

Health Claim Assistance, Inc
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ACAP PROFILE for Susan Dressler

WHAT IS YOUR PROFESSIONAL BACKGROUND?

Susan Dressler has over seventeen years of claim experience in the insurance industry starting with Northwestern Mutual Life, John Hancock, United Insurance and Ryan Insurance. Susan spent all her time in the claim-processing arena, including life claims, medical claims, dental claims, Long Term Care and Short Term Disability claims.

WHAT QUALIFIES YOU TO BE A CAP?

Utilizing her 17 years of claims processing makes her uniquely qualified to assist with claim denials and resolution services for many types of claims.

HOW LONG HAVE YOU BEEN A CAP?

She has been a CAP since 1989 when she opened Health Claim Assistance. In 1998 she formed a Not For Profit organization, The Alliance of Claims Assistance Professionals (ACAP) to make access to Claim Advocates across the country easier and to also give guidance to people who may want to enter this profession.

WHAT SERVICES DO YOU PROVIDE?

File appeals to Insurance carriers on denied or under paid medical/dental expenses
File second insurance claims after Medicare (e.g. retiree group health claims or
Medigap/Medicare Supplement claims that do not 'cross-over'
File health claims for those individuals who utilize out of network providers who
generally do not file to insurance
Review Medicare payments for denied or mis-billed services
Review bills for charges that should be billed to Medicare, and review balance
due bills for amounts that should have been deducted due to contractual
allowances
Work with physicians/hospitals/collection companies when additional medical
information is needed to solve a claims issue
Evaluate insurance policies to be sure that the coverage is what the prospective
Insured wants and needs
Help Medicare eligible beneficiaries choose the correct Part D (Pharmacy) plan
based on their current medications
Help individuals decide which Insurance to obtain for underage disabled children
who become entitled to Medicare due to being awarded SSDI.

DO YOU PROVIDE SERVICES NATIONALLY/INTERNATIONALLY?

Health Claim Assistance provides help locally and nationally.

DO YOU OFFER PRO BONO SERVICES?

HCA is willing to provide pro- bono assistance on a limited basis; if the client is financially unable to pay for services.