



INSURANCE COVERAGE CHECKLIST



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lungcancer.ferrarolaw.com

Clear Information. Compassionate Support.

UNDERSTANDING YOUR PLAN

■ DO I HAVE AN HMO, PPO, EPO, OR POS PLAN?

■ WHAT IS MY ANNUAL DEDUCTIBLE?

■ WHAT IS MY OUT-OF-POCKET MAXIMUM?

■ WHAT ARE MY COPAYS AND COINSURANCE RATES?

■ ARE THERE ANY ANNUAL OR LIFETIME COVERAGE LIMITS?

■ DO I NEED REFERRALS TO SEE SPECIALISTS?

PROVIDERS & TREATMENT CENTERS

■ ARE MY DOCTORS AND SPECIALISTS IN-NETWORK?

■ ARE THE HOSPITAL AND TREATMENT FACILITIES IN-NETWORK?

■ WHAT HAPPENS IF I NEED OUT-OF-NETWORK CARE?

■ ARE SECOND OPINIONS COVERED?

MEDICATIONS & TREATMENTS

■ ARE MY PRESCRIBED MEDICATIONS COVERED?

■ WHAT FORMULARY TIER ARE MY MEDICATIONS ON?

■ ARE GENERIC OR LOWER-COST ALTERNATIVES AVAILABLE?

■ DOES MY TREATMENT REQUIRE PRIOR AUTHORIZATION?

■ ARE INFUSION THERAPIES, SCANS, AND RADIATION COVERED?

CLAIMS & BILLING

■ HOW DO I TRACK THE STATUS OF MY CLAIMS?

■ WHAT SHOULD I DO IF A CLAIM IS DENIED?

■ HOW LONG DO I HAVE TO FILE AN APPEAL?

■ WHO CAN HELP ME WITH BILLING OR CODING ERRORS?

■ DO I RECEIVE AN EXPLANATION OF BENEFITS (EOB) FOR EACH CLAIM?

FINANCIAL SUPPORT & PAYMENT OPTIONS

■ ARE THERE CASE MANAGERS OR PATIENT ADVOCATES AVAILABLE?

■ ARE PAYMENT PLANS OFFERED FOR HIGH MEDICAL BILLS?

■ ARE FINANCIAL ASSISTANCE PROGRAMS AVAILABLE THROUGH MY INSURER?

■ DO I QUALIFY FOR COPAY ASSISTANCE OR MEDICATION PROGRAMS?

EMPLOYMENT & LEAVE (IF EMPLOYER-SPONSORED)

■ DOES MY EMPLOYER OFFER SHORT-TERM OR LONG-TERM DISABILITY?

■ WHAT PROTECTIONS DO I HAVE UNDER FMLA OR STATE LEAVE LAWS?

■ WILL MY JOB REMAIN SECURE IF I TAKE MEDICAL LEAVE?

■ HOW WILL MY INSURANCE BE HANDLED WHILE I'M ON LEAVE?
