

12 Essential Tips for Health Insurance Claims

DON'T BE A VICTIM! UNTIL WE GET SINGLE PAYER, PROTECT YOURSELF!



1 Keep your **most recent health insurance card** in your wallet!

2 **Read your policy.** If you don't understand it, contact the insurer or if the insurance is from work, *ask Human Resources for help.*



3 **Use in-network providers.** Ask your doctor or call your insurer **first.** If you have to go to the hospital, make sure the hospital and *all of the providers* (including the anesthetist or surgeon) are in your network!



4 If you have to consult a doctor outside your network, call the insurance company and **find out *in advance* how much it will cost you!**

5

When you call your insurer, **note the name of the person you talk to**, their direct line and e-mail, the date, the time and take notes of your discussion. **Document, document, document!**



6

If your doctor orders a procedure, **see if you need authorization from your insurer**, too. *Even if the doctor orders it, the insurance may not pay for it.*

7 **Respond promptly** to requests for information from the health insurer.

8

If your claim's denied, **find out why!** *Could be a coding error or missing information.* And find out the **appeal process!** You will need to write a letter to a certain address and include ALL the information they require.

9

If you have a primary & secondary policy, **be sure they billed the primary first.**

10

Ask for help! The hospital social worker might be able to help. Also, your doctor might write a letter explaining the medical necessity of the procedure. Be nice to these people - *they are not the problem, & they just might be the solution.*



11

Don't give up! Amend your claim and resubmit it, again and again.

12

If you end up with a big bill on your hands, remember that doctors and hospitals would rather get something than nothing - **NEGOTIATE!** Research what your procedure would cost at other hospitals and make an offer. Don't just quietly pay - do yourself a favor!



An estimated 200 Million

HEALTH INSURANCE CLAIMS ARE DENIED EACH YEAR