



**BlueCross BlueShield**  
of Oklahoma

# Out-of-pocket Expense Credit Instructions

For member payments made directly to a provider who does not file an insurance claim.

## What is it?

When you use insurance to pay for health care, the cost you pay applies to your deductible and/or out-of-pocket maximum.

A new Oklahoma law lets you get credit toward your deductible or out-of-pocket maximum for health care costs in certain situations. **This applies when you pay the provider directly and do not use your insurance.**

- This helps make sure that all your covered medical costs apply to your deductible and out-of-pocket maximum, even when insurance is not used.

## Who can claim it?

If you pay for medically necessary covered services and do not use your insurance, you may still be able to receive credit towards your applicable deductible, and/or out-of-pocket maximum, if:

- Your provider does not submit a claim to BCBSOK
- The amount you paid your provider is less than the average allowed amount that BCBSOK pays for that covered service; and
- You submit a completed claim form with an itemized receipt and proof of payment.

## How does it work?

**Step 1: You** visit a provider and pay them an agreed amount for your care.

**Step 2: You** submit a completed claim form with an itemized receipt and proof of payment. Be sure you check the box that says, "To Claim Out-of-pocket Expense Credit."

- Please check the appropriate box to ensure proper processing.

**Step 3: We** review your claim and check the amount you paid to make sure it's less than the average allowed amount we would pay a provider who is in your plan's network for the same service.

**Step 4: We** credit your deductible and out-of-pocket maximum, if needed.

## How do I submit a claim?

You can do it online or mail the completed form with the items from Step 2 above:

Blue Cross and Blue Shield of Oklahoma

P.O. Box 655924

Dallas, TX 75266-5924

## What if I have questions?

For help with this form, please call the Customer Service number on your ID card.