

FREE SERVICES by YOUR HEALTH INSURANCE POLICY

When interacting with your insurance, it often feels like the quickest way to a live representative is to want to pay your premium. Their usual default response to whatever question you were calling about is frequently to refer you back to your policy... and square one.

But what if your insurance policy provided real answers, and also free resources or low-cost services that may not only save you money but also lower frustration and confusion?

Well, most if not all of them, do. Even though they vary in scope, here are eight commonly accessible programs. Contact your insurer for the ones specifically offered to you.

1. Case Manager/RN

More often used in case of a chronic, serious or life-threatening diagnosis, a case manager works as a liaison between your physician(s), insurance and pharmacy. Your assigned case nurse can educate you on your condition, provide you with informative and educational material, advise you on concrete steps toward recovery and answer clinical questions.

Your case manager can also review your insurance benefits, expedite the authorization process or inform you of your rights (to an appeal for example). You may call for clarification on prescribed medications or treatment, or for questions that do not require a visit to your doctor. You may also request a referral for a second opinion consultation or other specialists.

The case manager may also help with billing and claim processing issues, especially if those delay your treatment or getting an appointment.

2. Health Assessment

Online questions for your fitness evaluation may guide you to learn more about what constitute normal levels and readings for your age group. You might be directed to a physician or prompted to evaluate your lifestyle for healthier choices. You might find out some vaccinations are overdue, or that a preventive screening is in order.

3. Health Library

As insurers are never as happy as when you don't use their services, you will find lots of health-enhancing articles and brochures online. In accordance with the mandate of the ACA ("Obamacare"), preventive medicine and patient education and involvement are now prioritized. Easy and direct access to health information will become more and more the norm rather than seeking medical care without discrimination.

Whether you need the cure for baby rash or the best way to ease back pain without medication, the health library likely has an answer. Check out fact sheets on all kinds of health topics there.

4. Nurse line

Though not assigned case managers, the nurses at the 24/7 helpline can advise you on all kinds of acute but not life-threatening symptoms, and on whether or how soon medical attention should be sought. They may access your records, order a refill, recommend over the counter remedies or give you basic first aid steps. Ask them to recommend a specialist within your network or help with getting prescriptions through the preferred mail order company.

5. Share of cost estimations

Some systems might require a specific CPT (procedure) code, but most have a listing of common services such as ER or office visits, imaging, labs, surgical interventions, disease management or injury treatments. Based on your Zip code and type of policy, the quote can be for a one-time event or a yearly average.

Some systems list both "in network" and "out of network" figures.

6. Store you health records

Major carriers offer upload capacity for your health records. You may indicate appointments, list medications and include personal or family history. Available to you and your doctor via a sister app or online, records can be viewed anywhere anytime. Your claim history is available too.

8. Discount Programs

More or less extensive depending on the insurance, coupons and discounts programs can be found on websites. From home blood pressure monitors to contact lenses to gym memberships to wellness programs, these savings could be worth a bunch.

Vision, hearing and dental services, even if not part of your benefits, may be accessible at lower cost through preferred vendors.

Aetna uses the LifeMart shopping site, also proposing non-health related products. Other insurers like Anthem offer coupons to be used directly with each merchant. Check out prescription coupons too. Why pay full price when a discount card or assistance program might be available?

Whether you or your employer pay your premiums, why not take full advantage of the many free or reduced-cost services your policy offers? Start with creating an account on the insurance website, then check out all "patient" tabs. Make sure you look up cost estimates and calculate your liability before any major test or intervention. A good preparation can save you \$ too!

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