



Your Medical Claims Expert, Inc  
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## **CAP Qualifications and Experience**

I have over 45 years of business experience as a former financial planner, educator, and advocate for persons with disabilities and CAP experience since 2002. With strong analytical, problem solving, and communication skills, I have helped clients throughout the U.S. and internationally to resolve claims issues. I have no ties to insurance companies.

My personal experiences as a caregiver inform my understanding of the need for compassionate, cost-effective, and conscientious service.

How long have I been a CAP: Since 2002

ACAP Member since 2003

Services include:

Assist with insurance transitions

Provide clients with cost/benefit analysis on coverage options such as:  
Loss of group coverage, COBRA, need for individual insurance  
Transitioning to Medicare

Provide education on benefits and options

Appeal claim denials by the insurance company or Medicare

Help guardians with wards who have specialized needs

Communicate with insurance providers, Medicare and

Medicare Co-ordination of Benefits to resolve issues

File insurance claims: medical, long term care, FSA, HSA, & disability

Negotiate bill settlements