



231 Ramona St.  
San Mateo, CA 94401  
Phone: 650-685-1047 Fax: 650-350-4368  
[nicole@claimstracker.com](mailto:nicole@claimstracker.com)

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## ACAP Profile for Nicole Blair

### Professional Background

I come from an arts and education background and have evolved my career into becoming an advocate for people in understanding their insurance and how to navigate it's complicated system. I started on this journey as I've been fortunate to have worked as an assistant to a CAP named Wendy Segal for more than 20 years. She taught me the ins and outs of Medicare, the nuances of individual and group health insurance, and how to manage and track claims for the client to maximize their benefits and save them money. Most of our clients are Fiduciaries who had a need for someone to manage and track all their senior aged clients' health insurance paperwork and assist in any Medicare issues. I started to work on my own three years ago and my practice has continued to focus on helping the patient find resolution with their health insurance issues.

### What Qualifies me to be a CAP?

My passion for helping people. I am an advocate for the patient, I do not work for the insurance company and I don't represent the medical provider. I will serve the patient and work hard to provide the best outcome possible, whether it's getting their claims filed correctly for maximum reimbursement, managing their medical bills and EOBs, filing appeals on their behalf, or helping them understand their insurance policy. My experience has also provided me with the knowledge in getting the work done efficiently and speaking the same language as the insurer helps me get to the bottom of many claims issues faster.

### How long have I been a CAP?

Since January, 2015

### Services I provide

Filing health insurance appeals  
Filing travel insurance claims and appeals  
Tracking and managing health insurance claims for the patient  
Filing medical claims for patient's out-of network benefits  
Manage the health insurance paperwork and claims for Fiduciaries and their clients  
Consult on health plan policy and benefits  
Assist with enrollment of Medicare, Supplemental plans, Part D plans  
Provide free 15 minute phone consultation

### Services Location

Nationally

### Pro-Bono Services

On a limited, case by case basis