

YOUR INSURANCE CHECKLIST

Getting the most from your coverage is often as easy as keeping track of your paperwork. Here's a tip many people swear by: Designate a folder as your record-keeper for all things insurance—that is, all things related to your cancer treatment. Include a spiral notebook, where you can jot down all the conversations and transactions that take place between you and your insurance provider—make note of the dates, too. And use this checklist to stay on top of things.

- Read your policy before you start treatment.** Discuss costs with your doctor and your oncology nurse navigator—you may have excellent options that your plan will cover.
- Investigate other sources of reimbursement.** Find out if you're eligible for Medicaid, for example, and check with pharmaceutical companies to see if there's a reimbursement specialist who can help you.
- Have an insurance company case manager?** Find out. Keep him or her informed about your treatment.
- Open, review and file bills and insurance notices immediately.**
- Create a system for filing your claims and expenses.** Try categories like "submitted" and "paid."
- Keep track of your payments.** If possible, pay by check. Attach canceled checks—or print out copies from your online bank account—to the related bill and file. (If you use a credit card, attach your credit card statement to the bill.)



❖ What if your claim is denied?

- Resubmit the claim**—and make copies for your file of everything related to the claim!
- Keep a record of phone calls or other conversations relevant to the claim.** Write down the date and name of the person you spoke with, along with the outcome of the conversation.
- Ask your doctor's billing office to help with claims or disputes.**
- Ask your social worker or nurse navigator to help with unresolved problems.** They, or a family member, can contact your insurance company on your behalf.
- Get proof.** Ask your doctor or cancer center to send scientific studies demonstrating your treatment's efficacy to your insurance company.