



CHECKLIST: QUESTIONS TO ASK YOUR INSURANCE REP OR EMPLOYER

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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?

■ 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 CARE?

■ 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?

■ 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?

■ 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

■ 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?
