

# Navigating Through the Medical Insurance Maze

by Myrna L. Cortez, MSIR

**G**etting your medical insurance to pay for your treatments can be a challenge. Health insurance plans are complex and use specialized language and procedures. If you are also coping with a serious medical condition, dealing with medical claims issues may seem overwhelming. The following suggestions



*Seek help from a professional if you are uncertain how to proceed.*

will help you navigate through the medical insurance maze more easily.

**Ask for help.** It can be very beneficial to ask for help from a family member, trusted friend or claims assistance professional. Look for someone who is persevering, organized, resourceful and advocates for you.

**Be an informed consumer.** Learn everything about your benefit plan. Read your plan booklet, especially the sections on exclusions. If you don't understand something, call your insurance company, your employer's benefits representative, your doctor, your hospital or whoever sent the material and ask questions. Don't be intimidated by what you don't know. Be patient and persistent. Take notes. Keep records. Ask for help, and keep asking until you get the answers that you need.

If particular claims for services and items are not covered or not fully covered by your insurance, call and ask why. Mistakes are common. Ask your insurance representative about what needs to be done to re-process or appeal the claim. Don't give up if

your claim is denied repeatedly. Review your plan booklet regarding the appeal process and keep calling the plan administrator. Seek help from a professional if you are uncertain how to proceed.

**Pay only what you owe.** Don't pay your bills as soon as you get them. Review the Explanation of Benefits statements your insurance company sends you and compare them to your medical bills. Do the amounts match? Do you understand the charges? If not, call your insurance company or health-care provider and ask questions. Their errors can be costly to you.

Don't pay for office visits with cash or credit if you expect insurance will cover them. Wait until your insurance pays and then pay any difference. Often when you pay up front, you pay more because providers are required to apply insurance company discounts

and network physicians. Your hospital may be in-network, but individual physicians may not. Use network retail pharmacies and mail order prescription plans for your medications.

**Keep records.** Document your phone conversations and keep copies of anything you send or receive. Keep records, with dates, of whom you talked to and what they said. This makes follow-up calls easier and is important if providers file insurance claims beyond the time period set by your insurance. You may be able to have late bills written off if you gave your provider your insurance information and they failed to file with your insurance plan on time.

**Review hospital bills for accuracy.** You're entitled to understand what they're asking you to pay for. Request an itemized bill of your charges. Check for duplicate charges,

*To save money, use your □ in-network □ benefits as much as possible.*

when they bill. If your provider doesn't issue automatic refunds, you may never know if you've overpaid and, therefore, may lose money.

Also, don't panic if you get a collection notice, or let it scare you into writing a check for money you don't owe. Many notices are sent in error. Call the agency and request that they place your account on hold for 30 to 60 days and send you an itemized bill. When you receive the itemized bill, call your insurance company to ask if they've paid it. If not, send the bill to your insurance company and let the collection agency know. If you do owe the amount, negotiate for a payment schedule you can afford.

**Take advantage of network benefits.** To save money, use your "in-network" benefits as much as possible. If you're in an HMO (health maintenance organization) or POS (point of service) plan, use your primary care physician to get referrals to specialists. If you're in a PPO (preferred provider organization), use network hospitals

procedures or items not provided, miscellaneous charges without explanation and other confusing items. Errors happen. Some insurance plans offer cash incentives to you for finding errors in your hospital bills. An experienced professional can also help you audit your hospital bills.



*Myrna Cortez*

These are just a few ways to help you navigate through the medical insurance maze. Remember that, as the customer, you deserve satisfaction. With persistence, patience and assistance, you can succeed!

**Editor's Note:** Myrna Cortez, president of Evanston, Illinois-based ProMediClaim, Inc., is a claims assistance professional. She has resolved medical claims issues nationally for individuals, families and corporations for 25 years. Visit [www.promediclaim.com](http://www.promediclaim.com) or call (888) 777-8092 for more information. ■