



**FERRARO**  
LAW

# **CHECKLIST:** **QUESTIONS TO ASK** **YOUR INSURANCE** **REP OR EMPLOYER**

**(833) 497-4225**

[lungcancer.ferrarolaw.com](http://lungcancer.ferrarolaw.com)

*Clear Information. Compassionate Support.*

# 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?**

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**■ IS MY ONCOLOGY OR SPECIALTY CARE COVERED AT AN IN-NETWORK RATE?**

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# PROVIDER & FACILITY QUESTIONS

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■ ARE MY DOCTORS AND TREATMENT CENTERS IN-NETWORK?

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■ WHAT HAPPENS IF I NEED TO SEE A SPECIALIST OUTSIDE MY NETWORK?

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■ ARE THERE ANY HOSPITALS OR LABS YOU RECOMMEND TO MINIMIZE COST?

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■ HOW ARE EMERGENCY ROOM VISITS BILLED?

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■ ARE SECOND OPINIONS COVERED?

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# 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

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■ DOES MY INSURANCE OFFER FINANCIAL SUPPORT FOR HIGH-COST CARE?

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■ DO YOU HAVE CASE MANAGERS OR PATIENT ADVOCATES WHO CAN HELP ME?

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■ HOW DO I APPLY FOR ANY AVAILABLE ASSISTANCE PROGRAMS?

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■ ARE PAYMENT PLANS AVAILABLE IF I CANNOT PAY ALL AT ONCE?

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■ HOW DO APPEALS FOR DENIED CLAIMS WORK?

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HOW LONG DOES AN APPEAL USUALLY TAKE?



# UNDERSTANDING CLAIMS

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**■ HOW DO I READ MY EXPLANATION OF BENEFITS (EOB)?**

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**■ HOW DO I TRACK THE STATUS OF MY CLAIMS?**

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**■ WHAT SHOULD I DO IF A CLAIM IS DENIED?**

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**■ WHO CAN HELP ME CORRECT BILLING OR CODING ERRORS?**

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**■ HOW DO I SUBMIT RECEIPTS FOR REIMBURSEMENT?**

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# 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?

■ **HOW WILL MY HEALTH INSURANCE BE HANDLED IF I GO ON LEAVE?**

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■ **ARE THERE EMPLOYEE ASSISTANCE PROGRAMS (EAPS) FOR FINANCIAL OR EMOTIONAL SUPPORT?**

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# IF YOU ARE CONSIDERING CHANGING PLANS

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■ WHAT PLAN GIVES ME THE BEST COVERAGE FOR CANCER CARE?

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■ ARE MY CURRENT DOCTORS COVERED UNDER THE NEW PLAN?

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■ WHAT ARE THE EXPECTED ANNUAL COSTS OF EACH PLAN OPTION?

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■ HOW DO PRESCRIPTION COSTS DIFFER BETWEEN PLANS?

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■ ARE SPECIALIZED TREATMENTS (LIKE IMMUNOTHERAPY) COVERED?

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# ORGANIZATION & FOLLOW-UP

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■ CAN YOU SEND ME A WRITTEN SUMMARY OF WHAT WE DISCUSSED TODAY?

■ WHAT DOCUMENTS DO I NEED TO KEEP FOR FUTURE CLAIMS?

■ WHO SHOULD I CONTACT NEXT TIME—DIRECT PHONE NUMBER OR EMAIL?

■ WHEN SHOULD I FOLLOW UP ABOUT MY CLAIMS OR AUTHORIZATIONS?