

How To Handle A Claims Dispute

The stress of assuring that your family's medical expenses are covered and that your health insurance meets their needs can be difficult; the added stress of having a claim disputed by your health insurance provider can make you feel like giving up. Before conceding defeat and paying out of pocket for a rejected claim there are, however, some steps you should take to make sure you have exhausted all possibilities of getting a fair claim.

Locate All Your Coverage Information. Arming yourself with a clear picture of what your health insurance policy covers will make the task easier and give you the edge in negotiating with your provider.

Take Note Of Exclusions. Before contacting the insurance company, determine whether or not your claim denial is valid. If you are confused by any particular exclusion be sure to ask your insurance provider to clarify those for you in order to avoid future issues.

Gather All Your Relevant Documents. This not only includes the documents related to the current claim, such as doctors' notes, prescriptions, and insurance documentation, but also documents from past claims with your insurance company. If they have accepted similar claims in the past it may make your case stronger.

Keep Track Of All Communication With Your Insurance Provider. Record call dates and times, and ask your provider to give you a timeframe in which they will respond. It is also a good idea to take notes regarding the communication and get the names of the customer service representatives to whom you are speaking.

Involve Your Doctor. If your claim has been denied for reasons such as the nature of the procedure you received, speaking with your physician can help give you a more informed picture about the potential issues the insurance company may have with your claim. This is particularly important if the claim denial is due to the experimental or non-necessary nature of the particular procedure in question.

In general, if you contact your insurance provider armed with all the necessary information and do so in a calm and professional manner, you will likely have the matter cleared up in a fair and timely fashion.