Welcome to NEXtCARE

Health Insurance Claims Management for you and your family.

Useful Things to Know

So now you have a health insurance policy where NEXtCARE is your third party administrator (TPA). This means we will now manage your network and assess all medical claims based on your policy coverage.

Let's show you how to view your policy benefits, search for a healthcare provider, submit claims, and more!

NEXtCARE ®
Your Health Managed with Care

MyNEXtCARE App

We encourage you to use this app every time you want to view your insurance e-card, check policy benefits, submit a claim, see a claim status and claim related document or find a clinic, hospital, pharmacy or lab.

1 First, download and register on the MyNEXtCARE app. You can get it at the App Store, Google Play and HUAWEI AppGallery.

2 Please keep your contact details updated at all times so that you can receive notifications throughout your journey.

Download the app now

Understand your policy

BENEFITS

Your policy benefits are services that are covered by your insurance policy. You can access them in the app, under Policy Highlights. Here are a few useful things to know:

- **Aggregate limit** is the maximum total cost of medical services you can claim for each policy year. If your medical costs exceed this amount, you will need to pay any extra charges yourself.
- **Limit Per Benefit** is the maximum amount you can use for each medical service (e.g. maternity, dental, optical).
- **Exclusions & Exceptions** are medical services that not covered by your policy. Check your Table of Benefits to see the limitations on your policy.

CO-PART

Lyla Wilson - 1972
TBA-2020

Card#: 8399-72E4-246E-C84D
Gov ID: 784-1985-7950519-1
YOB: 1972

Out Patient   ● Valid Until: 31-12-2021
Class Private 1(Bed)   CAT A

Your co-participation, or Co-Part, means that every time you use medical services, you pay a percentage of the cost, up to the maximum of the capped amount that is specified. Here's an example:
Co-Part per bill: 20 % maximum (up to a maximum of ¤ 500)
Co-Part per member, per policy year: Up to a maximum of ¤ 1,000 (as stated in the Master Contract)

- 1st visit: If your medical bill is ¤ 2,000, you pay ¤ 400 (because this is 20 % of your Co-Part).
- 2nd visit: If your medical bill is ¤ 20,000, you pay only ¤ 500 (because this is the maximum specified, per bill).
- 3rd visit: If your medical bill is ¤ 1,000, you pay only ¤ 100 (because your maximum Co-Part is ¤ 1,000 per policy year and you already paid ¤ 900 towards your previous bills).

MANAGING CLAIMS

Your Network is the wide range of hospitals, clinics, pharmacies and labs that you can access within your insurance policy.

Direct Billing means you can use medical services at healthcare providers within your network without incurring any out-of-pocket costs, except for your Co-Part payment.

Pre-Certification Cap refers to services that require you to get authorization from NEXtCARE set by your insurance company before beginning treatment from healthcare providers within your network.

Can I visit a clinic outside my network?

We encourage you to take advantage of your policy benefits and to access the wide network of healthcare providers we had worked hard to secure for you.

VISITING A PROVIDER WITHIN YOUR NETWORK

When you visit a medical provider inside your network, you don't need to pay the medical bills (except for your Co-Part). This is called Direct Billing.

Some medical services may need an appointment with a General Practitioner. In these cases, the healthcare provider will coordinate and schedule the appointment.

Some medical services may need to be approved before treatment can begin. These are listed in the Benefits Highlights section of the MyNEXtCARE app. In such cases, the clinic/hospital will contact NEXtCARE for authorization. We will inform you, via push notifications about the progress of your service.

Make sure you have your national ID or insurance e-card, available in the MyNEXtCARE app, at every visit.

Depending on the Co-Part conditions in your policy, you may be requested to make a payment towards the costs.

VISITING A PROVIDER OUTSIDE YOUR NETWORK

When you visit a medical provider outside your network, you will need to pay the bill yourself and then submit a claim on the app (subject to your Policy Terms & Conditions).

Take a photo of the claim form. Make sure it has been completed by the doctor, and signed and stamped by both the doctor and the clinic/hospital. For dental treatments, ask the dentist to mention the number of affected teeth, with the details of the work done on each tooth.

Take a photo of the detailed medical report which has been signed by your doctor and stamped by the clinic/hospital. It should include: the history of the current illness, the past medical history, the clinical history, and the prescribed medical tests and/or medicines.

Take a photo of your medical results, if any (e.g. test results and radiology reports).

Take a photo of the itemized medical invoice from the clinic/hospital.

Upload all the photos listed above on the MyNEXtCARE app. Watch how in this short tutorial.

Call centers

Bahrain: +973 1 7382564

KSA: +966 92 0003055

Kuwait: +965 22 413385

Oman: +968 24 655801

Qatar: +974 44341057

UAE: +971 4 2708800

Get in touch

WhatsApp

+971 56 344 8951
(Bahrain, Egypt, Kuwait, Oman, UAE)

+974 55 066 687 (Qatar)

+961 81 504 015 (Lebanon)

Mobile app support team:
mynextcaresupport@nextcarehealth.com

Member Care email:
membercare@nextcarehealth.com

nextcarehealth.com