

Hospital Indemnity Claim Filing Instructions

Faster, Easier Online Claim Filing

Through your online or mobile account, you can file your claim, check claim status, sign up for notifications, update personal information, enroll in direct deposit, view your detailed policy, and much more!



SB-32082-0219



Stop here! Paper claim filing is not the fastest option. Receive your money faster when you file online or through AFmobile.

Claim Filing Instructions for Mail or Fax:

Please complete this packet in full to avoid delays in your claim processing.

For the fastest claim turnaround time, **please complete and submit separate claim forms for each diagnosis.**

For example, if you are filing for knee pain and pregnancy, please submit a separate form for each diagnosis.

1. Complete the Statement of Insured.
2. Complete the Authorization to Disclose Protected Health Information.
3. For **hospital confinement** or **imaging** and **advanced studies claims**, please attach itemized bills.
4. For **critical illness** or **accident claims**, please attach copies of the medical records or office notes for treatment.
5. Mail or fax the completed forms to American Fidelity at the address or fax number listed above.

To receive updates on the status of your claims, log in or register for an account at **americanfidelity.com** and select your communication preferences.

Your Money Direct, Your Money Faster. Enroll in Direct Deposit.

To set up direct deposit with American Fidelity, provide all required information below with your submitted claim. You may also enroll in direct deposit through your online account.


I authorize American Fidelity Assurance Company (AFA) to initiate credit entries to my account as indicated. I also authorize AFA to debit my account for any deposits made in error. This authorization remains effective and in full force until AFA receives written notification from me of its termination in such time and in such manner as to afford AFA and the Depository a reasonable opportunity to act on it. Please notify AFA immediately if your depository information has changed. This authorization applies to benefits payable under all benefit plans with AFA.

Signature: _____

You must provide the following information:

Routing Number: _____

Account Number: _____



0000

Date _____ 20__

Pay to the order of _____

Memo _____

Signature _____

⑆ 001 2 3 4 5 6 7 8 9 K ⑆

Routing Number Account Number

STATEMENT OF INSURED *To be completed by Employee*

Name: (last, first, middle initial)		Date of Birth: / /	
Social Security Number: / /		Account Number:	
Mailing Address: (P.O. Box or street, city and zip code)			
Telephone Number (including area code):		Email Address:	
Employer Name:			
For whom do you make this request (check one): <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Child <input type="checkbox"/> Other			
Patient Name: (last, first, middle initial)			
Patient Date of Birth: / /		Patient Social Security Number: / /	

PLEASE NOTE: Your specific policy may not include all of the following benefits. Please refer to your policy documents for available coverage details.

SECTION 1 – HOSPITAL CONFINEMENT BENEFITS

If hospital confined, please provide dates:			
Hospital(s):		Admitted: / /	Discharged: / /
Hospital(s):		Admitted: / /	Discharged: / /
Claim is due to: <input type="checkbox"/> Illness <input type="checkbox"/> Accident <input type="checkbox"/> Pregnancy			
If illness, date of onset: / /		If pregnancy, date first diagnosed: / /	
Describe injury or illness in detail:			

Please submit a copy of the **itemized hospital bill** with a complete breakdown of charges for each confinement.

SECTION 2 – ACCIDENT BENEFITS

When did the accident occur? / /	Date of the Initial Treatment: / /
Describe how the injury occurred:	

Please submit a copy of the **medical records** or **office notes** for each date of treatment related to your accident.

SECTION 3 – CRITICAL ILLNESS BENEFITS

Please attach copies of all **office notes** or **medical records** from the date you were first treated for symptoms associated with the condition up to the present.

