



**FERRARO**  
LAW

# INSURANCE COVERAGE CHECKLIST

**(833) 497-4225**

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

---

---

---