

Navigating Healthcare

. Know what you're paying exactly

- The Basics
 - Premium
 - Deductible
 - Out of Pocket Max
 - Copay
 - Coinsurance percentage
- Call to verify benefits
 - How many visits
 - Is authorization required
 - Codes & Units
- Be prepared for a catch somewhere
 - Medical necessity
 - Units billed per day
 - Locations and types of services
 - Exact person providing services

. Choose who you see for treatment

- In vs. Out of network
 - Know the cost to you
 - Double check your deductible to see when benefits kick in
 - Ask provider for their cash rate
 - Look for what the provider can *promise*
- Authorizations, referrals, medically necessary
 - Know what's required before insurance will pay
 - Do you need a referral?
 - Do you need a prescription?
 - Do you need authorizations?
 - Does your provider need to prove your treatment is medically necessary?
 - How many visits allowed before needing any of the above
 - Quick answers: Cigna allows 5, NYC allows 10 pre-prescription
- If insurance denies
 - Appeal if you want
 - Negotiate with provider for fair cost
 - See provider at out of pocket cost
- The Laws and Rules
 - Don't need a prescription to see a PT in NY for 10 visits/30 days
 - HIPAA
 - No Surprises Act
 - Get good faith estimate
 - Names of in-network providers
 - Names of hospital affiliations
 - Estimated billing costs
 - Any provider you're scheduled with and their info

Navigating Healthcare

3. Don't go broke!

- Prevention!
 - Seek Information, guidance and activities that reduce your rate of injury, illness, and odds of developing chronic conditions
- Know your providers
 - Philosophies and values
 - Look them up
 - Are their behaviors meeting the words in their mission statement
 - Are they networking, seeking continuing education, volunteering, following a passion project
 - Check other points of view
 - Ask for advice
 - Not just their website, promos, and social media
- Get accurate information
 - DIRECTLY FROM YOUR INSURANCE COMPANY
 - Always get the name of the representative and the reference number from your call
- Crunch your numbers
 - Your cost in time, money, and energy
 - Your gains and activities
 - Do the ratio cost:gains

4. Other insurances

- Medicaid
 - Based on income levels
 - Very limited services
 - Usually requires authorizations and very specific parameters to cover
- Workers Compensation
 - If you get hurt on the job/performing your job, your employer is responsible
 - In NY, you must first file an injury report with your management and indicate you would like to open a WC claim
 - When it is filed, you should receive your case adjustor, the insurance information, and your case number
 - In NY, you must see a physician before other specialty services: PT, OT, acupuncture require referrals first
 - It is best to see a physician you can follow-up with; urgent care is not the best place because they often don't do all the paperwork needed to file properly with WC
 - Pay attention to the dates and number of visits allowed!
 - You do not need to be on a medical leave to have a workers compensation case
 - In cases that require multiple extensions, IMEs may be required
- No Fault
 - In NY, is run almost identical to WC in terms of pathway of treatment
 - Through an accident where someone else is "responsible for payments" like MVA, slip and fall, etc
 - Often means you pay initially and then get reimbursed by other insurance provider