STATEMENT OF ATTENDING PHYSICIAN *To be completed by Physician. Please complete the appropriate section for each condition that the patient has been diagnosed.*

CANCER

Does the patient have cancer? <input type="checkbox"/> Yes <input type="checkbox"/> No	Type of cancer: Date cancer diagnosed: / /
Stage of cancer:	Is this an In Situ Cancer? <input type="checkbox"/> Yes <input type="checkbox"/> No

END STAGE RENAL FAILURE

Does the patient have End Stage Renal Failure presenting as chronic, irreversible failure to function of both kidneys? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does the patient's kidney failure necessitate regular peritoneal or hemodialysis (at least weekly) or kidney transplantation? <input type="checkbox"/> Yes <input type="checkbox"/> No
Date of recommendation for patient to begin renal dialysis or kidney transplant: / /	
What is the cause for patient's End Stage Renal Disease:	
Date patient was first treated with signs or symptoms of this condition: / /	

HEART ATTACK (MYOCARDIAL INFARCTION)

Are new and serial electrocardiographic (EKG) findings consistent with Myocardial Infarction? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach a copy of the EKG.	
Were cardiac enzymes elevated above generally accepted laboratory levels of normal for creatine phosphokinase (CPK)? <input type="checkbox"/> Yes <input type="checkbox"/> No	Did diagnostic studies confirm a Myocardial Infarction and the occlusion of one or more coronary arteries? <input type="checkbox"/> Yes <input type="checkbox"/> No
Date the patient was diagnosed with Myocardial Infarction: / /	

MAJOR ORGAN FAILURE

Has the patient been placed on the UNOS (United Network for Organ Sharing) list, requiring transplantation of any of the following: <input type="checkbox"/> heart <input type="checkbox"/> liver <input type="checkbox"/> lung <input type="checkbox"/> entire pancreas	
Date the patient was placed on UNOS list: / /	
What condition caused the need for transplant?	Date patient first treated for signs or symptoms of this condition: / /

PERMANENT DAMAGE DUE TO A STROKE

Did the patient have a stroke? <input type="checkbox"/> Yes <input type="checkbox"/> No	
For how many days did the patient's stroke produce persisting neurological deficits?	
Date stroke occurred based on documented neurological deficits and neuroimaging or other neurodiagnostic study: / /	

STATEMENT OF ATTENDING PHYSICIAN Continued

PERMANENT PARALYSIS DUE TO A COVERED ACCIDENT

Has the patient experienced permanent paralysis due to injuries to the spinal cord resulting in paraplegia or quadriplegia persisting for a period of 90 consecutive days or more? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Is paralysis expected to be permanent in nature? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Date patient first diagnosed with permanent paralysis: / /	
What event resulted in paralysis:	
Date patient first treated for signs or symptoms of this condition: / /	

PHYSICIAN INFORMATION

Attending Physician's Name & Title: (print)	Specialty:
Phone:	Fax:
Mailing Address: (P.O. Box or Street, City, State and Zip Code)	
Form completed by (name and title):	Signature:
Date: / /	

SECTION 4 – IMAGING & ADVANCED STUDIES

Please submit a copy of your **bill** or **test results**.

Authorization to Obtain Information Including Protected Health Information

The purpose of this form is to allow American Fidelity Assurance Company, or business partners acting on behalf of American Fidelity in the administration of American Fidelity products and services to obtain data including but not limited to employment information, financial information, and protected health information about me, from any party holding that information. Once obtained, American Fidelity may use this data to review or process benefits, confirm policy information, or otherwise review or process information related to my customer relationship with them.

I hereby authorize the entities specified below to disclose any information about me or my dependents' health or financial situation, including my or my dependents' entire medical record and history of treatment for physical and/or emotional illness, including psychological testing, except psychotherapy notes, to individuals representing American Fidelity who are involved in determining whether I am eligible for benefits under my insurance coverage. Those so authorized are: a) licensed physicians or medical practitioners; b) hospitals, clinics, or medically-related facilities or their business associates; c) health plans; d) Veteran's Administration; e) past or present employers; f) pharmacy; g) insurance companies; h) the Social Security Administration; i) retirement systems; j) Department of Motor Vehicles, k) banks or financial institutions and l) Workers' Compensation Carrier. American Fidelity will only disclose any data collected pursuant to this authorization as necessary for our legitimate business purposes and only to the extent allowed by law.

