

Get the Most from Your Insurance Coverage

With a diagnosis of cancer, you may start thinking about health insurance in a new light. Chances are you will rely on your health insurance more than you ever needed to before. Therefore, it is critical that you know and understand your rights and responsibilities under your health insurance plan.

Understanding Your Insurance Policy

Insurance information confounds many people, and when you are diagnosed with cancer, you may feel overwhelmed at having to negotiate coverage with your insurance company. This might be a task you'll share with a family member or friend who wants to support you. The first step is to read your policy from beginning to end so you understand what coverage you have and how to use it. Learn about your policy's deductibles, co-pays, out-of-pocket expenses, and lifetime maximums. Confirm any pre-authorization or certification requirements you will have to meet. And understand your plan's coverage for experimental therapies and clinical trials as well as complementary options such as acupuncture and massage therapy. If you have questions about your policy, reach out to the experts available to help you. These include:

- Customer service representatives at your insurance company
- Social workers, case managers, or financial counselors at your hospital or treatment center

- Human resources professionals where you work

One benefit that may not be explained in writing is a service offered as part of the major illness/catastrophic illness portion of most health plans: case management services. The case manager is your personal contact at the insurance company; he or she will work with you to ensure that your questions about your coverage are answered and your needs are met. When you call to request this assistance, an intake person will take your basic information, including your diagnosis, so you can be assigned to a cancer specialist.

Using Your Insurance

When you start submitting claims to your health insurance provider, remember a few guidelines:

Follow your insurer's rules. You might, for example, be restricted to a network of doctors or hospitals. Going out of network often means you will have to pay more or that the plan will

deny your claim outright. You may need to get permission (a referral) to see a specialist or to get a lab test. You might need to submit claims within a certain number of days of your appointment or treatment. Following your insurer's rules will maximize your coverage and minimize your out-of-pocket expenses.

Keep good records, including copies of all bills and correspondence. Ask for names, titles, addresses, and phone numbers when you talk to people about your bills, and note key points and the dates of your conversations. Establish a file or notebook where you keep all your materials. It is a good idea to keep all original bills for follow-up purposes.

Submit your claims on time and in chronological order. Most insurance companies have a time limit for submitting claims. It could be one year from the date of service, or by the end of the calendar year. Make sure you know your policy's time limits. If you have more than one policy, you must send the right bills to the right company at the right time.

Don't Take "No" for an Answer

If one of your claims is denied, appeal it. Send the claim back again and again if necessary, and consider asking your doctor to help you make your case, either in writing or by calling the medical director of your health plan.

Keep records of all your correspondence. And again, be aware of any time deadlines that might apply. Sometimes you can only appeal a denial within a certain number of days following the decision.

Finally, if all else fails and your insurance carrier will not reverse its denial of a claim, you may be able to appeal to an outside panel of experts. Insurance regulators in a growing number of states are making this an option for cancer patients who believe they are not being treated fairly.

Resources

NATIONAL COALITION OF CANCER SURVIVORSHIP

"What Cancer Survivors Need to Know About Health Insurance"

www.canceradvocacy.org/resources/publications/insurance.pdf

"Insurance"

www.canceradvocacy.org/resources/insurance.html

"Cancer Survival Toolbox"

www.canceradvocacy.org/toolbox

Visit the following section:

Finding Ways to Pay for Care.

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