

What to do when insurance doesn't work for you...

We have all faced issues with insurance. What looks to be a simple process on the surface-just present your insurance card at the point of service-can turn into a battle over coverage, in-network or out-of-network providers, and total cost for services. And when you or someone you love needs medical care, the last thing you want to do is fight with insurance.

Here are some helpful tips to help you navigate the confusing world of insurance:

- Know your plan. Use the open enrollment time to become familiar with your plan, plan options, and what services are available to you.
- Talk with your healthcare provider to be sure they accept your insurance, and their treatments are billed in-network. Some providers accept insurance but some of the services, such as labs or testing, are billed out-of-network which incurs additional costs to you.
- Know what services cost on your plan so you can make sound medical decisions. No one likes surprise medical bills, and costs increase as the care intensifies.
- If you have a claim that is denied by the insurance company, follow these steps:
 - Find out why your claim was denied. Review the denial letter and determine what the reasoning was.
 - Call the insurance provider to ask more questions about the denial and review your appeal options.
 - Once you have your appeal options, follow through and collect the right paperwork. It may be that the doctor's office needs to complete a pre-authorization or provide additional information- follow through to get the information needed.
 - Submit the internal appeal including an appeal letter that includes: what service was denied and why, the claim number, why it should be paid with supporting documentation from the plan policy, an overview of your health condition and details why it is medically necessary with supporting evidence from your medical provider.
- If you need additional help or guidance, give a call to the HR department at ACPS. They can help with support in understanding your insurance benefits with CIGNA and help with appeals.

Insurance is a benefit that you work for, and we want it to work for you. Feel free to call ACEA if you have questions about your health insurance and benefits-the health of our members is a top priority!