite 400

Pembroke Pines, Florida 33027 USA

If the medical expense is paid by the volunteer or the host family, they can claim reimbursement by submitting the original bill to GMMI at [customerservice@gmmi.com](mailto:customerservice@gmmi.com) together with the claim form. The expense will not be reimbursed if the claim form is not submitted.

It is important to use the claim form provided by AFS, which can be found here: <https://www.gmmi.com/-/media/afs-claim-form-jan-2022.pdf>

Fill out the entire form detailing the nature of the treatment required. The most common reason for claim payment to be delayed is the need for follow-up information.

## **6. What to do about medical bills that go to volunteers or host families**

It is always a good idea to try to get any cost for participant care to be billed directly to GMMI. (Host families who identify themselves as the ‘guarantor’ of bills may find themselves being billed repeatedly for services, thus it is best to have the provider bill GMMI directly.)

An effective way to facilitate this is to utilize medical facilities that are part of GMMI networks and have the participant’s medical ID card ready at the time of care. When the provider bills GMMI directly, this relieves the participant and host family from worrying about reimbursement of expenses.

Encourage the medical provider to call GMMI to verify coverage and to bill them directly. While it may be necessary to sign documents around obtaining medical care for a minor, try to avoid signing documents that accept financial responsibility for resulting medical expenses.

Instead, write that AFS Intercultural Programs, Inc. carries insurance for participant medical costs and indicate that this can be verified through claims administrator GMMI by calling **(954) 370-6404**.

Sometimes a host family or volunteer will pay for a participant’s medical expense up front. They can then submit the bill to GMMI for reimbursement.

If a volunteer or host family signs for the medical expenses, they can expect to receive a bill requesting payment from the medical provider.

The best thing to do is to forward the bill to GMMI immediately. Don’t wait until the end of the participant’s stay.

GMMI needs up to 30 days to process a claim. If the host family or volunteer can submit the medical bill to GMMI immediately, then GMMI is in a position to pay it before the provider issues other notices.

Medical billing cycles send out notices on regular cycles. It is possible that a family or volunteer could receive follow-up demands for payment even after having submitted a bill to GMMI. This is because it takes time for payment to be received and paid which will stop the billing cycle.

If the issued date on the statement is less than 30 days from the time the previous invoice was submitted to GMMI, you can disregard it. It is likely that the system sent the invoice out automatically.

If a family or volunteer receives a follow-up demand after forwarding a bill to GMMI, they should not hesitate to call GMMI to confirm that payment to the provider was made. They can then ignore any further notices.

Occasionally, a volunteer or host family may receive a bill for something already paid by the AFS Medical Plan. This is usually due to “balance billing.” When providers work with medical networks, they agree to receive reduced payments from them. Providers sometimes bill the patient for the difference but neither the patient nor the host family is responsible for this difference. The



provider has agreed with GMMI to accept the negotiated payment as payment in full. If they then bill for the difference between the negotiated amount and their standard charge, this is what is called “Balance Billing”. If this happens, notify GMMI and they will call the provider to fix the issue.

If a volunteer or family receives a bill for all or part of a medical expense that was paid under the Medical Plan, they should let GMMI know. Send an email to **customerservice@gmmi.com** with the details of the claim and describe the bill received (if possible, scan the bill and include the image in your email to GMMI). GMMI can then intervene on the volunteer’s or family’s behalf.

**Please refer to the AFS Participant Medical Pamphlet for details. (AFSUSA to insert a link there and then delete this section in parenthesis.)**