

Tips for Working With Self-Funded Plans

Over 65% of people get insurance through a self-funded employer plan. This means the insurer is the administrator and the employer pays the claims. State insurance law protections don't apply and the insurer can apply their own policies to restrict new or expensive treatments. Some tips for working with self-funded plans include:

BRING INSURER MISMANAGEMENT AND BIAS TO THE EMPLOYER. Keep a list of insurer related contacts and their outcomes. Get employers involved by bringing issues of mismanagement and bias to them to resolve. The employer may be helpful or require education to understand that federal laws don't absolve them of responsibility to monitor insurer behavior.

KNOW THE LIMITS OF HUMAN RESOURCES. Human Resources is usually unhelpful because they receive no training on how to address plan problems. Sometimes they will get over-involved and sometimes they will refuse to help. Management and legal are more responsive and understand that allowing insurers to make unethical decisions without oversight is problematic.

MAKE A PERSONAL PLEA. Personal appeals by the employee to their supervisors or higher up the chain to even the CEO work. The employee should explain the frustration dealing with the insurer and impact of the disease or condition. Employees are protected by federal law and shouldn't fear retaliation for speaking out about their rights to health benefits.

KEEP THE EMPLOYER FOCUSED. Remind the employer that the insurer in its commercial business denies claims to protect revenue. A self-funded plan is supposed to save money so it can provide better benefits to employees. Praise the plan and emphasize the health of employees and their families. The fact that an employee who is denied coverage or fair payment may end up disabled can be an important argument.

ASK FOR AN EXCEPTION. The employer is the one paying the bills and can make an exception and cover the treatment. It's important to focus on payment and even get the insurer to admit that it's not their decision. If the employer refuses to make an exception then they can at least ensure a fair external review.

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 or call us at (800) 625-2654.

