

# **9 Tips to Ensure Your Insurer Pays Up**

# Tip #1: Check claims on your health insurance website every day

- Use the free program at [www.Lastpass.com](http://www.Lastpass.com) to automatically enter passwords for faster logins



Member Log In

User Name:

Password:

[SECURE LOG IN](#)

Forget Your [Password](#) Or [User Name?](#)  
[Register](#) | [\[Your Privacy\]](#)

## **Tip #2: If you owe money, find out who says so, and why**

- Deductible = what you pay before insurance pays (e.g. \$250, \$500, \$1000)
- Coinsurance = what percent you pay after insurance pays (10%, 20%)
- Copayment = per visit, \$15, \$25
- Call the provider if their bill does not match the insurer's Explanation of Benefits (EOB)

# **Tip #3: If denied call the insurer to get three pieces of information**

- CPT: Procedure code assigned by doctor
- ICD-9: Diagnosis code assigned by doctor
- Ask insurer if they fit together; if not call the doctor
- SPD: Summary Plan Description - can request it
  - What your plan covers, does not cover, or only if medically necessary


# Tip #4: Appeal

- First Ask (on the phone and in writing)
  - their policy on how medical necessity was determined
  - Name and qualifications of the person who denied it
- Write an internal appeal

# Tip #5: Do not delay

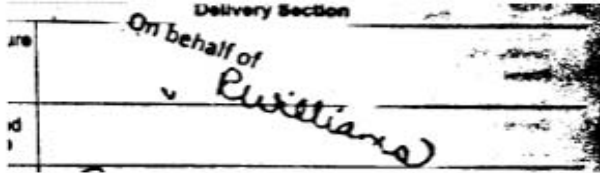
- Deadlines
  - Keep the advantage by meeting deadlines
  - Being busy, in the hospital, are not good EXCUSES
- Stay organized:
  - Scan documents (recommend Fujitsu S1300)
  - Put them together with Acrobat Standard (\$\$\$)
  - Track documents, sites, notes with [www.Evernote.com](http://www.Evernote.com)
  - Keep a To Do List (Mark Forster's SuperFocus)
  - Other organization tips from the Get-It-Done Guy

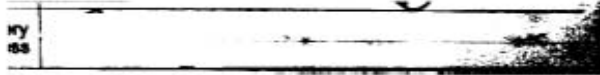
# Tip #6: Mail everything certified mail with return receipt

 **UNITED STATES  
POSTAL SERVICE.**

Date: 05/04/2010

The following is in response to your 04/27/2010 request for delivery information on your Certified Mail(TM) item number 7112 7255 9610 2104 . The delivery record shows that this item was delivered on 05/04/2010 at 09:01 AM in to G WILLIAMS. The scanned image of the recipient information is provided below.

Signature of Recipient: 

Address of Recipient: 

# Tip #7: Ask for in-network reimbursement of special out-of-network providers

- Ask they cover the *billed* charge instead of the watered down *reasonable and customary* charge
- Double check the math on the EOB
- Offers a way to access super specialists and genetic testing laboratories



# Tip #8: Ask for help

- State Consumer Assistance Programs
- United State Department of Labor Field Office - multi-state health plans only
- Advocacy for Patients with Chronic Illnesses
  - Read their blog everyday on health insurance news - <http://advocacyforpatients.blogspot.com>

# Tip #9: Build and maintain relationships so people WANT to help you

- Ask for direct numbers of helpful customer representatives at the insurer
- Get to know your physician's staff and pharmacists
- Contact your local, more available physicians, to fill out forms, renew prescriptions, and run tests
- Keep in touch with original doctors by faxing them updates (use [www.faxzero.com](http://www.faxzero.com))
- If someone is not helpful, smile and move on
- Use the same skills used for job networking

**[www.HealthInsFrustrations.com](http://www.HealthInsFrustrations.com)**

for our story, more tips, and  
announcements on the book