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!

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**An estimated 200 Million**

**HEALTH INSURANCE CLAIMS ARE DENIED EACH YEAR**