

ADVOCACY WITH INSURANCE COMPANIES

Things You Should Expect from Any Health Plan

- Available and accessible services, including emergency services 24 hours a day, 7 days a week.
- To be spoken to so that you understand
- Privacy of your medical and financial records. This will be done according to existing law.
- The right to file a complaint with your carrier and Minnesota's Commissioner of Commerce for issues related to insurance benefits.

Communication with Your Health Carrier

- Write down your questions prior to making the call so you do not forget to ask any of your questions.
- Have your identification card or account number with you.
- Keep a written summary of the phone call: date, time, whom you spoke with, and important points covered in the call. You make ask for a written confirmation of important information.
- Include letters of medical need if necessary – get help from the vendor or health care provider, physicians, or other health care providers to document your case. Explain your needs in medical terms, use the right language. Avoid words like *respite*, *educational*, or *custodial care*.
- Personalize your request, send pictures of your child, and send pictures of your child using the equipment, services, or supplies, if appropriate.
- Request a medical claims manager if you have not done so already.
- Explain how more expensive treatment may be avoided by the treatment or equipment you are requesting now. Emphasize cost savings.
- Be persistent. If a claim is rejected, request an explanation of the rejection in writing. Resubmit with new documentation.

- Keep dated copies of all written correspondence.
- Send copies to all interested persons, such as your child's physicians, your personal attorney, the insurance commissioner or department of health (regulating HMOs), the head of the agency from which you are seeking services (such as the hospital CEO or President), advocacy organizations who have helped you, case managers, and all of the health care workers from whom you have received letters.
- Seek Legal assistance if you feel your request has been wrongfully denied.
 - Advocacy groups
 - Legal aide

Other Steps

Creatively review the need and issue – Is there a less expensive way to treat the problem? Look for second-hand equipment, made at home equipment or substitutions. Can you or others be trained to treat the child? Can your child do without it? Is it absolutely necessary for your child?