

# The Spotlight

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*Spotlighting healthcare-related educational topics that matter to you*

The Patient Education and Empowerment Department creates resources that address a range of topics from medical debt to insurance access and disability benefits. The resources we produce are reflective of real-world experiences that meet the needs of the patients PAF serves. To learn more about our resources, [click here](#).

*You asked & we listened. Using questions our case managers get asked and analyzing our website keyword searches each month, we address what patients want to know now.*

## What if my health insurance denies paying for my care?



### What does it mean to have a health insurance denial?

A denial for care usually means that the health insurance plan is not going to pay anything or pays less than you expected towards the cost of an item or service.

Think of your health insurance more like a business deal where you and your insurance company enter into a contract. When you file an appeal, you are making a contract dispute and asking your insurance company to reconsider their decision to deny payment.



### Is it really a denial?

It's important to understand there are some instances where your insurance company may not pay anything toward the cost of your care. If you have not met your annual deductible, what appears to be a denial may simply be your cost-sharing responsibility.

There are other times where co-insurance (the amount you pay after meeting your annual deductible) requires you to pay more out-of-pocket costs for a treatment or service.

Sometimes a denial of payment could be related to an error on the bill and simply needs correction and resubmission of the claim.



### Where can I learn more?

Patient Advocate Foundation created a free 9-module course to walk you step-by-step through the process of appealing a health insurance denial. [LEARN MORE HERE](#).

And our complimentary guidebook, which will help you identify a denial, write an effective appeal letter, and gain valuable skills to pave the way to an easy health insurance approval, can be found [HERE](#).