

Practical Tips

1. Make sure that you and your providers submit any bills to your insurance company in a timely manner. Many insurance companies will not pay a claim submitted after the time period specified in the policy.
2. Submit all medical expenses even if you aren't sure whether they are covered. If you don't submit it, the insurance company definitely won't pay it!
3. Review bills and keep accurate records of claims submitted, both pending and paid. This usually includes matching bills you receive from providers with **Explanations of Benefits (EOBs)** you receive from the insurance company.
4. Keep copies of anything related to your claims. You can do this yourself, or you can ask a friend or family member to help. (Ask someone who is organized!) Examples of items you should have on file include:
 - medical bills from all health care providers
 - claims filed
 - reimbursements or payments from insurance companies received and EOBs
 - dates, names, and outcomes of contacts made with insurers and others
 - non-reimbursed or outstanding medical and related costs
 - dates of admission to hospitals or other health care facilities, clinic visits, laboratory work, diagnostic tests, procedures, treatments
- medications received and prescriptions filled
5. Get a notebook or accordion folder to record all of your expenses, conversations with the insurance company, doctor's appointments, exams, and other pertinent information (e.g., the date, time and with whom you spoke, what they said and contact information, how long spent on the call).
6. There are a number of resources in the cancer community to help you organize this information. For example, the **LIVESTRONG** Guidebook is available free of charge (shipping and handling charges will apply) to anyone affected by cancer (www.livestrong.org/guidebook).
7. Get an accordion folder to help you file things so you can find them easily.
8. Pick a certain day to be 'health care bill day.' Use this allotted time to work on the task of keeping everything organized. This will help to compartmentalize the task and keep it from taking over your everyday life.
9. Identify an easily accessible place in your house that will not be disturbed by others where you can store your bills, paperwork, and other items.