

# Tips For Getting an Insurer's Attention

Insurers provide very little training, audits or oversight to employees. The business model relies on the fact that frustrated providers and patients will just give up on requests.

**DOCUMENTING THE MISCOMMUNICATION.** Document dates and contacts of every interaction with the insurer. Showing continued misinformation and confusion can be very helpful.

**REACHING OUT AT THE RIGHT LEVELS.** It's often necessary to reach out at higher levels to the insurers and get their attention. People in the insurer organization with decision making authority can include legal, regional medical directors (who are more helpful than national), executive customer service and Vice Presidents responsible for claims and customer service.

**GETTING TO THE RIGHT PERSON.** When reaching out about specific issues like a provider contract or coding problem, reach out high rather than low to a Vice President or legal and ask them to identify a person to assist. For newer treatments or single case agreements ask the insurers to provide a point person.

**MAKE INFORMAL REQUESTS.** Make informal requests for reviews of coverage and payment issues especially when there is no prior authorization requirements or payment rates are unclear.

**HOLD EVERYONE ACCOUNTABLE.** It's possible that people at the higher levels will handle the matter poorly as well. It's important to keep the pressure on focusing on their compliance and ethical obligations to make decisions not based on fiscal considerations.

**OFFER UP EXPERTS.** Offer to put the insurer's medical directors in touch with the experts in treating the disease so then the insurer has to explain why they don't want to gather further information.

**CONSIDER A LIMITED SOLUTION.** Carefully consider whether to discuss the impact on everyone with the disease or just the individual in question. Broad changes in policy can result in insurers fearing revenue impact, while approvals for single enrollees are easier. You can go back for others later.

**CONSIDER MAKING IT PUBLIC.** As a last resort with an uncooperative insurer, consider media attention, litigation and even social media strategy. Patients have obtained coverage simply by putting a post on the insurer's Facebook page. It's important to carefully consider this strategy.

Patients Rising is a nonprofit that connects patients with professional advocates. Advocates can include former nurses, billing experts and even attorneys who are experts in navigating the healthcare system.

For more information or referral to an advocate send an email to [AskUsAnythingpatientsrising.org](mailto:AskUsAnythingpatientsrising.org) or call us at (800) 625-2654.

