

International Med-Care Hospital Savings Program

Frequently Asked Questions

Q: Is this program insurance?

A: The IMC Hospital Savings Program is not insurance, nor is it intended to replace insurance. IMC is a medical savings program that can save Member's money provided they are capable of making payment arrangements, in full, with IMC prior to receiving services.

Q: Why have hospitals agreed to provide Med-Care Members savings?

A: Hospitals have agreed to reduce their rates in exchange for guaranteed payment in full. Traditionally, access to reduced rates have been limited to insurers and self insured groups.

Q: Do I have to go to a certain hospital?

A: The decision of a hospital is the Member's choice. IMC will work with any hospital to negotiate savings. IMC may access savings through existing contractual arrangements with hospitals or directly negotiate with the hospital.

Q: Why do I have to guarantee payment in full to IMC?

A: To obtain savings IMC must guarantee payment in full to the provider. In order to do this, IMC must secure the estimated payment from Members.

Q. Why do I have to pay in full in order to receive savings?

A: In order to secure reduced rates, IMC must guarantee payment of the reduced amount, in full, to the hospital within a specific amount of time, usually within 30 days of billing.

Q: Will the hospitals recognize my card?

A: Once a Member has guaranteed payment with IMC, IMC will send a referral to the hospital, which provides detailed information regarding the negotiated savings arrangements. This referral should be used rather than the Member's I.D. card. If a hospital does not recognize a Member's program at the time of admittance, they should have the hospital contact IMC so a copy of the referral can be sent to the admitting individual. When possible, IMC will fax a copy of the referral to the Member, so they may take it with them to the hospital.

Q: How much money will I save?

A: Savings vary from provider to provider. Savings can be up to 25%. In some cases, hospitals may agree to package rates for certain procedures and savings of up to 40% and more is possible. When contacted by Members in advance of a planned procedure, IMC will work with Members to provide potential savings figures so Members may make educated decisions when selecting a hospital.

Q: How are savings determined?

A: Each case is handled by a Case Manager on an individual basis. After initial information is obtained from the Member, the Case Manager will contact the admitting physician's office, obtain more specific information, and ask if the physician has admitting privileges to other hospitals in the area in which they would be comfortable performing the required services. Based upon the information collected, the Case Manager will determine the estimated charges for the procedure in each hospital available to the physician, determine the estimated reduced fees based on contracted rates or through direct negotiations, do a workup sheet and contact the Member with the estimated cost after the savings are applied. If the Member chooses to go forward, a packet is sent outlining all of the information and providing multiple ways in which the Member can secure payment.

International Med-Care Hospital Savings Program

Frequently Asked Questions

Q: If I can't pay the full bill, can I still obtain savings through the IMC Hospital Savings Program?

A: If a Member is unable to guarantee payment of the estimated cost of services prior to services being rendered, IMC can not provide a referral to the hospital. IMC will forward the case to a Patient Advocacy Service who will work with the Member and Hospital to negotiate pricing and a payment program.

Q: Can I make payment arrangements with IMC?

A: IMC is not a lending or financial institution and payment arrangements are not available. However, through the Patient Advocacy Service, payment arrangements may be negotiated with the hospital.

Q: Can I save money using IMC with my health insurance?

A: The ability of a Member to utilize IMC in conjunction with a Member's insurance is dependent upon the provisions of each individual's insurance policy. Members may be able to save by using IMC in conjunction with their insurance, however, IMC does not coordinate benefits. What that means is, if a Member chooses to use IMC to save money on an insurance deductible, the Member must pay for services through IMC and file the paid claim with their insurer. Members are sent a Statement of Savings showing how much they saved, along with the original bill from the provider. Members may file the paid claim with their insurer to satisfy part or all of their deductible. If a provider is requested to file a claim with a Member's insurer, no savings will accrue to a Member through IMC.