GAP Coverage Form for Residents & Fellows

2025-2026

INSTRUCTIONS:

- This form should only be used for medically necessary expenses that occur during the first month of training at UI Health Care.
- Type or print clearly using blue or black ink.
- Attach supporting documentation (invoices, receipts, Explanation of Benefits, etc.).
- Send or bring a copy of the documents to GME (be sure to keep a copy for yourself).
  Campus Mail: GME Office, C-123
  GH Email: gmeoffice@uiowa.edu

Full Legal Name of Resident/Fellow	
GME Training Program Name	
Program Start Date (Contract Date)	
Full Legal Name of Patient	
Birth Date of Patient	
Home Address	
Pager # or email address	
Wellmark or Delta Dental Insurance ID # (if known)	
Has bill been submitted to insurance? If yes, please provide a copy of Explanation of Benefits (EOB).	
Is this bill a result of products or services that were received during the first month of training?	
Have you requested prior approval for this item from the GME office?	
If applicable, indicate whether you should be reimbursed for expenses paid out-of-pocket, or if the attached document is an invoice that should be paid to a company directly.	

UI Choice / UI Select health insurance policies become effective on the first of the month following employment. For residents who are contracted and appointed (met all employment requirements) on June 24, the insurance policy becomes effective July 1. For residents and fellows who are contracted and appointed (met all employment requirements) on July 1, the insurance policy becomes effective August 1. During the gap period (the time between contract start date and the first of the month of the following month after contract start date), the University of Iowa will pay medically necessary healthcare expenses on behalf of the employee and his/her legal dependents.

GME follows Wellmark payment guidelines so some products and services may be subject to a co-pay, co-insurance or could be denied. The gap coverage at UIHC consists of manual adjustments to each patient's account. This payment process can typically take 1-5 months so it is very likely you will receive multiple statements from UIHC while the claims are being adjusted.

You must submit all gap invoices and other supporting documentation to the GME Office to ensure your account is adjusted appropriately. This coverage is not health insurance and does not meet the health insurance requirement in the Affordable Care Act (ACA). However, the ACA does allow for short continuous insurance coverage gaps under certain circumstances. If you are unsure about whether you should purchase COBRA from your current employer or if you should continue paying premiums for private insurance in order to maintain continuous coverage, please consult with a certified public accountant and/or a lawyer as each person's circumstances are unique and the GME Office staff cannot provide legal, financial or tax advice.