



## Provider/Staff Quick Reference

### Overview

Improving patient retention by educating patients on an alternative to the popular discount plans on the market with an affordable plan offering quality care for dental, vision and hearing care that is both good for the patient and practice.

### Policy Highlights

- This is not a vision discount plan (like most plans) this is an insurance plan that has been filed with the state that protects patients and providers.
- Two maximum amount policies available: \$1,000 and \$1,500
- The plan pays more each year up to a maximum amount.
- The benefits are not coordinated. This means if the policyholder has a medical plan that pays for an annual exam, then the provider can still bill this plan for exam and materials as well.
- There is a **\$100 deductible** that is due from the policyholder, if it has not been met for the year.
  - o An example is a family of five with a \$1,000 per person policy benefit maximum. This means that every family member has a \$100 deductible but there is \$5,000 dollars of benefit available (\$1,000 for each member).

### Policy Verification

- When a policyholder presents to the office, the card will have the MOA logo.
- The card will also have the amount of the maximum policy benefit with the "MOA" letters by it.
- The policy can also be verified by selecting Provider>>>Quick Benefits Verification on the [ManhattanLife website](#).
  - o Quick Verification can be accomplished without login information. However, providers can register for login information for both the verification and remittance.
- Verifying a remaining balance:
  - o It is necessary to verify the remaining balance of the policy maximum benefit. Call ManhattanLife (1-800-999-2971) to verify benefit amount and to see if the deductible has been met.
  - o ManhattanLife is working on a live update benefit amount that will be accessible in the future.

## **Patient (Policyholder) Protocols**

A patient will pay the \$100 deductible if this has not been met for the policy year. Be sure to verify their available benefits.

Utilize the MOA calculator as a tool to show the expected amount for reimbursement and what the patient is responsible for before they leave the office or before they pick up their material goods. Please use examples in the calculator to become familiar with the process. This is a great tool to show savings.

You will not balance bill for:

- Exam/Refraction
- Frames (unless deluxe frames that exceed the maximum amount allowed)
- Lenses
- Anti-reflective treatment
- Polycarbonate Lenses

You may Balance Bill:

- Contact Lenses
- Contact Lens Fit
- Deluxe frames over maximum amount (AFTER you utilize calculator to be sure of the amount to charge)

## **Filing a Claim with ManhattanLife**

Please refer to the Provider Manual for additional details, but the options are:

- File the claim with online upload. You may go through:
  - [Manhattanlife.com](http://Manhattanlife.com)>>>Provider>>>[Provider Remittance](#)
- File the claim by fax: **713-583-0677**
- You may file the claim by sending in the mail. However, please note this option may delay processing and is not the preferred method:
  - ManhattanLife
  - Claims Department
  - P.O. Box 925309
  - Houston, TX 77292-2728