

CHAPTER 3D  
HEALTH CLAIM ASSISTANCE

## Health Claim Assistance

### BARBARA ANNE DEBOER FOUNDATION

2069 South Bussee Rd.

Mount Prospect, IL 60056

Email: [BADFDN@aol.com](mailto:BADFDN@aol.com)

Mission: To assure that no one, faced with an organ transplant or other life threatening illness, is denied appropriate treatment due to his or her financial status.

Services to NCCS patients: Fundraising guidance and structure, group referrals, advocacy and help in seeking government health benefits. This is a non-profit foundation and services are free.

### HEALTH CLAIM ASSISTANCE, Inc.

Susan Dressler, RN

873 Brentwood Drive

West Chicago, IL 60185

(630) 562-1000

Website: <http://www.healthclaimassistance.net/home.html>

Email: [dressler@bganetwork.com](mailto:dressler@bganetwork.com)

Services to NCCS patients: Offers sliding scale assistance with health claim forms, insurance company intervention, etc.

### PATIENT ADVOCATE FOUNDATION

700 Thimble Shoals Blvd. - Suite 200

Newport News, VA 23606

(800) 532-5274 or (757) 873-6668 (757) 873-8999 fax

Website: [www.patientadvocate.org](http://www.patientadvocate.org)

Email: [patient@pinn.net](mailto:patient@pinn.net)

Services to NCCS patients: Provides legal intervention services and counseling to resolve job discrimination or insurance issues, and patient education about managed care.

### PATIENT ADVOCACY COALITION

850 E. Harvard Ave., Suite 465

Denver, CO 80210

(303) 744-7667 (303) 744-7876 fax

Website: <http://medicalreporter.health.org/tmr0497/PAC.HTM>

Services to NCCS patients: Helps resolve insurance coverage disputes.

## Health Claim Assistance

DAY \_\_\_\_\_ DATES IN HOSPITAL \_\_\_\_\_ TO \_\_\_\_\_

	Time of Day Am/Pm	Length of Treatment/Visit	What was Done
Doctor Visit			
Who	Dr:		
	Dr:		
	Dr:		
Lab Test:			
Lab Test:			
Lab Test:			
X-Rays:			
X-Rays:			
X-Rays:			
Surgery			
Emergency			
PT/ST/OT			

## TIPS ON HANDLING YOUR MEDICAL CLAIM FILING

### KNOW YOUR INSURANCE BENEFITS

1. What is covered on your policy?
2. What is NOT covered on your policy?
3. Are there any policy limits, such as diagnostic payment limits, annual payment limits?
4. What is your annual deductible? Has it been met for this year?
5. Does your policy have any cost containment factors such as Prior Authorization for in-hospital stays or surgery?

### KEEP GOOD RECORDS

1. File your own claims or have your doctor's office do it for you. If your doctor files for you, be sure to get a copy of the bill that is filed and the date when it was filed.
2. Keep copies of all papers sent to the insurance company.
3. If you don't get a response on your claim within 6-8 weeks, follow up with your doctor's office or the insurance company.
4. Call your insurance company if you have any questions on how your claim was paid.
5. Document everything that happens, phone calls, letters, etc. Some people use claim accounting sheets to track the progress of each claim.

## REASONS FOR REQUESTING A REVIEW OF YOUR CLAIM

1. Low reimbursement
2. Claim has been held up, pending additional information
3. Claim denied due to pre-existing condition
4. Claim denied as not medically necessary
5. Claim denied as not a covered service under policy