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## THE ART OF BEING RESOURCEFUL

Being resourceful is an attitude. You can be your own best advocate while you investigate your insurance policy, as well as while you communicate with health care professionals:

1. **ASK QUESTIONS:** Insurance terms and medical jargon can be like a foreign language. Do not be intimidated if you are unfamiliar with the health care arena or insurance matters. The more you ask, the more informed you are.
2. **ASSUME NOTHING:** Review your understanding of your insurance policy with the customer service representatives. Review how to use your benefits. How do you obtain medical equipment - through your doctor or on your own? Can you take the order to any supplier, or must you use a preferred provider chosen by your insurance plan? Do you need a referral or prescription?
3. **DON'T TAKE "NO" FOR AN ANSWER:** If you are told a piece of equipment or anything you may need, which is ordered by your doctor, is not covered by your insurance, ask what the appeal process is and follow it exactly. Be as specific as possible when talking with your insurer, and also ask for the assistance of the doctor, his/her staff, or a social worker in proceeding with an appeal.

**Be diligent!**