

# Missionary Medical Training Points - U.S.

Medical Document (MD-00170)

Last Approved: 01/01/2025

## Coordination of Benefits (COB)

### *Role of Missionary Medical Program*

- Missionary Medical (MM) is not insurance and should always be the last payer. Payments made by MM are gratuitous and charitable contributions from The Church of Jesus Christ of Latter-day Saints.

### *Maintaining Insurance Coverage*

- “All missionaries, including young teaching missionaries, are strongly encouraged to keep their existing medical insurance if possible” ([General Handbook, 24.3.4.4](#)). Even if a missionary is serving outside of his or her insurance coverage area, maintaining insurance will allow for uninterrupted care when the missionary returns home.

### *Definition of Coordination of Benefits (COB)*

- The process of determining which of two or more medical coverages have the primary responsibility of processing/paying a claim, and the extent to which the other policies will contribute.

### *Using Family Insurance and Missionary Medical ID Cards*

- Missionaries should have a copy of their family insurance card. The family insurance card should be uploaded into the Missionary Care Mobile App. Instructions on how to do this are found at [www.dmba.com/missionarycare](http://www.dmba.com/missionarycare). The Missionary Medical card is available to missionaries on the Missionary Care Mobile App.
- Missionaries should utilize their primary insurance contracted providers as much as possible. If this is not possible, they should be directed to Missionary Medical contracted providers, independent of their own medical insurance providers.
- After receiving approval from mission leaders or designees to receive care:
  - Missionaries should present their family insurance ID card **first** for all medical visits and at the pharmacy.
  - Missionaries should present the Missionary Medical ID card **second** after their family insurance ID card.
- When no family insurance exists, for authorized care missionaries use the Missionary Medical ID card.

## Copayments

- At the time of service, missionaries should pay a \$10 copay for applicable services or \$10 per prescription, when MM is used (*even when family medical insurance is involved*).
  - Applicable services when a \$10 copay is required include:
    - Office visits
    - Emergency room/urgent care
    - Physical/occupational/chiropractic therapy
    - Prescriptions
- If a provider is requiring a higher copay from missionaries due to family medical insurance:
  - Have the missionaries explain that only \$10 is required and have provider run both cards.
  - In the worst-case scenario, have missionaries present the MM ID card first and MM will pay the provider, then request payment from family insurance.
- If issues arise where the provider or pharmacy won't run both ID cards or if a higher copayment is requested, contact MM at 800-777-1647.

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## Billing Statements

- **Missionaries should always use the mission office address as their personal address** when receiving medical care to ensure billing statements are sent there and then forwarded to MM.
- **As mission offices receive billing statements**, send them to MM for resolution.
  - Email to [mmstatements@dmba.com](mailto:mmstatements@dmba.com) or fax to 801-578-5907.
  - For questions regarding statements, contact MM at 800-777-1647.
- Failure for missionaries to provide the mission office address may result in delayed payment of bills and of collection issues that potentially damage credit for them in the future (difficulty in getting a loan for college, car, wedding ring, etc.).