

PAYMENT AND FAMILY ADVOCACY

Insurance issues have increasingly become a major factor for individuals seeking Speech Language Pathology and Audiology services. Coverage varies, not only for different carriers, but also for different plans under the same carrier. This is dependent upon the plan that you and your employer have chosen. Your Employee Benefits Office can give you the Evidence of Coverage Document, which will provide greater details regarding your specific coverage. You can advocate for yourself by letting your employer know your needs so that they can consider these when the policy is renewed.

The following are a list of some techniques that have been found useful:

- Know your rights
- Read your contract
- If you get hung up with various phone options, choose “operator” and ask for help
- Keep good notes
- Always get the name of the person that you spoke with
- Be persistent
- Ask for a supervisor when necessary
- Provide documentation including evaluation reports
- Keep copies of all documentation
- Know your right to appeal
- When making a written request, send it registered mail
- Send copies to your legislator
- Send copies to the Department of Insurance

A good source of information is the **Patient Advocate Foundation**. Their website is www.patientadvocate.org. They can also be contacted at 1-800-532-5274. The information that they provide includes sample letters which you will find very useful.