

Direct Billing Providers List 直付医院列表

Please Make Appointments 请事先预约

Pre-Authorization is required for 需要事先授权的项目:

According to the policy, below items should get the written approval from the Insurer if you have this kind of benefit according to your contract. For more details, your contract shall prevail: 根据条款, 若您合同上列明享有以下福利, 均需得到保险人事先书面同意。具体事先授权事宜请以您的合同为准:

1. Artificial limb; 义肢费;
2. Organ Transplant Surgery; 器官移植手术费 (未经事先授权不予理赔);
3. Psychiatric Treatment; 精神病治疗费 (住院、门急诊) (未经事先授权不予理赔);
4. Purchase or rental of Durable Medical Equipment; 耐用医疗设备购买或租赁费;
5. Diabetes Supplies; 糖尿病治疗用品费;
6. Hospice Care; 临终关怀费;
7. Skilled Nursing Facility; 专业护理机构护理费;
8. Medical Repatriation Companion; 紧急转运陪同费;

Apart from the above items, the following items need pre-authorization before any treatment, or the claim will be delayed even be denied. 除以上特别列明外, 下述所有治疗前均需取得保险人的预先授权。否则将可能造成理赔延迟或拒付。

1. Hospitalization and Outpatient Surgery requiring general anesthesia; 每次住院或接受门诊全麻手术;
2. Cancer Chemotherapy and Radiation treatments; Kidney Hemodialysis & Peritoneal dialysis treatment; 癌症化学治疗, 放射治疗, 肾脏血液透析, 腹膜透析;
3. Purchase or rental of Durable Medical Equipment including but not limited to Insulin Pumps and Supplies; 购买或租用非一次性耐用医疗设备, 包括但不限于胰岛素泵及其配套器械;
4. Emergency Medical Evacuation and Repatriation of Mortal Remains or Local Burial (Will not be covered if without pre-authorization); 全球医疗紧急救援 (未经事先授权不予理赔);
5. Medications in excess of RMB 7,000 per refill; 每剂超过人民币 7000 元的处方药;
6. Rehabilitation, Home Nursing Care, Hospice; 康复治疗, 专职护士家庭护理, 临终关怀;
7. Any treatment for any condition expected to accumulate over RMB 40,000 per policy year. 不符合上述条件但保险期间内预计累计医疗费用超过人民币 40,000 元的任何治疗。

Direct Billing Guidelines 直付服务注意事项

1. Please bring your insurance card along with a valid photo ID. Photocopies will not be accepted. 直付时请出示保险卡和有效身份证件原件。
2. Please make an appointment in advance and inform that you are a client with MSH China. 请事先预约并告知医院您是 MSH China 的客户。
3. Prescription drugs must be picked up in person. Dependents/Relatives/Friends may not pick up your prescription drugs on your behalf. 请注意不能代购药。
4. Please remember to sign the claim form and receipt to confirm medical expenses after your treatment is finished. 请在就诊结束后签署理赔申请表及发票/收据确认就诊金额。
5. We have noted the open time, specialty areas and reminders of some providers for your reference. The actual working hours and departments might change according to provider's announcements. If you encounter any problems during your visit at a direct billing hospital, please call our Service Center at: 400 636 1256/+86-21-6187-159
6. 根据医院的通知, 我们在直付医院列表上为您注明了医院的开放时间, 擅长的科室, 以及其他注意事项, 请注意医院的具体开放时间等是以医院的安排为准的。若您在直付时遇到任何问题, 请拨打我们的咨询电话: 400 636 1256/+86-21-6187-1593。
7. For members holding dental benefits, direct billing for dental treatment is only available at clinics listed with "Dental" in the City column. Please make appointments at least 2 days in advance. 对于享有牙科福利的被保险人请注意只有在城市一栏注明牙科的诊所才能享受牙科就诊直付。此外, 请提前两天预约。

Others 其他

1. For your reference, we have noted the specialty areas of some providers. 为了方便您的查询, 我们为您标注了部分医院专科项目。
2. We have also identified if the provider is an Out-patient (OP) facility or has both Out-Patient and In-Patient (IP) facilities. 同时, 我们也为您标注了除了门诊部, 该医院是否包含住院部。
3. Our direct billing providers are not representatives of MetLife/MSH China. Direct billing providers merely provide a convenient service for members by sending bills to us for direct settlement. It is not their responsibility to determine whether or not certain treatments are covered under your health plan. If you have questions about coverage/benefits, please call MSH China at 400 636 1256/+86-21-6187-159
4. In some cases, a direct billing claim may not be fully covered, due to reasons such as: the treatment is excluded under your policy, or you have exceeded the maximum benefit for the policy year. In such a case, our Collections department / CS will contact you to ask that you reimburse us for the expenses if we have already paid the hospital on your behalf. 所谓直付, 是我们为您提供的便捷服务, 让您在就诊时不用直接付钱。网络直付医院并不代表大都会人寿和 MSH China, 也无权决定您的保险计划可以赔付哪些治疗项目。因此, 如果您有任何疑问, 请拨打我们的咨询电话 400 636 1256/+86-21-6187-1593。当出现以下情况且我们已向医院付款时, 我们的客服会联系您, 希望您配合偿还我们为垫付的费用: 您的治疗不在赔付范围之内, 或者您的赔款已超出您的福利计划。
5. We are always updating our Direct Billing Providers List at regular intervals. If you have any question about our network, please feel free to contact us. 我们会定期地更新我们的直接付费医院列表, 若您在实际使用中有任何问题, 欢迎直接与我们联系。