

# Cruise Ship Claims

How to file claims for medical services obtained while traveling on a cruise ship



ITDR medical plans provide foreign travel emergency care for U.S. residents traveling outside the U.S. for less than six months.

For urgent or emergency care obtained while traveling on a cruise ship, there are some important steps to follow to ensure your claim processes correctly. The steps vary depending on what type of Anthem plan you have.

## Supplement-type plan members:

- Medicare may pay for medically necessary services received on a cruise ship when it is within the territorial waters adjoining the land areas of the U.S., or within six hours of a U.S. port.
  - If the doctor's office is within the U.S., the doctor should submit the claim to Medicare on your behalf.
  - If the doctor's office is outside the U.S., you will need to file the claim to Medicare yourself, using claim form CMS-1490S, available on the website Medicare.gov.
- If the cruise ship is more than six hours outside of a U.S. port, you must file the claim directly with Anthem. Log in to anthem.com - under Support, select Forms, then select Medical Claim Form. **Please call 1-833-835-2716 for assistance.**

## Medicare Advantage members:

- For services performed on a cruise ship originating from a U.S. port, regardless of distance, you should submit the claim directly with Anthem. Log in to anthem.com - under Support, select Forms, then select General Claim Form. **Please call 1-844-889-6357 for assistance.**

## Submitting claim to Anthem? Here is what to include:

- Completed claim form, including the following information:
  - Member name
  - Subscriber name
  - Subscriber's address
  - Member's identification number
  - Member's date of birth
  - Total charges of services rendered
  - Member's signature and date
- Itemized receipt or "superbill" from the provider, including the following information:
  - Procedure codes/description of services performed
  - Diagnosis or description of the diagnosis
  - Date of Service
  - Billed amount for each service
  - Total amount billed
  - Name of cruise ship
  - Cruise ship itinerary
  - Name of patient
  - Receipts, invoices, etc.
  - Proof of payment – canceled check, credit card receipt. Handwritten receipts are not acceptable.