

**Medwatch Appointment Scheduling Process**

McCoy Federal Credit Union Employees:

 Effective 3/1/2020, McCoy transitioned our Medical Benefits program to an “open” network where employees can choose any doctor for their medical needs that will ***ACCEPT*** the contracted, allowable payment.

To assist our employees, we implemented a Concierge service with MedWatch to contact and work with physicians (prior to making your appointment) who may not be familiar with our new program. MedWatch has already been working with our network of commonly used physicians, hospitals and specialty groups to ensure a smooth process for our team members and then the COVID-19 pandemic created unexpected and unfortunate delays. As offices slowly reopen, MedWatch is working to complete this process but there are things you can do to help.

1. If you have already seen a provider *after* 3/1/2020 with no issue (they accepted your insurance), you do not need to contact MedWatch when scheduling future appointments, you contact the provider directly.
2. If you have ***NOT*** gone to your regular Physician after 3/1/2020 ***OR*** you need to seek medical attention from a ***NEW*** Physician and would like to make an appointment, please call MedWatch **FIRST** with the Provider’s Name and Phone Number. When contacting MedWatch, please take into consideration that it may take them 2-3 business days to reach the appropriate person to finalize the acceptance of our new program, and sometimes it may take longer due to the current pandemic. We are asking all employees to contact MedWatch at least 2 weeks in advance of any non-emergency treatment.

Finally, if you have a scheduled appointment and, upon your arrival, the receptionist tells you: “We do not accept your insurance” you can:

**1**. Pay out of pocket and have your claim processed manually by scanning a copy of your bill to Dennis@myinsurancebenefits.net; the bill will be processed by Lucent and you will receive payment for any amount above the patient responsibility

**2**. Reschedule your appointment by calling Medwatch and requesting they reach out to your provider to reschedule

**Medwatch Concierge**:

Toll-Free Phone: (800)226-7665, option 2

E-mail: PathwaysConcierge@urmedwatch.com

Phone Hours: Weekdays, 8:00am –8:00pm EST