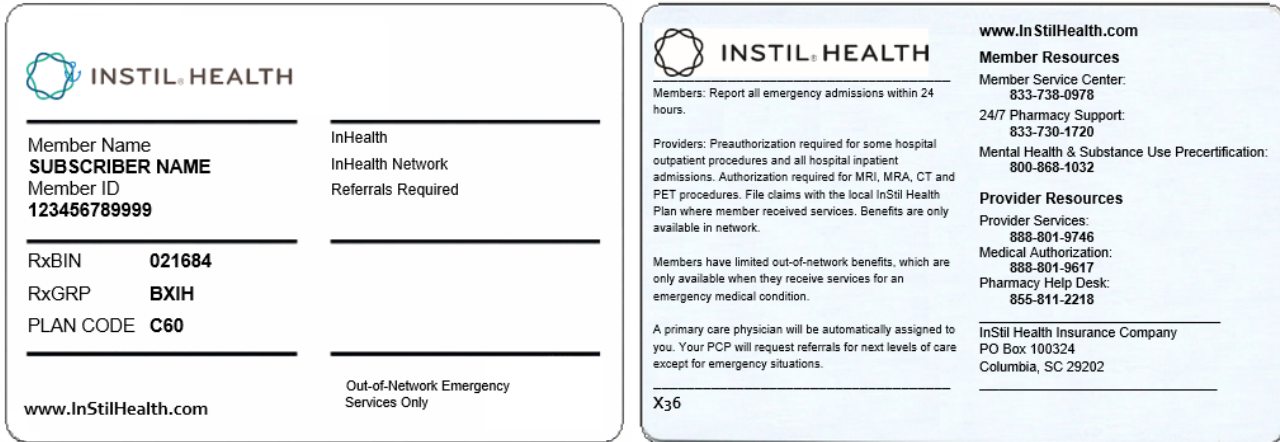


Frequently Asked Questions

How can I identify an InStil Health member?

The member's identification card will reflect InStil Health in the upper left-hand corner. See the following sample:



How do we submit prior authorization requests?

You can submit a request by email or by phone.

- Email: Med.Auth.Request@instilhealth.com
- Medical Phone: 888-801-9617
- Behavioral Health Phone: 800-868-1032

How can we check a member's benefits?

You can check benefits using My Insurance ManagerSM or the voice response unit. The phone number to Provider Services is 888-801-9746.

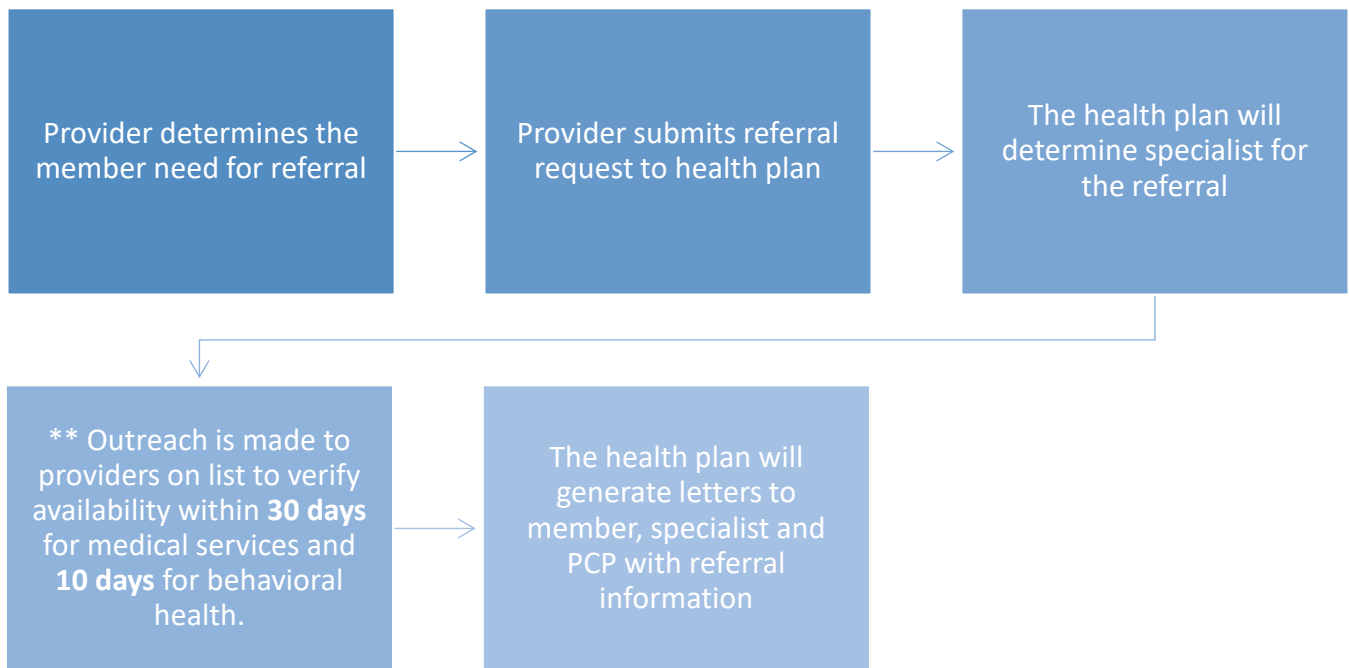
Do members require a referral to see a PCP or specialist?

Yes. Members in Chesterfield, Darlington, Florence and York counties require referrals for all services unless there is an emergency, or a primary care provider (PCP) visit with the member's assigned PCP.

Members in Spartanburg do not require a referral.

How does the referral process work?

See the following diagram for the referral process.



**If provider availability is greater than 30 days for medical services or 10 days for behavioral health services, notice is sent to the referring PCP to request clinicals for out-of-network consideration.

What happens if we do not get a referral?

Services without a referral will be denied.

How can members get information on their PCP?

InStil Health members are assigned a PCP and receive a letter notifying them of who the PCP is. If the member has questions, they can contact Customer Service at 833-738-0978.

How can we submit claims?

Claims can be submitted:

- Using My Insurance Manager.
- Electronically through your clearinghouse using payor ID 00C60.
- By mail to: InStil Health Insurance Company, P.O. Box 100324, Columbia, SC 29202-3324.

If a claim denies and we disagree with it, how do we submit a reconsideration?

The Provider Reconsideration form is located on www.InStilHealth.com. Be sure to include the appropriate supporting documentation for review.

Provider reconsiderations can be faxed in to 803-870-7904 or mailed to P.O. Box 100324, Columbia, SC 29202. Providers have 180 days from the remittance date to submit a request.

Are refund letters available online?

Refund letters can be viewed in My Insurance Manager. You can search by using the refund control number (RCN) or by using a date range. Each refund letter includes the applicable member information (i.e., name, identification number, claim number).