

Questions for Your Insurance Representative

Keeping track of your communications with the insurance company can be important. Record the insurance representative with whom you spoke, when you talked, and what you discussed. Below are a list of questions to ask the insurance representative on the phone:

- Can you assign me a single point-of-contact for my case? (Some companies do this)
- Do I need to obtain pre-authorization for hospitalization or treatment? If so, who do I call?
- Do I need to obtain a second opinion before non-emergency surgery? If so, are there any limitations on who provides the second opinion?
- Do I need to stay within a particular network of hospitals or doctors to receive insurance benefits? Where can I find a list of these providers? What will happen if I am treated “outside of network?”
- Does my policy have a deductible? If so, how much have I paid for the year?
- Will my insurance cover my participation in a clinical trial if I choose it?

