

UNDERSTANDING YOUR DENTAL BENEFITS

Retroactive Claim Denials

There are certain cases when a claim for dental services may be denied, even after you've received the service and the claim has been paid. Some examples include:

- Using an expired HMSA membership card to get services. If the provider doesn't verify eligibility over the phone or electronically, the service may be denied when the claim is filed.
- Not getting preauthorization for a service that requires it.
- Getting a service that's not a benefit of your plan.
- Filing a claim 90 days after the last date of the service.
- HMSA isn't your primary dental care plan.

How can I avoid denied claims?

The best ways to prevent denials are to pay your premiums on time, talk to your providers about what's covered before you get services, and know your HMSA plan benefits.