

## TIPS FOR COMMUNICATING WITH YOUR INSURANCE COMPANY AND YOUR EMPLOYER

You have the power to pursue all available ways to obtain appropriate coverage through your health plan. Taking charge of your health care needs, being familiar with your benefits, and communicating with your plan and employer give you the best opportunity to obtain coverage of appropriate and necessary medical care.

These tips will help you communicate effectively with your health plan:

- ♥ **Be confident.** You have the right to obtain complete information about your health benefits. Your insurance plan's customer service representatives and human resource departments are there to help you. Their job includes answering questions about your benefits.
- ♥ **Speak clearly and calmly.** Remember that your goal is to gain coverage for your health care treatments. If you feel you have been misunderstood, calmly restate your request.
- ♥ **Become an educated** healthcare consumer so that you are better able to advocate for your needs. Learn as much as you can about the illness, disease, disorder or disability that is affecting you or your loved one. This should include prevention of, care during crisis and long term affects.
- ♥ **Find out** the latest recommendations on your issue from the appropriate national medical academy such as AAP (the American Academy of Pediatrics <http://www.aap.org/> or ACOG (American Academy of Obstetrics and Gynecology <http://www.acog.org/>)
- ♥ Not only is it important to know your benefits through your employer and the means by which to appeal a decision from an insurance company if that is necessary but it is also important to understand the medical necessity behind your request. From a dispassionate perspective clearly relate all of the logical reasons why your request should be granted from both a healthcare and business perspective. Then passionately speak to why this is important to you as a patient (or parent of), employee, the insured.
- ♥ **If at first you don't succeed, move up the ladder.** If you have discussed your request with your health plan's customer service representative and are not satisfied with how the issue is being handled, ask to speak to:
  - a Supervisor in the Customer Service Department
  - the Manager or Director of Customer Service or Member Services

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- ♥ **When moving up the ladder** in your appeal process ask what medical background the individual has who will be making the final decision (if the person has a wonderfully strong background in orthopedics this may not be all that helpful to you if you need help with an OB/GYN issue). Specifically request, in writing, the type of specialist you'd like to review the appeal. This may be a great opportunity for you to educate the insurance company and those making these important decisions by providing the background information and medical journal articles that you have found helpful. (You may also want to consider sharing this information with your employer.)
- ♥ **Know your benefits.** Health insurance can be complex. Be sure you know your policy's benefits. They may be explained for you in your policy handbook or health plan website. If you do not understand something, ask your health plan's customer service representative or your employer's benefits administrator.
- ♥ **Document your communications.** Keep detailed, written records of each conversation you have with your health plan and your employer.
  - Record the date of the conversation and the full name of the representative.
  - Make notes of all information that you received.
  - Keep copies of all written correspondence
- ♥ **Ask for help from your physician.** Having your physician call or write your health plan can be helpful since he or she can explain why the treatments are needed for your child's health. In many cases, your employer makes decisions about what will be covered under your health plan. You can help to educate your employer and encourage more appropriate medical coverage decisions by having your physician communicate directly with the company. Your physician should ideally cc your company when writing to your insurer on your behalf and be sure if at all possible to get a copy of this letter for your records.
- ♥ **Be persistent.** A denial is not necessarily the last word. Each health insurance plan may have several levels of appeal. Ask your health plan to reconsider its decision and follow up with the insurance company to make sure action occurs. It may take several attempts before your appeal reaches the people responsible for establishing treatment policies.
- ♥ **Use the variety of resources available to you.** If you are unsure of your benefits and need additional assistance in appealing your coverage, many pharmaceutical and biotechnology companies have detailed websites for their products and may also offer a Hotline that can assist you in seeking coverage.

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Although following these suggestions does not guarantee your health plan will cover all of your health care treatments, understanding your coverage and benefits will allow you to know that you have done everything you can to use your health insurance properly.

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