

# Claim Submission Checklist: Employer Stop Loss

The following checklist is a guide to help TPAs provide HM Insurance Group (HM) with the information necessary to process claims, obtain out-of-network discounts and provide early claim notification.

Information should be sent to: [stoplossmail@hmig.com](mailto:stoplossmail@hmig.com).

## Claims

The following should be provided to help ensure claims can be processed in the targeted timeframe.

- Claim Submission Form – Specific Stop Loss Claim Form (available on [hmig.com](http://hmig.com))
- Paid Claims Report (Excel spreadsheet format preferred)
  - Required Report Data:
    - Claimant Social Security number (or Alternate ID #)
    - Claimant name
    - Claimant relationship to employee
    - Claimant date of birth
    - Diagnosis Code (ICD-9/ICD-10)
    - Incurred dates (from and through)
    - Provider name/number
    - Procedure Code (CPT4) / Revenue Code
    - Billed amount
    - Allowed amount (or discount amount)
    - Paid amount
    - Payee name
    - Date paid
    - Check number
- Copy of the original enrollment card or proof of eligibility screen prints
- Continuation of Coverage – Supporting documentation for FMLA, LOA and COBRA, including proof of premium payments and/or contribution (See Stop Loss Continuation of Coverage questionnaire)
- Payment of premium

- Copy of any applicable pre-certifications as required by the plan
- Copy of claims for any facility charges more than \$100,000
- Copy of claims for any physician charges/miscellaneous providers more than \$10,000
- Certificate of Creditable Coverage (if applicable)
- Other insurance documentation (e.g., coordination of benefits information)
- Handicapped Child Certification documentation
- Summary Plan Description (as applicable for the first claim sent in the policy year and after any known Summary Plan Description updates, changes or amendments)

## Discounting

Discounts should be attempted on the following out-of-network claims prior to submission:

- Inpatient hospital claims more than \$10,000
- Outpatient hospital claims more than \$5,000
- Physician claims more than \$5,000
- DME claims more than \$1,000
- All ongoing services regardless of the dollar amount (e.g., chemotherapy, dialysis)

## Early Notification

Provide early notification of the following prior to submission:

- Notification at pre-certification level based on Trigger Diagnosis Listing
- Notification of 50% of the Specific deductible
- Notification of all potential gene therapy claimants

For more information, contact your HM sales representative or visit [hmig.com](http://hmig.com)



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