



Answers to your First Health® network questions

When you use our preferred provider organization (PPO) network, you have access to a national network of doctors, hospitals and other health care professionals. To help you select network providers, here are answers to some basic questions.

What is a PPO network?

A PPO contracts with doctors, hospitals and other health care professionals to provide services to plan members at reduced pre-negotiated rates.

Why should I use a First Health network doctor or hospital?

We have network providers all over the United States. They've agreed to treat covered members at a reduced rate. They'll also file your claim for you. When you use a network provider, you pay less out of your own pocket for covered services.

How can I find a First Health network doctor, hospital or other health care professional?

You can use our online provider search tool to find a provider. It's available 24/7 in your student zone or go to firsthealthinternational.com. Click the "Start now" button and the following criteria:

- Pick a provider type
- Choose to search by ZIP code or state
 - ▶ You can also pick specific counties or cities with a state search
 - ▶ To include more options, such as provider name, click "Show more options"
- Click the "Search now" button

Or, you can call us at 1-800-226-5116 between 8:00 a.m. and 8:00 p.m. Eastern Time. We'll be happy to help you find a network provider

What happens when I call the doctor's office or hospital?

Most doctors will ask for your insurance information, and you should tell them your insurance plan is part of the "First Health Network". If the doctor's office or hospital is not familiar with the First Health Network, refer them to our website, firsthealth.com. Or, you can have them contact us at 1-800-937-6824.

What happens when I go to the doctor's office or hospital?

A provider representative will ask you for your insurance ID card when you register or sign-in. Your ID card will have the First Health network logo. That identifies you as a First Health member. It will also include information the doctor or hospital can use to file your claim and a phone number to call for questions.

They may call HCC at 1-888-400-0080 to confirm your coverage and/or get details about your coverage. They may also ask you to pay your share of the services, deductible and/or coinsurance, if applicable.

What if a provider requests full payment "up front" or will not submit the claim for me?

At the time of your visit, you're only responsible to pay for your co-payment, deductible or coinsurance, if any. If you're asked to pay more by a network provider, remind them that you're a First Health network member. If they still don't follow our procedures, call us at 1-800-226-5116 – we're happy to help.

Need Help or Assistance?

If you need immediate assistance about providers not accepting your insurance plan or general issues with providers, please call 1-800-226-5116 or for email support with a 24h business day turnaround, please email info@EnvisageGlobalInsurance.com