



## Out-of-Pocket Expense Credits

As per the rules in Texas House Bill 2002, starting Jan. 1, 2024, Moda Health will credit the amount of out-of-pocket expenses\* a member pays directly to any physician or healthcare provider for a medically necessary, covered, medical or health care service or supply toward their deductible and annual maximum. The credit will apply under the following conditions:

- No claim for the service or supply has been submitted to Moda Health
- The member's payment to the physician or healthcare provider is below the average discounted rate for the service or supply under the member's plan
- The service is both medically necessary and covered under the member's plan
- The member sends Moda Health a letter requesting a credit to their deductible and out-of-pocket maximum with the following pieces of information:
  - Provider's name
  - Provider's Tax ID
  - Provider's NPI
  - Procedure code
  - Diagnosis code
  - Date of service
  - Copy of the receipt for the payment made to the provider
  - Member's name and Subscriber ID number

A letter with the required information can be emailed or mailed to Moda Health at one of the following addresses:

Email: [medical@modahealth.com](mailto:medical@modahealth.com)

Mail: Moda Health  
P.O. Box 40384  
Portland, OR 97204

*\*Out-of-pocket credits for paid expenses that meet the requirements will be applied to a member's deductible and out-of-pocket maximum based on the remaining balance at the time Moda Health processes the credit. Members can check their Member Dashboard to learn more about their deductible and out-of-pocket maximum balances.*