Notice: Information authorized for release may include information on communicable or venereal diseases such as hepatitis, syphilis, gonorrhea, HIV/AIDS (Human Immunodeficiency Virus/Acquired Immune Deficiency Syndrome), or other conditions for which you may have been treated.

I understand that American Fidelity may not condition payment of claims, enrollment, or eligibility for benefits on whether I sign this authorization. I understand that I may refuse to sign this authorization; however, if I do not sign the authorization, my failure to sign the authorization may result in a denial or an inability to pay benefits under my policy if my failure to sign results in American Fidelity not having enough information to process my benefits. I understand that I may revoke this authorization at any time by writing to American Fidelity, P.O. Box 258897, Oklahoma City, OK 73125-8897 or by calling, toll-free, 1-833-541-0151. I understand that my right to revoke this authorization is limited to the extent that: American Fidelity has taken action in reliance on the authorization; or the law provides American Fidelity with the right to contest my insurance coverage or a claim under my insurance coverage. A copy of this authorization will be as valid as the original.

I understand that if protected health information is disclosed to a person or organization that is not required to comply with federal privacy regulations, the information may be redisclosed and no longer protected by federal privacy regulations. In addition to the types of information described above, I also authorize American Fidelity to access any other type of information deemed necessary to investigate my claim. This information includes but is not limited to financial information, information submitted or related to insurance claim(s) or insurance coverage(s) and employment records. Any party holding this information is hereby authorized to release it to American Fidelity.

For health insurance coverage, this authorization will expire twenty-four months from the date it is signed or upon the termination of my insurance policy, whichever occurs first. For insurance coverage other than health insurance, this authorization will expire twenty-four months from the date it is signed or upon expiration of my claim for benefits, whichever occurs first.

Customer #	Printed Name of Patient	Patient's Date of Birth
Signature (Patient) or Personal Representative (if applicable)		Date Signed
Relationship of Personal Representative to Patient (if applicable)		

If authorization is supplied by a personal representative, a description of the authority to act on behalf of the insured must be included.

Please retain a copy for your personal records, or you may request a copy from our company.

Claim Form Fraud Statements

The following fraud language is attached to, and made part of, this claim form. **Please read and do not remove this page from this claim form.**

If you live in a jurisdiction not mentioned below, the following applies to you: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit is guilty of a crime and may be subject to fines and confinement in prison.

Alabama - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Alaska - A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete, or misleading information may be prosecuted under state law.

Arizona - For your protection Arizona law requires the following statement to appear on this form. Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas, District of Columbia, Louisiana, Rhode Island and West Virginia - Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

For your protection **California** law requires the following to appear on this form: Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado - It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware, Idaho and Oklahoma - WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Florida - Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Indiana - A person who knowingly and with intent to defraud an insurer files a statement of claim containing any false, incomplete, or misleading information commits a felony.

Kentucky - Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia and Washington - It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland - Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota - A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire - Any person who, with a purpose to injure, defraud, or deceive any insurance company, files a statement of claim containing any false, incomplete, or misleading information is subject to prosecution and punishment for insurance fraud, as provided in RSA 638:20.

New Jersey - Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico - ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

Ohio - Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Pennsylvania - Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Puerto Rico - Any person who knowingly and with the intention of defrauding presents false information in an insurance application, or presents, helps, or causes the presentation of a fraudulent claim for the payment of a loss or any other benefit, or presents more than one claim for the same damage or loss, shall incur a felony and, upon conviction, shall be sanctioned for each violation by a fine of not less than five thousand dollars (\$5,000) and not more than ten thousand dollars (\$10,000), or a fixed term of imprisonment for three (3) years, or both penalties. Should aggravating circumstances [be] present, the penalty thus established may be increased to a maximum of five (5) years, if extenuating circumstances are present, it may be reduced to a minimum of two (2) years.

For your protection **Texas** law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.