

[TRACK 4: INSURANCE ISSUES]

[Narrator]

Switching to another topic, insurance and health-care benefits can be very confusing for everyone involved. Your doctors rarely, if ever, take part in writing the specific insurance plan in which you are a member. Doctors will not know what your insurance will pay for unless or until you ask them to help you with a question or problem.

[Joan]

If you find out that your insurance will not pay for a treatment your doctor has recommended, or your insurance will not pay enough of the cost to allow you to have the treatment, discuss this problem with your doctor and the office staff. Your doctor may be able to call or write your insurance company to explain how this treatment might be best for you. You may also want to contact your employer, if your insurance is offered through your job, or your own insurance agent, to ask for their help as well. Your employer or your insurance agent may be able to explain how the insurance company decides what it will pay for and how you can appeal their decision. Your doctor will often be willing to talk to your employer or insurance agent to provide further information once you have taken the first step in contacting them.

[Narrator]

Other members of the health-care team who can assist you in negotiating with your insurance company include the social worker and the case manager. They are specialists who often negotiate with insurance companies on behalf of cancer survivors to obtain treatment, home healthcare, or skilled nursing care.

[Narrator]

You should be aware that there is no law guaranteeing that all cancer survivors will be able to buy adequate, affordable health insurance. Some laws, however, help survivors buy and keep insurance. Every state regulates the companies that sell insurance in their states. These laws cover rules, such as what type of cancer treatments a plan must pay for, how long you may be denied insurance if your cancer is a pre-existing condition, and whether you have a right to convert a group plan to an individual plan. Information about these laws is available from each state's insurance department. Again, these laws are changing constantly and you should be sure to get the most up-to-date information.

[Narrator]

If you did not have health insurance when you were first diagnosed with cancer, you are not likely to find affordable individual health insurance. You may, however, buy health insurance through a group plan. Many state laws can help you buy health insurance if you can't find a plan because of high costs or because of your medical history. Those laws change often, so check with your state insurance department to learn about your rights.

[Narrator]

You can take several steps to increase your chances of buying a good health plan. First, look for an open enrollment period that lets you buy insurance even though you have cancer. Second, look for a policy that gives you the right to renew it every year. Third, make sure that you understand what kinds of cancer treatments the policy will cover. For example, can you choose your doctor or hospital? Do you have to wait several months to be covered because your cancer is a pre-existing condition? Fourth, shop for a group plan through your work, or if you're married, through your spouse's work, or through a professional, social, or religious organization.

[Narrator]

If you have health insurance, four federal laws, in addition to some state laws, can help you keep your health insurance. See the booklet that comes with this program in the Cancer Survival Toolbox for details on these laws. They're called the Americans with Disabilities Act, ERISA, COBRA and the Health Insurance Portability and Accountability Act.

[Joan]

If you have health insurance, be certain that you receive all the benefits you are entitled to under your plan. To make sure that your claims are paid fairly, file your medical claims promptly, keep copies of all claims and letters, and appeal every time the company does not pay a health claim covered by the policy. Many claims are not paid because of simple mistakes, such as failing to complete all parts of the claim form. So make sure you fill out each form completely and accurately. Also, make sure that you follow the insurance company's rules, such as whether you must call a toll-free number to get preauthorization for treatment before you go to the hospital.

[Narrator]

If your insurance company refuses to pay your claim, or does not pay as much as you think it should, you do not have to take "no" for an answer. Send the claim back with a note explaining why you think the insurance company made a mistake. If necessary, include a letter from your doctor explaining why the treatment was the best one for you and why your doctor's charges were reasonable. If the company rejects your claim again, ask that a doctor, instead of a clerk, look at your claim. Send it back with a letter that says, "I would like to request a review of this denial of coverage by the peer review physicians."

[Narrator]

When negotiating with an insurance company, it is important to talk to someone who has the authority to make decisions. You can ask directly, for example, "Who can authorize payment for a bone marrow transplant in my case?" Be sure to get that person's name, job title, and direct phone number. Write this information down in a notebook where you keep all your insurance information. Don't give up. If the company still rejects your claim and you believe they are wrong, get the help of a state or federal agency, social worker, cancer support group, or an attorney.

[Narrator]

Now, let's look at an example of how one man handled some of these issues. Anthony is a 55-year old man who was diagnosed with colon cancer. His brother died from colon cancer that had been treated, but came back and attacked his liver two years after his cancer surgery. You can see how Anthony uses the skills we've covered to get what he needs for the cancer treatment he has chosen.