



Alliance of Claims Assistance Professionals

Top 10 Ways to Avoid Problems With Your Medical Claims

1. Know your insurance policy and keep it readily available for reference. Many unpleasant surprises can be avoided if you know what your plan covers, what the policy limits are, when pre-authorizations are required, what the filing and appeal deadlines are, etc.
2. Use providers who participate in your insurance network whenever possible. Always ask the provider, and if you are having a procedure at a hospital or surgi-center, make sure all the doctors who will be involved in your care (anesthesiologist, radiologist, pathologist, etc.) are also in your network.
3. Review your Explanation of Benefits to make sure your claim was processed correctly.
4. Before paying your provider, compare your Explanation of Benefits to the bill from the provider, to make sure the provider posted the payment and any adjustments correctly.
5. Don't assume your provider is billing you only because your insurance denied the claim. Ask if the provider sent the claim to the insurance company.
6. Don't pay providers anything up front if possible. If they charge you more than you ultimately owe, you will have to pursue them for a refund after your insurance company pays them.
7. Not receiving a bill from your provider is not always good news. It may be due to administrative error, or they may simply be behind in their billing. Stay in contact with providers during the billing process.
8. Keep meticulous records. Log every call, and always document whom you spoke with and when.
9. Don't ignore a bill or a letter related to a claim. If you have a question or concern, act promptly. Most issues are more easily resolved if they are addressed right away.
10. Request a "superbill" from your doctor or hospital at the time of service, so you can track your claims from the start.