Insurance & Coverage for Treatment

What to ask your insurer, the terms that matter, and what to do if a claim is denied.

Immediate danger: call 911.
Crisis support: call or text 988.
Treatment locator: findtreatment.gov or 1-800-662-4357.

Insurance calls can be frustrating. Keep names, dates, reference numbers, and copies of everything.

Ask your insurer

Plan member ID and phone number called

Who I spoke with and reference number

Is this treatment covered?

In-network or out-of-network?

Deductible left and out-of-pocket maximum

Copay or coinsurance

Prior authorization required?

If you are denied

[ ] Get the denial reason in writing.

[ ] Ask for the clinical criteria used.

[ ] File an internal appeal before the deadline.

[ ] Ask the provider for a medical-necessity letter.

[ ] Escalate to an external or independent review if needed.

Helpful places to check

Healthcare.gov has general appeal information. Your state insurance department may also explain complaint and appeal options.

Appeal deadline

Documents I need to gather

Next call or next step

Keep copies of every bill, denial, appeal, fax confirmation, email, and letter.