

PAF Articles



COMMUNICATION WITH INSURANCE & PROVIDERS

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Tips for Talking with Your Doctor

Do not be embarrassed to discuss personal issues with your doctors. You are a valuable piece of the decision-making process and your doctor wants the best outcome for you as much as you do. Don't be afraid to ask questions, voice concerns, or share information with your provider. Empower yourself to ensure that you receive the best possible care.

Open and honest discussions with your medical team can be vital to your ability in accessing needed care. Historically, patients have not felt like they had the option of open dialogue about the course of treatment, alternative treatment options, the cost of treatment and how these may affect the patient and doctor decisions. Medical care providers are now more willing and able to discuss these topics with you, and now fully embrace the patient as a critical part of decision making.

Patients who have a good relationship with their doctor receive better care and are usually happier with the health assistance they receive.

Be Prepared

- Have a list specifically identifying current prescriptions, including dosage, vitamins, or herbal products you take, even infrequently, and any allergies or previous reactions you have experienced. These will be very valuable to the medical team and allow the doctor to have all the information at the same time. If there are medications that have been prescribed to you, but you have not filled, bring that list as well.
- Bring copies of medical records and test results if you have them.
- Write down a list of specific questions you have before your visit. List the most important first to make sure they get answered. Keeping the list handy and in view will keep you from forgetting about the list when the doctor arrives to speak to you.
- Bring a pen with a notepad or paper to be able to write down doctor recommendations or valuable information to later reference. Medical terminology can be very complex and difficult to recall after your appointment, writing it down in front of the doctor will ensure that you have the information and that the spelling is correct.

Be Honest About Your Situation

- Include financial concerns in your discussion. Nothing is more alarming than trying to recover from surgery or major treatment and being surprised by unexpected expenses. You will want to be honest about your ability to pay and the cost of your care prior to beginning treatment. Discuss what the estimated out of pocket costs are for your treatment, any discounts offered by the facility for prompt payment, cash payments, payment plans, or any local, state, federal or disease specific resources that might be available. You should also discuss options for effective and lower cost treatment for items like surgery, imaging services, radiology, and lab work. Even if the doctor cannot provide specific answers, they will then be aware of your concerns and likely connect you to a billing specialist who can further assist you.

- If you have limited support at home to help you, tell your doctor this. Both you and your doctor want to make sure you are able to take medication as prescribed or have the rest you need to recover. If there is anything that you know might limit your ability to follow the instructions, tell your doctor.
- Do not be afraid to seek a second opinion and voice your questions about them. Your doctor should not be offended by your request, and many will encourage you to seek additional counsel. Frequently, a different point of view can open alternative options for you. Seeking a second opinion is not interpreted as a negative experience with your first doctor. Many times, your doctor can suggest another doctor to visit or help ensure your second opinion doctor has access to your records.
- Interact with your doctor during the visit, and do not be hesitant to share a little about yourself. Even if it feels forced at times, being mindful to add some normal social interaction, discussing hobbies, interests, activities, etc. can help the doctor by having some information about your life. It will also help your doctor relate to you as a “real person” rather than a medical case.

Do Not Leave if You Do Not Understand Instructions

- Bring an advocate or caregiver to your appointment. Not only will this person be able to support you through the process, they can help you recall answers to the questions you asked.
- Ask the doctor to provide pictures or drawings that may help you understand recommendations.
- If your doctor has limited time, or unable to answer all your questions, ask to speak to a nurse who may be more available to sit with you.
- If you feel there are cultural misunderstandings that may be impacting care, ask whether the hospital or doctor’s office has an onsite patient navigator or advocate who can help you communicate better in an effort to have a better dialogue.

