

Talking to Your Insurance Company



Before you call:

- Gather your policy information, doctor's prescription, and any denial letters you received.
- Note the specific medication and reason for denial/delay you received.
- Be calm, polite, and assertive when speaking with the representative. Take notes of who you speak to, when, and what they say.

Script:

Hi, my name is *[Your Name]* and I'm a policyholder with insurance number *[Your Policy Number]*. I'm calling because my recent claim for *[Medication Name]* was *[Denied/Delayed/Switched]*."

My doctor, *[Doctor's Name]*, prescribed this medication for migraine because *[Explain why the medication is necessary]*. The prescription was written on *[Date]*, and you sent a letter on *[Date]* stating it was *[Denied/Delayed/Switched]*.

Who is the best person to speak to about this? *[Once you are speaking to the right person, continue]*.

Could you please explain why my prescription for *[medication]* was *[Denied/Delayed/Switched]*?

[Possible answers: didn't receive a response from your doctor, medication is not on the formulary, it's required you try X medication first, etc.]

Thank you so much for providing that information. *[If you are confused by their answer or need more information, ask]* I'm not clear on your reasoning; can you provide more details about why this decision was made?

It is essential for me to receive the prescribed medication. What additional information do you need to get it approved? How long can I expect to wait for a decision? When should I follow up to check on the status of this request?

I will summarize what we just discussed to make sure I understand this correctly. The medication was denied because of *[REASON]*, and to reverse this decision, I will *[ACTION]*.

I will also ask my doctor to *[ACTION]*, and the claim will be reviewed right away. Is that correct?

Thank you for your time and assistance. I appreciate your help in understanding my options and moving forward.

After the call/follow-up:

- Talk with your doctor or their office staff and explain what your insurance told you. Ask how long it will take for them to submit the appeal.
- If the medication is denied again, consider contacting your state's insurance department to file a grievance.