

## Your Insurance Benefits

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### Some facts you may not know

- Federal laws regarding insurance are in the process of change, so information on this page may be dated.
- You can appeal and get more benefits than what is written in your Certificate of Benefits. This would include getting benefits for more than the stated number of therapy visits.
- Insurance companies like to see progress and that therapy/treatment is resulting in improvements.
- Most insurance companies have an appeals process for filing out-of- plan requests or grievances. If you can make it to the final hearing stage of this appeals process, you have a much better chance of being heard and getting what you need.

### How to go through the Appeals process

- Follow the guidelines for filing a grievance with your insurance company.
- DO NOT TAKE NO for an answer anywhere along this path. Keep going.
- Get letters and reports from your Pediatrician, Neurologist, Neurosurgeon, Psychiatrist, Orthotist, and Therapists. Any one that can give medical input and support the recommendations for your case.
- If you are getting near the end of the grievance process and not making any headway at all, contact your State Attorney General's Office and State Insurance Commissioner. These agencies may be able to also give you the names of some Health Care Advocacy Groups that could help. Ask for letters on your behalf to be sent to the insurance company. If you still feel you are getting nowhere, contact your District State Senator and Representative. There is usually some form of Health Care Bill trying to get passed in the Senate or House and your elected officials would be interested in hearing from you.
- Don't demand, request. Be willing to work with the insurance company and offer solutions that would result in a win-win situation.
- When you get to the final hearing stage, where you can be present, be professional and reasonable, not emotional.
- It is helpful if both parents can go to the hearing to show a united front.
- The whole process can take a few months. Be prepared to write letters, make phone calls, and fight for what you know is right. Above all do not get discouraged and do not give up. Not many people make it to the end, so if the insurance company sees that you have made it through the "maze" they will respect you and be much more amenable to your request.

### Your Health Care, Explained

The government website, [HealthCare.gov](http://HealthCare.gov), explains details about the new healthcare laws.