

Otto Bock®

QUALITY FOR LIFE



## Getting the Insurance Coverage You Need

Speak up for your rights

The most common insurance question from amputees is whether their insurance covers a new prosthesis. There are many reasons for a new prosthesis. Your existing one may be old or inadequate. Your residual limb may have changed, so the prosthesis doesn't fit anymore.

But your insurance plan may require a more thorough explanation than that. And without it, they can deny insurance coverage. If coverage is denied, there are steps you can take. Work with your Prosthetist or advocate to appeal the decision. This takes time and energy. But persistence can pay off – don't give up!

# Getting the Insurance Coverage You Need

## Step 1: Review your health plan

Ask your insurer for a copy of the plan's Summary Plan Description. Review it closely. If there are sections you don't understand, contact your health plan and ask questions. The Summary Plan Description tells you what services your plan will pay for, what it will not pay for and amounts you will need to pay.

Make sure you understand:

- Services your plan will pay for and will not pay for
- Amounts you will owe
- Referral procedures
- Payments for out-of-network services
- Who to contact if you have a dispute about coverage
- Procedures for settling disputes about coverage
- If there's a time limit on appealing a plan's decision

## Step 2: Engage your insurance provider

- Get a written copy of your insurer's reason for denying the claim.
- Ask "Specifically, why was the claim denied?"
- If denied for missing documentation, ask "What was missing?" Work with your Prosthetist to get the documentation needed.
- If denied as "not medically necessary/experimental," ask for definitions of the terms.
- Ask them to send you a copy of their medical coverage policy.
- Ask what documentation you will need to send with the appeal in order to receive a favorable decision.
- If customer service cannot provide answers for you, ask if they have a patient advocate/advocacy department that can help you.

## Step 3: Prepare your appeal

- Request copies of your medical records (from your prosthetist, physicians, therapists, rehabilitation facility, hospital, home health, etc.) to support your case.
- Write a cover letter.
  - ~ Restate the reason why the claim was denied.
  - ~ Quote their policy and why you disagree (if applicable).
  - ~ Include a bulleted list detailing the attached documentation.
  - ~ Lead them down the path to find proof of why you think the claim should be paid.
- Follow the instructions provided with your Explanation of Benefits (EOB).
  - ~ You must submit each appeal within the stated timeframe.
  - ~ Generally, you will be allowed 1-2 appeals with the insurance company and then depending on your plan, an external appeal may be an option.
  - ~ If you don't receive instructions, contact your insurance provider as soon as possible to avoid missing deadlines.

## Where to go from here

Remember that you can be a tenacious advocate for your health. You have rights to adequate health care. You may need to stand up and demand those rights, and your work can make a difference!

## Resources

### Amputee Coalition of America

[www.amputee-coalition.org](http://www.amputee-coalition.org)

### Health Insurance Information

[www.healthinsuranceinfo.net](http://www.healthinsuranceinfo.net)

### Patient Advocate Foundation

[www.patientadvocate.org](http://www.patientadvocate.org)

### Consumer Guide to Handling Disputes with Health Plans

[www.kff.org/consumerguide](http://www.kff.org/consumerguide)  
(Kaiser Family Foundation)

### States' Insurance Commissioners

[www.naic.org/state\\_web\\_map.htm](http://www.naic.org/state_web_map.htm)

### Attorneys General by State

[www.naag.org](http://www.naag.org)

### LSC Legal Services Corporation

[www.lsc.gov](http://www.lsc.gov)

### National Conference of State Legislators

[www.ncsl.org](http://www.ncsl.org)

### US House of Representatives

[www.house.gov](http://www.house.gov)

### US Senate

[www.senate.gov](http://www.senate.gov)



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