

**I received old medical bills from U.S. Naval Hospital Guantanamo Bay (USNH GB) and I believe I missed the window of opportunity to have my health insurance company pay the medical bills because of the late billing.**

You have the option to submit a bill waiver request to the Secretary of the Navy (SECNAV). The SECNAV is the only authority who can waive medical bills at Navy Military Treatment Facilities (MTFs).

### **How do I submit a SECNAV bill waiver request?**

You write a letter to the SECNAV. However, prior to submitting a SECNAV waiver request, **you must first file your medical bills with the health insurance company that covered you during the medical date of service.**

SECNAV will only consider bill waiver requests after you have done your due diligence to get them paid by the health insurance company. When you file your claim with your health insurance company, explain the situation to their representative. In some cases, an insurance company may pay the bills even if it is after their standard submission timeframe. If your insurance company denies payment of the medical bills due to untimely filing because you have missed the window of time to submit the claim, you must obtain the denial in writing along with the reason(s) for the denial. Typically this will be communicated by the health insurance company via an Explanation of Benefits (EOB) letter.

### **Could USNH GB file the claims with my health insurance company on my behalf?**

Unfortunately, MTFs do not have permission to file your claim on your behalf. Filing with your health insurance company is your responsibility.

### **What documents do I need to include in my SECNAV bill waiver request?**

1. A letter from you explaining the circumstances of the medical bills you received, and why you are asking for the waiver. In the letter, annotate the Centralized Receivables Service (CRS) accounts, amounts of the bills that are not being paid by insurance due to untimely filing, when the bills were received, and any other information that pertains to the case. At some point in your letter, also cite the following Code of Federal Regulations (CFR) as the legal basis for your request: 32 CFR 108.4.
2. Copies of the medical bills you wish to have waived.
3. Any health insurance correspondence (such as EOBs) that proves you have submitted your bills to the health insurance company and their denial of payment due to untimely filing. Without this supporting documentation, USNH GB will be unable to make a recommendation to waive medical bills to the SECNAV.
4. Any additional supporting documentation you believe may be pertinent to your case.

### **To which address do I mail the SECNAV request?**

Under Secretary of Defense (P&R)  
c/o Secretary of the Navy  
4000 Defense Pentagon  
Washington DC 20301-4000

If you have any questions about the process, please contact the USNH GB Uniform Business Office at:  
Email: [usn.gtmo.navhospgtmocu.list-ubo@mail.mil](mailto:usn.gtmo.navhospgtmocu.list-ubo@mail.mil); Phone: 757-458-2998 Option 1 Ext. 72230 or 72612