

CHECKLIST: QUESTIONS TO ASK YOUR INSURANCE REP OR EMPLOYER

UNDERSTANDING YOUR COVERAGE

WHAT TYPE OF HEALTH PLAN DO I HAVE (HMO, PPO, EPO, POS)?
WHAT IS MY DEDUCTIBLE?
WHAT IS MY OUT-OF-POCKET MAXIMUM?
WHAT ARE MY COPAYS AND COINSURANCE AMOUNTS?
DOES MY PLAN HAVE AN ANNUAL OR LIFETIME COVERAGE LIMIT?

IS PRIOR AUTHORIZATION REQUIRED FOR MY TREATMENTS OR TESTS?
IS MY ONCOLOGY OR SPECIALTY CARE COVERED AT AN IN-NETWORK RATE?

PROVIDER & FACILITY QUESTIONS

ARE MY DOCTORS AND TREATMENT CENTERS IN-NETWORK?			
WHAT HAPPENS IF I NEED TO SEE A SPECIALIST OUTSIDE MY NETWORK?			
ARE THERE ANY HOSPITALS OR LABS YOU RECOMMEND TO MINIMIZE COST?			
HOW ARE EMERGENCY ROOM VISITS BILLED?			
ARE SECOND OPINIONS COVERED?			

TREATMENT & MEDICATION COVERAGE

ARE MY PRESCRIBED TREATMENTS COVERED?
ARE INFUSION THERAPIES, RADIATION, OR SPECIALIZED TESTS COVERED?
ARE ORAL CANCER DRUGS COVERED UNDER MY MEDICAL OR PHARMACY PLAN?
WHAT ARE THE COPAYS OR COINSURANCE FOR MY MEDICATIONS?
DO I NEED STEP THERAPY OR PRIOR AUTHORIZATION FOR CERTAIN DRUGS?



ARE GENERIC OR LOWER-COST ALTERNATIVES AVAILABLE?			

FINANCIAL ASSISTANCE & BILLING

DOES MY INSURANCE OFFER FINANCIAL SUPPORT FOR HIGH-COST CARI		
DO YOU HAVE CASE MANAGERS OR PATIENT ADVOCATES WHO CAN HELP ME?		
HOW DO I APPLY FOR ANY AVAILABLE ASSISTANCE PROGRAMS?		
ARE PAYMENT PLANS AVAILABLE IF I CANNOT PAY ALL AT ONCE?		
HOW DO APPEALS FOR DENIED CLAIMS WORK?		

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HOW LONG DOES AN APPEAL USUALLY TAKE?			

UNDERSTANDING CLAIMS

HOW DO I READ MY EXPLANATION OF BENEFITS (EOB)?
HOW DO I TRACK THE STATUS OF MY CLAIMS?
WHAT SHOULD I DO IF A CLAIM IS DENIED?
WHO CAN HELP ME CORRECT BILLING OR CODING ERRORS?
HOW DO I SUBMIT RECEIPTS FOR REIMBURSEMENT?

IF YOU'RE ASKING YOUR EMPLOYER

DOES MY EMPLOYER OFFER SHORT-TERM OR LONG-TERM DISABILITY BENEFITS?
HOW MUCH OF MY INCOME WILL DISABILITY PAY, AND FOR HOW LONG?
CAN I WORK REMOTELY OR ADJUST MY SCHEDULE DURING TREATMENT?
WHAT PROTECTIONS DO I HAVE UNDER FMLA, ADA, OR STATE LEAVE LAWS?
WILL MY JOB REMAIN SECURE IF I NEED EXTENDED MEDICAL LEAVE?

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HOW WILL MY HEALTH INSURANCE BE HANDLED IF I GO ON LEAVE?
ARE THERE EMPLOYEE ASSISTANCE PROGRAMS (EAPS) FOR FINANCIAL OR EMOTIONAL SUPPORT?

IF YOU ARE CONSIDERING CHANGING PLANS

WHAT PLAN GIVES ME THE BEST COVERAGE FOR CANCER CARE?
ARE MY CURRENT DOCTORS COVERED UNDER THE NEW PLAN?
WHAT ARE THE EXPECTED ANNUAL COSTS OF EACH PLAN OPTION?
HOW DO PRESCRIPTION COSTS DIFFER BETWEEN PLANS?
ARE SPECIALIZED TREATMENTS (LIKE IMMUNOTHERAPY) COVERED?

ORGANIZATION & FOLLOW-UP

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W	HAT DOCUMENTS DO I NEED TO KEEP FOR FUTURE CLAIMS?
	/HO SHOULD I CONTACT NEXT TIME—DIRECT PHONE NUMBER OR EMAIL?
	/HEN SHOULD I FOLLOW UP ABOUT MY CLAIMS OR AUTHORIZATIONS?