

Accumulator Credit for Direct Payment to Providers Form



State laws in Idaho, Oregon, and Texas require certain health plans to count qualifying payments that members make directly to healthcare providers toward their deductible and annual out-of-pocket maximum.

When can a direct payment count?

A payment you make directly to your healthcare provider may be credited toward your deductible and annual out-of-pocket maximum when all of these conditions are met:

- The healthcare service is medically necessary;
- The healthcare service is covered under your plan;
- No claim for the service has already been sent to Moda Health; and
- The amount you paid the provider is less than the allowed amount for the service under your plan.

Please complete this form and send it to Moda Health by email or mail:

- Email: medical@modahealth.com
- Mail: Moda Health
P.O. Box 40384
Portland, OR 97204

Please provide the following information:

Member Name:	Subscriber ID number:	
Provider's name	Provider's phone number:	Provider's Tax ID number:
Description of the healthcare service(s) you received:		
Procedure code:	Diagnosis code:	Date of service:

Please attach the information below to your request:

The final bill or statement for the healthcare services; and proof of payment for the healthcare service such as a cleared check, itemized receipt, or a copy of your credit card statement.

Important details:

- This process is not used for direct member reimbursement by Moda Health for monies paid to a provider for services. It is only used to apply a credit to deductible and out-of-pocket maximums.
- If your request meets all requirements, Moda Health will apply the amount you paid to your provider to your deductible and out-of-pocket maximum based on your **current balance** when we process the credit.
- Updates to your deductible and out-of-pocket maximum will be made within 30 days of receipt of the required information.
- You can check your [Member Dashboard](#) anytime to see your current deductible and out-of-pocket maximum balances.

EPO Plan Members

If you have an EPO plan, only payments made directly to in-network providers for covered services will count toward your deductible and out-of-pocket maximum.

Payments to out-of-network providers will not be credited to your deductible and out-of-pocket maximum, because those services are not covered under an EPO plan.