Always Important

- Keep detailed logs of all appointments, conversations, treatment recommendations, billing statements and receipts for your records. When you need to reference an item, this log will be invaluable to you.
- Thank your doctors, nurses, and office staff when they have been collaborative and helpful. They work in a tough environment and many are trying to ensure you have the best care while frequently feeling overloaded themselves. Appreciation can go a long way and will help make your visits to the doctor more pleasant.
- Do not be afraid to say NO. Sometimes less is more. As you are the best authority on YOU, you will know when NO is the right answer. By the same vein, do not be afraid to say YES and advocate for a certain path. The best treatment plan is one that is crafted with *both* you and your doctor’s input.

Starting the Conversation On Costs With Your Doctor

Sometimes even if the medical care you receive is covered by your insurance, the costs associated with healthcare can be more than you expect or budget for. Don't be afraid to start a conversation with your doctor or the office staff about the cost of care, billing questions, or paperwork clarifications. Ultimately your provider and medical team want to ensure you are able to access the prescribed care so that your health may improve. They are on your side.

Tips to help before you have a cost issue:

1. **Be sure the doctor you are seeing is in-network with your insurance plan.** While some plans offer out-of-network benefits, to get the best price you should be utilizing in-network providers.
2. **The ideal time to bring up costs is when your doctor suggests a new treatment or medication.** As well, it's important to know the actual cost of the test or procedure, whether your insurance company will actually cover the cost, and what your out-of-pocket responsibility may be.
3. **Don't be afraid to ask if there is an alternative.** If you are concerned about an upcoming procedure or test, or the cost of a new prescription, you have every right to ask the purpose and if there is an alternative to what has been prescribed.

Tips to help when you already have a cost issue:

1. **Keep your medical and financial paperwork organized.** That way, if you experience problems, you'll be able to provide a complete description and documentation of the problem you're facing.
2. **Be sure to always keep complete written notes with the date, name, title, and phone number of the person that you spoke with regarding the cost issue.** Note that your doctor or nurse will most likely not be able to answer the billing questions. For these, you may want to speak to the administrative staff or someone in the billing office.
3. **Remember your goal is to get the doctor's office to help you.** Stay calm; be polite and patient, but also persistent. If you don't understand the bill or why you owe what they say you owe, ask for clarification and continue until you fully understand. Be honest and realistic when talking about your ability to pay.

Many cost issues or billing issues can be quick to resolve once they are brought up or there is a request for clarification. All you have to do is to have the confidence to start the conversation.

What Do I Do if I Can't Get Answers From my Insurance Company?

Sometimes it's not much fun trying to get answers out of your insurance company. Typically, each time you call, you speak with a different customer service representative and you may get different answers to a question you have. This inconsistency can be frustrating, but here are some tips that might help you communicate with your insurer.

- **Keep track of your communications.** Make sure that each time you speak with a representative, you are taking clear notes and jot down the date, time, who you spoke with, and the information they provided. Also, see if you can get a reference number for the call.
- **Communicate effectively.** Remember that your ultimate goal is to get your questions answered or concerns resolved! If you are met with resistance by the representative, simply restate your request in a different way. But try to keep calm and respectful, even if frustrated.
- **Be confident.** You have the right to complete information regarding your health coverage. Your insurance company's customer service representatives are there to assist you, and part of their job includes answering questions to your satisfaction.
- **Don't be afraid to assert yourself.** If you have tried discussing your question or concern with the customer service representative and still do not feel that your request was handled correctly, don't hesitate to ask for a supervisor.

At the end of the day, if you still don't feel like your situation is being handled properly, your insurance company isn't the only resource with all the answers. Get to know these key people who can aid you in your health journey:

- Your employee benefits manager or human resources personnel
- Hospital financial counselor
- State consumers protection offices (<https://www.usa.gov/state-consumer>)
- The Centers for Medicare and Medicaid Services, if this is who you are insured by
- The U.S. Department of Labor's Employee Benefits Security Administration, if you are insured through an employer-sponsored group plan

Effective communication with your insurance company is critical. Utilize these tips to better work with your insurer and make sure you are receiving all the benefits you are entitled to.

