

# Sample Questions to Ask Your Doctor

It's important for patients to understand how their doctor's office manages the process of insurance delays and denials. This can help keep the appeal process moving. Talk with your doctor to clarify the steps you both need to take to receive coverage approval. This can help reduce delays and denials by your insurance plan.

**Here are a few questions to help guide the conversation:**

- 1 Will this new medication require a prior authorization from my insurance plan?** Always anticipate that a new medication will require prior authorization, but knowing for sure will avoid surprises.
- 2 Can we check to make sure this medication is on my insurance plan's formulary?** Some doctors will check on this for you, while others will ask you to do this yourself. Either way, checking the formulary can help you assess the need for prior authorization.
- 3 Who in your office/practice should I follow up with about any insurance issues?** Write down names, phone numbers, dates, and any other information that may be helpful if you need to follow up.
- 4 In your experience, how long will it take for insurance to approve this?** Knowing how long the process usually takes can help manage your expectations.
- 5 While waiting for approval, I may need to visit the ER. Can you provide a recommended treatment protocol for me to give to the ER doctor?** If you need to go to the ER, it's helpful to have recommendations to receive the best care based on your medical history.
- 6 If my insurance plan denies coverage after an appeal, what are the next steps?** It's possible to make multiple appeals to your insurance company to get medication covered. It's important to know how the appeal process will work if it is necessary.

