LIFE OF A MEDICAL CLAIM

Members see a network provider. **Copayments** are due at time of service by member.*

Generally, members should **not** pay **deductible** or **co-insurance** at the time of medical service.**

Member receives a bill from a provider and an **SHPP*** from BCBSVT. If a member is responsible to pay, it can be done by one or more of the following methods:
- HRA, FSA or HSA
- Cash/Check/Credit Card
- Payment Plan

Provider sends bill to member, if appropriate, based on the allowed amount and member responsibility.

BCBSVT processes claim based on codes submitted and health plan of the member.

BCBSVT sends determination of benefits to:
- Member (via SHPP***)
- Provider
- Third Party Administrator *** (if applicable).

* Some providers may waive collection of copayments at time of service when an HRA will pay on member’s behalf.

** Some providers may request a portion of a deductible be paid ahead of a planned major service.

*** Summary of Health Plan Payments—Members can find their SHPPs online at the [BCBSVT Member Resource Center](#)

**** TPAs also known as HRA/HSA vendors