

Processing your foreign claims



No one is ever hoping to need medical care when traveling outside the country. Fortunately, the process for submitting claims to UMR should be painless if you do.

If you see a foreign care provider, you simply need to pay the provider at the point of service and then submit your claim using the EZ-claim form on umr.com.

Claim submission requirements

UMR will process any foreign claims you incur according to the benefits outlined in your plan document. Our Customer First Representatives (CFRs) will need the following information in order to process those claims:

- Physician/health care facility information
- Designation
- Identification number
- Full address
- Date of service
- Diagnosis
- Treatment provided
- Charged amount for each individual service

No prior authorization required

Foreign claims—both inpatient and outpatient—do not require prior authorization. However, when appropriate, your case may be referred to our internal case management team for review.

Translation and payment

All non-English claims are translated using a translation service. They are also reviewed for accurate currency exchange rates to ensure proper payment to you in U.S. dollars.

UMR will send claim payments directly to you, since it is your responsibility to pay your foreign provider.



A UnitedHealthcare Company