

ACAP Profile for Susan H. Loeb, JD

Professional Background

I am from Chicago, Illinois and for the last 12 years have been helping people nationwide maximize their medical, private disability and long-term care benefits. I am a licensed attorney and from 1981 until 1992 practiced law in Chicago representing employers in all aspects of employee benefits. I left private practice in 1993 to raise my family while working as a benefits counselor and manager at the University of Chicago. There I helped faculty, staff and retirees in all facets of their employee benefits. In 2006, I founded Susan H. Loeb d/b/a Your Benefits Advocate because I understand how complicated and hard it is to understand, access, manage and safeguard medical, long-term disability and long-term care benefits, especially during a difficult or transitional time.

What Qualifies me to be a CAP

I have the legal skills and experience to effectively appeal your claim denials, and the ability to level the playing field with difficult providers or insurers. My understanding of medical insurance allows me to effectively negotiate medical bills, including out-of-network claims or when an insurer refuses to cover a claim. I also understand the intricacies of Medicare and can help you transition to Medicare without making costly mistakes. As a lawyer, I know how to read an insurance policy, and can help you file your long-term disability and long-term care claims properly to prevent a denial in the first place. I also care about people, and bring compassion, patience and perseverance to the work I do.

How Long Have Been a CAP Since 2006

Services I provide

- Appeal denials of:
 - medical claims
 - individual and employer-sponsored long-term disability claims
 - long-term care claims
- Consult on Medicare, COBRA, all medical, long-term disability and long-term care plans
- Resolve coordination of benefit issues under medical plans
- Negotiate medical bills
- Manage complex or voluminous medical paperwork
- Connect people to the right resources

Service Location – Nationwide

Pro-Bono Services –on a limited basis