



Health Awareness

Understanding Health Claims

(NAPSA)—If you want to keep your health covered—and your bank account in check—it helps to learn about your insurance. For example, does your health plan pay for birth control? What should you do if a claim you file gets denied? What's the best way to choose a specialist? Knowing these answers (and others) can help you take a more proactive approach to your health—and save you money.

Fortunately, a large amount of information is available online and through doctors. For instance, HealthCareCoach.com is an educational, nonprofit Web site, designed to provide unbiased insurance information. It features informative and concise articles on a range of health subjects, including: how to research a medical condition, choosing a hospital and what is COBRA. The site offers these tips:

How To Choose A Health Plan

- The quality of various health plans is evaluated by accrediting organizations. By reviewing complaints, interviewing staff, conducting surveys, and examining the credentials of doctors, accrediting organizations learn a great deal about different plans. Check the evaluations. Each plan is given a rating ranging from denied to excellent.

- Health plan ratings are often put together in “report cards.” Call different plans or check out their Web sites to see if they have report cards. Also, check for surveys done



Understanding your health insurance can help you stay healthy and save money.

on health plan members and speak with doctors, friends and co-workers about specific companies.

How To File A Claim

- Make sure you've provided all the information the claim form requests. Do a quick double-check to make sure you didn't leave something blank. If you've never asked your insurance company to pay for the service you're requesting, check your insurance booklet to make sure it's covered.

- Keep a copy of everything you send. Forms and supporting documents can get lost. Also, keep a record of when you submitted the claim. Make sure you put the date on your copy of the claim.

For more information, visit www.healthcarecoach.com.