



Communicating Effectively with Insurance Company Personnel

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The following excerpt from the take-home guide of the Communicating Effectively with Healthcare Professionals workshop developed by NFCA provides you with practical information for interacting with insurance company personnel, one of the categories of healthcare professionals we all encounter as family caregivers.

Talking with Insurance Personnel

Before you pick up the phone to speak to a claims representative, you need to gather some information. Be prepared to give the person you talk with:

- Your name and your relationship to your care recipient
- Your care recipient's birth date
- The insurance policy number
- The name and address of the organization that sent the bill
- The total amount of the bill
- The diagnosis code on the bill
- The Explanation of Benefits (if you are questioning an insurance payment).

When you start the conversation, ask for the name and telephone extension of the individual who is handling your phone call. If you need to call again, you will want to try to speak with the same person.

Keep in mind that billing office personnel and insurance claims representatives are there to serve you. You are the customer. Be assertive. You should expect to:

- Be treated with respect and consideration.
- Have your concerns clarified.

- Have your questions answered with accurate and timely information.
- Be informed of any steps you need to take to move things along.

Communication Tips

Here are some tips for communicating effectively with people who work in the health insurance system.

- **Be Prepared.** Before you call an insurance company, write down a list of the questions you have so you can handle everything in one phone call.
- **Take Good Notes.** Take notes about your phone conversations, including the date of the call and the information you were given.
- **Be Clear and Concise.** State clearly and briefly what your question or concern is, what you need, and what you expect.
- **Be Patient.** Health insurance issues are frustrating and time-consuming. Accept that you will spend a certain amount of time navigating through automated telephone menus, waiting on hold and waiting for the claims process to be completed.
- **Be Considerate.** Most insurance personnel want to do their jobs well, and they have a tough job to do. Thank them when they have been helpful. Speak to them kindly. Assume that they are trying to help you, not that they are "the enemy."