



Health Insurance And Cancer

More paperwork than you could ever imagine! More than once I said if it was just only cancer that I was dealing with, then it wouldn't be as bad, but with the paperwork it is insane – almost insurmountable.

First you have to realize that insurance is an enormous business. So keeping accurate records is imperative. Also getting their language codes, dates of service, Doctors' numbers, etc., are necessary to succeed together. Your referral forms, Doctors' names and addresses, hospital names, dates of procedures, and who referred you and why, are all your responsibility.

You will see a whole new language on why some costs are paid or not paid, on when a payment is paid (and how much), and how much you owe, etc.

1. In Network Versus Out of Network

The first thing you need to know is "in network" and "out of network". First ask if the Doctor or service is "in network" so it will be paid. If it is "out of network" it can be done but there is a different pay scale and a lot of paperwork required. "Out of Network" needs a special approval to be paid, with a special referral number and pre-approval from your insurance company. For example, if you need something done and there is no one in your area that does it, then they could make an exception.

2. EOB – Explanation of Benefits

The Explanation of Benefits tells you what has been paid on your behalf. It provides date of service, amount paid, amount denied, and amount you might owe (for example, if you haven't met your individual or family deductible, etc.). Keep track of these in a folder because the process is lengthy on paying out, and sometimes you will get billed from the hospital.

I found it is better to wait until your insurance has sent you an EOB. Then you can see what is not paid and you can call to see why and when it will be paid. Then you can communicate this to the hospital. *Never be afraid to ask for a manager to resolve your issues.*

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3. Referrals

Most insurance companies want a referral from a Doctor and an assigned referral number approved by them. Keep track of these referral numbers so that payment does not get denied. Keep track of the date you got it and the person(s) name(s), title, and phone number and extension.

If your Doctor's office takes care of this all for you, then ask for a copy for your records. If you cannot get an important referral number that you need, then ask for someone higher up. Just keep going up the chain until you get the referral and number. Have your Doctor's name, telephone number, diagnosis code and reasons why you need the referral on hand.

4. Disability – Social Security/Private Disability

The most common mistake when beginning the disability process is that old saying "garbage in, garbage out". It is not that you are to blame, because most people are not equipped for these extensive forms and seemingly tedious questions. Not to mention that you are probably overwhelmed by the diagnosis, new paperwork, treatment plans, etc. But it is very important to take your time and have a clear head and maybe someone to help you when you are filling out any disability paperwork.

- a. The first question is what is the date of onset – when this all started. I would say that it is usually the date of the biopsy and when you get the first pathology report.
- b. Next you need to describe your daily routine and employment description. I found that with very few exceptions, people minimize what their job responsibilities are, as well as their daily routines. In the wake of this new diagnosis you need to really try not to think that in the scope of things what you did was not much. You need to think of everything you do – hobbies, volunteer work, athletics, exercise, all job-related activities and all the skills required to perform these competently. This might include meeting project deadlines, providing good communications, working "good under pressure", coordinating events, follow-up, clear...
- c. After you fill out everything you did, have someone read it over independently. You may be missing something you might think is menial but is important to you to function daily. Examples include planning and cooking meals, grocery shopping, driving, housekeeping, gardening, or playing tennis.
- d. Always keep a copy of what you originally submit.
- e. Have someone explain your benefits and read the boundaries.

- f. Private Disability - If you have private disability coverage, determine what your obligations are. Are Monthly reports required? Quarterly reports? Yearly reports? No reports? Do you need to provide the medical reports or do they obtain them? If they do obtain the records on their own, you should get copies with your Doctors' authorization at the Medical Records Departments of your hospital, to have for your records.

5. The Emotional Side of Disability

Some people have told me that they feel terrible having to be on disability. These people are proud and have always worked to provide for themselves and their family. Sometimes you feel a big loss of identity and loss of control. It can feel degrading. As one put it bluntly, it is the worst way ever to receive a check.

But if you think of it this way: instead of putting in to social security for years and years or paying a premium for your disability insurance, if you put it into a rainy day fund and never touched it would you feel the least bit guilty or at all badly about withdrawing it for this rainy day? No, because that is what this money was intended for. So try to realize that it is not a handout, it is your rainy day account money that you have invested in for many years. You have paid in to this rainy day and you deserve to use your invested money that you have set aside with each paycheck in social security and insurance premiums. This was your safety net to get better, not feel guilty or embarrassed, and to get stronger and take your life back. Some people, as with any company, are great to deal with, compassionate and helpful, but there are a few that can intimidate and make you feel defensive at a vulnerable time-even harassed.

So if someone you are dealing with is making the process more difficult and is not compassionate and helpful, simply ask for someone else and keep asking until you get a good fit. Get someone that is going to help make it easier and not add more anxiety to an already potentially vulnerable situation. Be courteous, polite and cooperative but keep your dignity and get the respect you deserve. As Ghandi once said, "They cannot take away our self-respect if we do not give it to them."

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